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p 16 ENTREPRENEURIAL SUCCESS OF THE YEAR
John Hamstra, Leeps Supply Co.



p 35 SKILLED WORKERS Solving the workforce puzzle for manufacturers.

Northwest Indiana
Business Quarterly
WINTER 2016

contents

PUBLISHER'S NOTE

5 Honoring Glee Renick-May

Carrying forward the publishing legacy of my beloved wife.

NOTEWORTHY NEWS BITS FROM ...

6 Around the Region

COVER STORY

16 Entrepreneurial Excellence

24th Annual Entrepreneurial Excellence Awards.

HEALTHY WORKFORCE

26 Encouraging Employee Wellness

Cut costs, improve quality of life and keep workers happy.

BUSINESS MEETINGS & CONVENTIONS

30 A New Convention Center?

Is the region ready, and can leaders make it happen?

BUSINESS MEETINGS & CONVENTIONS

34 Tips for Meeting Planners

Keep these things in mind for a successful event.

MANUFACTURING

35 Finding Skilled Workers

The economy is strong, but manufacturers are having trouble filling jobs.

CONSTRUCTION/DESIGN/BUILD

40 Building a Healthy Future

Region's construction projects are a sign of economic health.

INVESTMENTS

46 Investment Strategies for 2016

Be sure you're ready to adapt to ever-changing conditions.

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p50 PAVING THE FUTURE
Meeting Indiana's transportation needs



p59 SCORING POINTS Indiana Pacer Glenn Robinson.

TRANSPORTATION AND SAFETY

50 The Road Ahead

How should Indiana deal with its infrastructure needs?

PROFILE

53 Pioneer Packaging

Service and ingenuity are the keys to this pallet manufacturer's growth.

LEGAL ADVICE

56 New Year's Legal Resolutions

A checklist for reducing the risk of liability.

TECHNOLOGY

57 Ahead in the Cloud

The ABCs on SaaS, PaaS and IaaS.

MAKING A DIFFERENCE

58 Girls and Paint

Non-profit changes lives by teaching business and painting skills.

SPORTS

59 Practice Makes Perfect

The Pacers' Glenn Robinson has a powerful work ethic.

FINANCIAL MATTERS

60 Buzz Points

Loyalty program benefits financial institutions, merchants, members.

ECONOMIC FORECAST

62 Slow But Steady

Indiana can expect solid, but not stunning, economic growth this year.

ARTS

63 Arts Update

Upcoming events in Northwest Indiana and Greater South Bend.

VIEWPOINT

64 Cooperation, Not Competition

Alliance for Regional Development brings together the entire Chicago region.

Winter 2016

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PUBLISHER'S NOTE

Honoring Glee Renick-May

Carrying forward the publishing legacy of my beloved wife.



Conrad May

We usually look forward in this part of the magazine, forward to preview the excellent articles in the pages that follow. Today, though, I want to take a look back, to reflect on the 25 years that the pages of this magazine were the life's work of my wife, Glee Renick-May.

As Glee mentioned in some of the publisher's notes from previous issues, she battled pancreatic cancer for more than two years. She learned a lot about cancer and the latest innovations in treatment, and even shared some of the helpful and hopeful things she learned with the readers of this magazine. She fought hard, even as she continued to pour



lots of energy into Northwest Indiana Business Quarterly and Retirement Living magazines.

I'm writing today to share that Glee has moved past her battle with cancer—she passed away at our home on Sunday, January 17. I can tell you that she cared tremendously about this publication and you, the readers. The issue you're now holding was in the editing and production stages at the time of her passing, and she was determined that it be

completed. As you can see, the staff and I have honored her wish.

But I'm also writing to tell you that I intend to honor a lot more than her desire to get the Winter 2016 issue off to the printer. My intention is to honor Glee by moving her magazine forward into its 25th anniversary year and beyond. The staff and I will be carrying on the good work that Glee began in 1991, when she launched this magazine as a partnership between Indiana Business magazine and the Northwest Indiana Forum, to spotlight the best of the region and support prosperity, innovation and economic development.

Glee set high standards for this magazine and its sister publication, Retirement Living. And she certainly leaves behind shoes that will be difficult to fill. But I can assure you that I'm no stranger to Northwest Indiana Business Quarterly and the region we cover. I've been with Glee through her efforts to grow this magazine, we've had countless dinner-table conversations about the business and the people we cover, and I've spent a lot of time traveling the region with Glee. I will bring to this publication my years of experience as a business owner, my background in sales, and most important, the love for this magazine and this region that Glee and I developed together.

Please read on for our usual assortment of news, insights and advice—including more about Glee in the cover story, because she was among those honored in the recent E-Day recognition. Thank you so much for your years as a loyal reader, because serving you gave Glee an immense amount of joy!

Conrad May
Publisher

Around the Region

BY JACQUELINE VON OGDEN
ACCOUNTING

Swartz, Retson & Co., PC announced the promotions of **Thomas J. Newman**, CPA, and **Amie D. Kennedy**, CPA, to the positions of tax managers. Newman brings nine years of experience to his new position, and Kennedy more than 20 years. Both have expertise in various aspects of tax, such as individual, corporate, partnership, trust, estate, nonprofit and multi-state. They work with many individuals and businesses regarding tax planning and research ... **Kruggel Lawton CPAs**, a full service accounting and business advisory firm, announced today that the partners and staff of **Schaffer & Layher PLLC**, of St. Joseph, Michigan, has joined the firm. The addition will bring 12 new professionals to Kruggel Lawton, while expanding its reach into the Southwest Michigan market. The location at 805 Van Brunt Avenue in St. Joseph will mark the third office for Kruggel Lawton, with existing offices in South Bend and Elkhart, Indiana. The firm provides a full range of services to commercial, government, nonprofit, health care, and individual clients in Southwest Michigan. Services include account-

ing, auditing, tax compliance and planning, management consultation, and succession planning. An on-staff Microsoft certified computer consultant provides clients with computer and network services.

BANKING

American Community Bank has recently promoted **Melanie Krcmery** to Branch Manager for the bank's Schererville location. Krcmery has been with the bank for more than a decade. **Shayne Posey** was promoted to Branch Manager for the bank's Dyer branch location. Posey has been with the bank for 16 years. Lindsey Penman has been promoted to Branch Manager for the bank's Munster branch location. Penman has been with the bank for almost 12 years, all at the Munster branch ... **Members Source Credit Union (MSCU)** announced that **Scott Shelton** has been selected CEO of the Northwest Indiana-based credit union. Shelton had been an Examiner with the Indiana Department of Financial Institutions prior to accepting his new position and will replace Charles Donovan who is retiring after over 20 years with MSCU. Donovan has been CEO since 1994.

COMMUNITY

The La Porte County Family YMCA's newest addition to their group of YMCAs marks the return of a Y to Michigan City. Located at the former Elston Middle School, the previously abandoned building is now open to the public.

CONSTRUCTION

MC Industrial Inc., an independent McCarthy company and leading self-perform industrial contractor, announced an awarded contract with Germany-based global manufacturer of bulk material handling systems, **Förderanlagen Magdeburg (FAM)**, for a new equipment installation project at ArcelorMittal's Steel Mill Facility in Burns Harbor, Ind. FAM has supplied ArcelorMittal a new Stacker Reclaimer, to be erected at its Burns Harbor Terminal and selected MC Industrial to self-perform the approximately 1,700-ton equipment installation after reviewing the firm's extensive work history at the steel producer's Burns Harbor site and the technical expertise in Stacker Reclaimer projects. The project scope consists of the design, fabrication, delivery, site erection and commissioning with the full equipment



ACCOUNTING Amie Kennedy



BANKING Melanie Krcmery



ECON. DEV. Clarence Hulse



HEALTHCARE Jim Concato



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HEALTHCARE Judy Lindsey



INSURANCE Megan Riesenber



LEGAL Brett Ashton



REAL ESTATE Bridget Bouck

installation and testing completed in spring, 2016.

EDUCATION

Valparaiso University has received a \$1 million commitment to support its unrestricted endowment fund and \$250,000 to establish the Marian J. and Anthony B. Moon Endowed Scholarship Fund **Ivy Tech Community College** received a \$35,722

donation from **Porter Health Care System** to support the start-up of its new associate degree program in Paramedic Science at the Valparaiso Campus. The donation enables the College to purchase equipment that provides simulated experiences similar to those encountered by paramedics and will be taught by paramedics who have a combined 50 years of experience consisting of curricu-

lum that is a careful mix of lecture, demonstration, in-class-skill practice sessions and clinical rotations to best prepare students to function in the ever-changing world of emergency medical services... **Thomas Keon** will be the chancellor when **Purdue University Northwest** officially comes into existence on July 1, 2016, the result of the unification of Purdue University Calumet and

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Purdue University North Central. Keon has been chancellor of Purdue Calumet since 2011. **James Dwor-kin**, who has served as chancellor of Purdue North Central since 2000, will remain in his position through June, 2016. Upon completion of the pending unification, Purdue Northwest will be a comprehensive university enrolling approximately 16,000 students, employing more than 1,500 faculty and staff, and offering more than 45 graduate and undergraduate programs of study on two campuses.

HEALTHCARE

Porter Physician Group welcomes **Maya Kommineni, MD, MPH** to its physician network of providers. Dr. Kommineni joins Drs. Atassi, Kholoki, Linert, Marchand, Rao, Sehgal, Shah and Wheat in practice at Northwest Indiana Cardiovascular Physicians. Dr. Kommineni uses a multidisciplinary approach to disease management, including treating hypertension, lipid disorders, heart failure, valvular heart disease, abnormal heart rhythms, coronary artery disease and peripheral vascular disease. She has a specific interest in preventive cardiology and cardiovascular nutrition, women's cardiovascular health, and Cardio-Oncology, the cardiac care of patients undergoing chemotherapy ... **St. Mary Medical Center** recently welcomed two new physicians to its medical staff. **Talet Khan, MD**, Pediatrics, and **Travis Haldeman, DO**, Obstetrics and Gynecology, are the newest members of **Community Care Network Inc.**—the physician group affiliated with St. Mary Medical Center and all Community Healthcare System hospitals ... **James Concato** has joined **Methodist Hospitals** as Director of Oncology Services. Concato previously served as Director of multiple services at Memorial Healthcare in Michigan where he was responsible for Cancer Care, Long Term Care/Skilled Care Home Health and Hospice, Cardiac and Pulmonary Rehabilitation and Diabetes Education. **Judy Lindsey** has joined **Methodist Hospitals** as Executive Director

of the Methodist Hospitals Foundation. Judy previously served as Vice President of Philanthropy at Chicago Public Media, and prior to that as Director of Development at the University of Chicago ... **Dean Mazzoni**, who has held executive positions at five hospitals, including for-profit and not-for-profit facilities, has been named the new president and chief

executive officer of **Franciscan St. Anthony Health-Michigan City**. Mazzoni will assume his duties in mid-January and will be at the helm of a new Franciscan Alliance hospital campus scheduled to open in 2017.

INSURANCE

Megan Riesenber, AIS, of Gibson has been promoted to Senior Client



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Manager in Commercial Risk Management. Riesenber is responsible for working with clients to determine risk management program goals and developing strategies to achieve those goals. **Cindy Stutesman** of **Gibson** has been promoted to Claims Services Manager. Stutesman is responsible for the development of the Claims Specialists, managing the

carrier claims relationships, developing systems and processes to create efficiencies, and the overall management of the DAART program.

LEGAL

Krieg DeVault is pleased to announce that **Lori Jean**, former senior vice president, assistant general counsel, and chief compliance

officer of 1st Source Bank (“1st Source”), has joined the firm as a Partner. Jean will now counsel law firm clients regarding corporate, transactional, and compliance matters with a focus on the financial institutions industry, and will play an integral role in the future growth of the firm’s financial services initiatives in Indiana, Illinois, and nationally.

Terry A. Oznick has joined the firm as an associate in the firm’s Financial Institutions Practice Group, and Partner **Brett J. Ashton** was recently named chair of Krieg DeVault’s Financial Institutions Practice Group ... **Andrew T. Shupp** joined the litigation team at **Hoepfner Wagner & Evans LLP**, practicing in the Valparaiso office. Shupp graduated Magna Cum Laude from Taylor University.

After graduation from Indiana University Robert H. McKinney School of Law, Shupp practiced in a civil trial practice in Northwest Indiana ... **Reminger Co., LPA**, is pleased to announce the opening of a full-service office in Crown Point, Indiana. The Northwest Indiana office marks the Cleveland, Ohio-based firm’s third office in Indiana, and thirteenth office overall. Reminger also currently operates seven offices in Ohio, three in Kentucky and two in Indiana. Reminger shareholder **Danny Merrill Newman Jr.** will oversee the firm’s Northwest Indiana office. Sixteen additional lawyers with a broad spectrum of practice areas and litigation experience will continue to service Reminger clients throughout Indiana.

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MANUFACTURING

Michigan City Paper Box Company, a family owned company since 1904 and manufacturer of paper boxes, is adding new technology to its production line in its Michigan City, Indiana location. The \$353,185.00 investment will be made over the next few months consisting of four production lines in its facility located at 1206 Pine St., Michigan City, Indiana and will lower overall production costs for the company. In addition, the proj-



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Janie

ect will retain 16 jobs with a higher average pay rate.

MEDIA AND MARKETING

Heidi Prescott has joined the **Beacon Communications** team as Media Relations Specialist. Prescott served as a reporter for 21 years with The South Bend Tribune, teaches journalism classes at Indiana University South Bend and has in-depth knowledge of the local media environment. Prescott will be the main contact at Beacon Health System, which includes both Elkhart General Hospital and Memorial Hospital of South Bend. ... **Legacy Environmental** hired marketing and business development manager **Michelle "Shellie" Dell**, where Dell will increase marketplace visibility for Legacy Environmental Services and two related programs, South Shore Clean Cities and Wisconsin Clean Cities. Dell also will strengthen year-round donor engagement plans,

identify potential partnerships and opportunities, and engage with the professional community in Northwest Indiana. Dell previously had been manager of marketing and donor relations at Lake Area United Way.

NONPROFIT

The **International Economic Development Council (IEDC)** board of directors has re-elected **Clarence Hulse**, Economic Development Corporation of Michigan City for a two-year term. Hulse, known for his passion and talent in implementing and executing community vision, previously served as former director of Economic Development in Jeffersonville, Ind., where Hulse was instrumental in creating 3,500 new jobs and \$300 million in capital investment ... The board of directors of the **Northwest Indiana Regional Development Authority (RDA)** approved a \$6 million matching grant

for the 45th Street Realignment and Grade Separation Project in Munster. The project will change the intersection of Calumet Avenue and East 45th Street to a single, four-legged intersection via a grade-separated structure at the crossing with the railroad tracks. The grant builds upon \$28.6 million in matching funds provided by local and state sources. The RDA's \$6 million will be combined with \$10 million from Munster, up to \$9 million from the State of Indiana and \$9.6 million from the Northern Indiana Regional Planning Commission (NIRPC). The total cost of the project is \$34.6 million.

REAL ESTATE

The **Michelle Arseneau Team** announced that **Bridget Bouck** and **Katy Draper** have joined the **McCOLLY Bennett Real Estate** as the newest members of her real estate team in Bourbonnais. Bouck is a newly licensed Realtor but brings



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10 years professional experience in the real estate industry and joins as a Buyer's Agent to expand the team's Chicagoland market. Graduating in spring 2016, Katy Draper currently attends Illinois State University as a senior majoring in marketing. Newly licensed in real estate, Draper is a buyer's agent, as well, assisting with open houses, listing appointments and property marketing. Draper earned her associate degree from Moraine Valley Community College and is a member of the National Society of Leadership & Success. ... **CENTURY 21 Alliance Group** recently announced the top listing agents and the top agents with the most closings and sales through November, which included top listing agent **Bryan Bennett**. Top closing agents for the year of 2015 are **Lisa and Leroy Moore** of **The Moore Team**. Top Sales agents belongs to the **Worstell Group** or **Diane Worstell** and **Natalie Worstell**.

TRANSPORTATION

Earlier this year, **South Bend International Airport (SBN)** contracted with Griffen Plumbing and Heating Inc. for the installation of a geothermal heating and air conditioning system in the terminal, replacing a traditional boiler system, nearly 20 years old. Geothermal heat pump systems are used to provide heating and cooling energy for facilities using the earth as an energy source. In the winter, energy is extracted from the earth for heat, and in the summer the energy is recycled to the earth for cooling. The new system will reduce natural gas emissions by 3.8 million cubic feet per year. According to the U.S. Energy Information Administration, the average household uses 103 million BTU of natural gas per year which is approximately 103,000 cubic feet. The reduction at SBN equates to the energy used by 38 households annually. SBN was awarded an Airports Going Green Award honorable

mention for the geothermal conversion project by the City of Chicago Department of Aviation at the Airports Going Green conference in October. This is a prestigious award that recognizes the value of each project and the outstanding leadership in pursuit of sustainability within the aviation industry.

UTILITIES

Northern Indiana Public Service Company (NIPSCO) announced that **Benjamin Felton** has joined the company as vice president of power delivery. Felton, who will be based at the Merrillville headquarters, will lead NIPSCO's electric operations team and be responsible for the system-wide delivery of electric service—including system control, field operations, vegetation management and construction. In his nearly 25 years of electric utility experience, he has served in increasing roles of responsibility from electric



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field leadership to managing electric substation operations and maintenance to directing electric lines distribution and operations. Felton's areas of experience and leadership include safety, electric operations, construction management and capital planning and execution. Other professional affiliations, community service and recognition includes: Food Bank of South Central Michigan, board member; CMS Energy Foundation, board member; American Association for Blacks in Energy, associate member; Consumer Energy Minority Advisory Council's 2015 Diversity Prism Award recipient; and 2013 Midwest Energy Association's Energetic Women Maverick Award recipient.

KISH EARNS SAGAMORE OF THE WABASH

United Way of Porter County (UWPC) President/CEO Sharon Kish was honored with the Sagamore of the Wabash award. After serving in her position for over 14 years, Kish retired at the end of the calendar year. Presented by State Senator Ed Charbonneau at Kish's retirement event, the Sagamore of the Wabash Award honors distinguished leaders in the state of Indiana who have positively impacted Hoosier heritage. Historically, the award has been given to astronauts, presidents, artists, musicians, politicians and local citizens. Kish has worked tirelessly to improve the lives of those living in Porter County.

"It's truly humbling to receive this award," Kish said. "It's been such an honor to serve our county over the past 14 years. I'm going to miss United Way, but I'm looking forward to exploring new ways to serve as I enter into retirement."

Additionally, Kish received the following honors: Indiana Congressman Pete Visclosky had the United States flag flown over Congress in Kish's honor; Indiana Senator Joseph Donnelly presented Kish with a letter of commendation; Valparaiso Mayor Jon Costas proclaimed December 8, 2015 as Sharon Kish Day and pre-

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sented her with a key to the city; Barb Young of the Porter County Community Foundation presented Kish with the Making a Difference Award; Amber Alexander of the Portage Township YMCA recognized Kish's service to UWPC partner agencies with the Advocate Award.

PURDUE ENGINEER RECEIVES TOP AWARD FROM PRESIDENT OBAMA

Nancy Ho, founder and president of **Green Tech America Inc.**, in West LaFayette, and a research professor emerita in Purdue University's School of Chemical Engineering, received the National Medal of Technology and Innovation from President Barack Obama. The award is the highest honor for technological achievement bestowed by the president of the United States. Recipients will be honored during a White House ceremony early next year. Ho has focused her research on using

recombinant DNA techniques to improve industrial microorganisms, particularly for production of renewable biofuels and bio-products by using renewable cellulosic resources as the feedstocks. Her most noted work has been the development of recombinant *Saccharomyces* yeast that can effectively produce cellulosic ethanol from all types of cellulosic plant materials such as corn stalks, wheat straws, wood and grasses. She founded Green Tech America Inc. in 2006 at the Purdue Research Park to produce and market the yeast and provide other services for cellulosic ethanol production.

"This is a most fitting honor for Dr. Ho, who has had a long and distinguished career in areas vital for energy research and industry," Purdue President Mitch Daniels said. "She is an exceptional researcher who has made an enormous contribution to science and technology."

Ho began working at Purdue

in 1971 after earning a doctoral degree in molecular biology from Purdue in 1968. She also earned a master's degree in organic chemistry from Temple University in 1960 and a bachelor's degree in chemical engineering in 1957 from National Taiwan University. "Professor Ho's accomplishments cannot be overstated," said Leah Jamieson, the John A. Edwardson Dean of Engineering. "She has been one of our most distinguished researchers and has been nationally recognized by presidents and peers alike."

Ho was nominated for the medal by Arvind Varma, the R. Games Slayter Distinguished Professor and Jay and Cynthia Ihlenfeld, head of the School of Chemical Engineering. She was a senior research scientist and group leader at Purdue's Laboratory of Renewable Resources Engineering (LORRE) and became a research professor in the School of Chemical Engineering in 2007. **BQ**



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The 24th Annual Entrepreneurial Excellence Awards.

BY LAURIE WINK

The Northwest Indiana Small Business Development Center (NWI-SBDC) honored ten outstanding regional business professionals at the Entrepreneurial Excellence Awards luncheon on Nov. 4 at the Star Plaza in Merrillville. The event marked the 24th year the organization has singled out entrepreneurs from its seven-county service area for special recognition.

A number of award recipients entered family businesses and continue to nurture a close-knit atmosphere among employees. And, whether they've been in business fewer than 10 years or more than 100, they credit their success to contributions made by their teams.

BREANNE STOVER, OUR TEXT TILE HIVE

Emerging Business of the Year

"Our Textile Hive" is the umbrella name for a honeycomb of businesses Breanne Stover has generated over ten years. The Griffith native graduated from Dominican University and took a job selling industrial tools and safety supplies to steel mills. Facing a layoff in 2005, Stover created BSE Industrial Services, a laundry business serving steel workers. Their flame-resistant uniforms are referred to as "greens" so Stover used the name "BB Greens" for a niche busi-

ness that sells, rents and customizes uniforms. Soon afterwards, she developed "B Sparkly," an enterprise that creates bedazzled attire for select customers. Never one to stand still, Stover recently added a showroom at her business location in a Griffith industrial park.

Stover's business has expanded through word-of-mouth and customer requests. "People just started asking, 'Can you do this?' and when enough [people] asked, I decided I better start doing it." As she grew from a one-woman operation to a staff of ten, Stover sought the services of the NWI-SBCD. Business advisor Cindy Bertram says, "I could tell her business savvy and energy have been keys to her success. She's resilient and always open to new angles and ideas."

GLEE RENICK-MAY, NORTHWEST INDIANA BUSINESS QUARTERLY

Small Business Journalist of the Year

Glee Renick-May never forgot the phone call she got in 2009 from Eric Servaas, publisher of Indiana Business magazine, announcing he was closing the business after 52 years. Renick-May had created several niche magazines during her 22-year tenure with the publishing company. One of them was the Northwest Indiana Business Quarterly, launched in

1991 in partnership with Tom McDermott and John Davies (then with the Northwest Indiana Forum).

Renick-May—who passed away in January 2016 following a two-year battle with pancreatic cancer—was a consummate business professional with a 35-year career in broadcast and print media. Rather than see the Northwest Indiana Business Quarterly go under, she used her personal savings to become owner and publisher in 2009. As of this year, the publication is celebrating its 25th anniversary as the region's leading business magazine, covering a wide range of subjects that impact a 10-county area.

Renick-May's selection as the Small Business Journalist of the Year is a tribute to her efforts to advance the region's business community. In recent years, she launched Retirement Living, a magazine focusing on financial and lifestyle options for seniors.

In an interview before her passing, Renick-May credited her success to the support of her editorial and advisory boards and her team of employees, some of whom worked with her at Indiana Business magazine. Like other small business owners, she wore many hats and poured immeasurable energy into the venture, even as she dealt with the challenges of her cancer treatment.

A portrait of Glee Renick-May, a woman with dark hair pulled back, wearing a white textured jacket, a black quilted vest, and a red and white striped scarf. She is smiling slightly and looking towards the camera. The background is a solid dark red color.

**“THERE WILL ALWAYS
BE ROOM FOR QUALITY
NICHE PUBLICATIONS”**
Glee Renick-May, who
passed away in January
2016, was honored for her
stewardship of *Northwest
Indiana Business Quarterly*.

"I'm extremely grateful for being able to work and keep the magazines afloat during multiple personal and business challenges," Renick-May said, expressing continued optimism about the future of print publications in the digital age. "I truly believe there will always be room for quality niche publications targeting very specific audiences in the years to come."

Renick-May's husband, Conrad May, has vowed to carry the magazine forward into the future, as a tribute to the memory of his wife, Glee, and her commitment to promoting prosperity across the northern part of Indiana.

**DUSHAN NIKOLOVSKI,
CENTER FOR
ENTREPRENEURSHIP
SUCCESS, PURDUE
HAMMOND**

Small Business Advocate of the Year
As director of Purdue University Calumet's Center for Entrepreneurship

Success, Dushan Nikolovski encourages and supports budding business owners in Northwest Indiana and throughout the United States. And, as clinical assistant professor, he shares his professional expertise with Purdue Cal students.

Nikolovski's entrepreneurial career began at 18, when he started a young adult nightclub. He built a solid career in the food industry and has a first-hand understanding of the challenges in a competitive marketplace. Jane Mutchler, dean of the College of Business at Purdue Cal, says Nikolovski "goes far beyond his academic responsibilities to keep our region at the forefront of innovation."

Five years ago, Nikolovski created "The Big Sell Entrepreneurship Competition," a nationwide business idea competition that annually attracts a pool of would be entrepreneurs. Fifty candidates are invited to make two-minute pitches to a live audience and the favorites are selected

by electronically votes. The field is winnowed to 10 finalists and a panel of judges selects the winners, who receive cash, prizes and a range of business services—legal, accounting, marketing and business planning—to boost the chances for success.

Nikolovski calls The Big Sell a cross between Shark Tank and American Idol. In fact, one of the first winners pitched his idea for an on-line registration system on Shark Tank and made a deal with millionaire-investor Mark Cuban. Another winner of The Big Sell developed a product that is now sold in Home Depot stores everywhere. The Big Sell is also a big win for Nikolovski's students, who work with the entrepreneurs. "The class gets a hands-on experience and they see the ups and downs," he says.

**FERAS MUSLEH,
ANYTIME FITNESS**

Young Entrepreneur of the Year
Franchise owner Feras Musleh, 30,

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DUSHAN NIKOLOVSKI

Director, Center for Entrepreneurship Success

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“WE’LL NEVER BE DONE BECAUSE HACKERS ARE NEVER DONE” Robert Johnson III’s Cimtrak Inc. is at the forefront of global corporate, government and military initiatives to protect critical IT infrastructures.

seeing Anytime Fitness members get results.

Hiring the right people is important, Musleh says. “It’s the people around me that help me keep going. At every new location, staff from other locations are there helping. We’re our own family.”

TODD CANNON, APACKS INC.

Exporter of the Year—Manufacturing

Todd Cannon started APACKS in 2003, drawing on his sales background and expertise in utility systems gained in the Air Force. The company designs, builds, tests and installs customized packaging systems for all kinds of liquid products—such as foods, soaps and chemicals—produced by companies of all sizes.

opened his first Anytime Fitness two years ago in La Porte and now has three more, with plans for further expansion. His brother, Mohammed, is co-partner in the business and his father, Naser, is the financial consultant. Brian Rusin, of Peoples Bank, says Musleh’s successful strategy is “investing in people and play.”

Musleh received an MBA from Indiana University Northwest and entered the corporate world before becoming a franchisee with Anytime Fitness. He’s found that each new location presents different challenges. “You never know what you’re getting into when you start construction. You can’t tell how the community will accept you.”

Musleh isn’t a fitness fanatic but recognizes the benefits of physical activity for him and family members, many of whom have diabetes and high blood pressure. And he enjoys

“IF YOU’RE NOT ON THAT CUTTING EDGE, YOU’RE GOING TO BE SWEEP AWAY”
John Hamstra has worked his way up to president of Leeps Supply Co.



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He's a committed problem solver. "We've built machines that didn't exist yet," he says. "We engineer the solutions." The company's reputation is built on a basic business principal, Cannon says. "Once we develop a customer base, we keep serving them and they always come back for more."

Horizon Bank's Michael Riehle

gives Cannon kudos for developing a top-notch manufacturing company that is earning a national and international reputation. APACKS currently exports its liquid packaging systems to customers in Canada, Mexico, Peru, Romania and Saudi Arabia, to name a few. And it's successfully competing with well-established

European firms that have dominated the market. "Exporting not only increases revenues but can also stabilize some sales cycles that we face," says Cannon, who expects to double his workforce of 30 during 2016.

Cannon says being named the Exporter of the Year in Manufacturing is a win for his entire company. "It's an affirmation that our hard work is paying off."

**ROBERT E. JOHNSON III,
CIMCOR INC.**

Exporter of the Year-Technology

Robert Johnson III grew up in Gary as a bit of a computer software prodigy. At 12, he formed his own consulting company, "Futuristic Systems." At 15, he wrote educational software for a local preschool and was featured in a *Post-Tribune* article. Being a computer geek was "a little tough" at the time, Johnson says, because of limited resources. "So many exciting things have happened since then."

Johnson earned a bachelor's degree in computer information systems and an MBA, both from Purdue Calumet. He launched Cimcor Inc. in 1997. The Merrillville-based company initially offered software that enhanced manufacturing system efficiency. Cimcor is now at the forefront of global corporate, government and military initiatives to protect critical IT infrastructures. Its premier software product, CimTrak, detects unexpected IT systems changes, pinpoints how they're being made, identifies the source and takes steps to safeguard security. Cimcor serves customers in Australia, Brazil, Canada, Malaysia, the United Kingdom and other countries. Opportunities to develop new software products are unlimited, Johnson says. "We'll never be done because hackers are never done."

The Exporter of the Year award is an accolade for the entire company, Johnson says. "My team is so great. They're dedicated, loyal and innovative. They're executing and helping take this vision I have and expand it globally."

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HARRY HRUSKA
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“A LOT OF REALLY GOOD PEOPLE HAVE COME THROUGH THE DOORS”
Chad Sams and his son, Larry, are president and vice president of Able Paper & Janitorial Supply.

**CHAD AND LARRY SAMS,
ABLE PAPER &
JANITORIAL SUPPLY**

Family-Owned Business of the Year

Larry Sams started Able Paper & Janitorial Supply Inc. 35 years ago with Frank Martisovic, his brother-in-law. The enterprise has evolved from a cash-and-carry business to a wholesale distribution operation that employs 20 and serves customers within a 25 miles radius of Merrillville, where the company has a 28,000-square-foot warehouse.

As the scope of Able Paper & Janitorial Supply has expanded, the company has kept up with needs of customers, including manufacturers, hospitals and small organizations. Timely delivery has been vital to economic success in a relatively small market.

The company’s accountant, Tom Rowland of Treehouse Financial, says the company started with “\$770 in gross sales from the back of a pickup truck.” Rowland sees a continued bright future as leadership transitions to the next generation. Chad Sams, Larry’s son, joined the company 15 years ago and is vice president. Larry plans to serve as company president for several more years. He says the entire company is proud of receiving the Family-Owned Business of the Year award. “I appreciate all the efforts of all the people we’ve worked with for the last 44 years,” he says. “A lot of really good people have come through the doors. We try to make sure to do the right thing and make good decisions.”

**JOHN HAMSTRA, LEEPS
SUPPLY CO.**

Entrepreneurial Success of the Year

John Hamstra has worked his way up to president during a 34-year career with Leeps Supply Co. Inc. Hamstra’s father-in-law, Nick Leep, and sons Dave and Allen Leep started the plumbing supply company. Four



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Leep grandchildren now work in the business, including Hamstra's son, Josh, a vice president.

Headquartered in Merrillville, Leeps Supply has ten locations in Michigan, Indiana and Illinois. On a typical workday, Hamstra leaves his Highland home at 7 a.m. and stops at three Leeps locations before getting to his office at 8:30 a.m. He enjoys

visiting stores and meeting customers, including builders, homeowners and plumbers.

"Our major customer is still the plumber," Hamstra says. "They want parts that the Big Box stores don't have. They're extremely busy and they can come in and out (of our stores) in five minutes. And we have knowledgeable people at the counters."

The plumbing business is quite different from when Hamstra started at Leeps. He notes, "Things have changed so much. You used to have a chrome faucet and white tub. Now everything has gone high-tech. If you're not on that cutting edge, you're going to be swept away."

John Freyek, First Merchants Bank, recommended Hamstra for the Entrepreneurial Success of the Year award because, "The company and the work they do provide much more than products. They provide a life for 85 families." Hamstra says, "I was very fortunate to have a good foundation to grow on. We feel that the Lord has blessed our company. It's based on Christian principles. We have a bunch of people who share a common vision for the future."

HARRY HRUSKA, PRECISION TURBO & ENGINE

Small Business Person of the Year

Harry Hruska has engineered a winning team of nearly 70 employees at Precision Turbo and Engine dedicated to staying ahead of the competition in the international racing world. That track record earned him this year's Small Business Person of the Year award.

Bill Winterhaler, of Centier Bank, says Hruska's team can compete with companies throughout the world. The Hebron-based manufacturer is among the foremost suppliers of high performance, aftermarket turbochargers. The company designs, tests and manufactures record-setting, championship winning turbochargers for all racing organizations.

Hruska's a "race car guy" who started the company to support his racing habit while working full-time as a field service representative for Garrett Engine Boosting Systems, now a division of Honeywell. After honing skills in sales, customer service and engineering, he left the corporate job after 22 years.

Hruska says Precision Turbo & Engine is "a big small company" that keeps pace with giants such as Honeywell and BorgWarner because of first-hand knowledge of customer

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“WE WANT PEOPLE TO SPEND LESS AND RACE MORE” Harry Hruska has engineered a winning team at Precision Turbo and Engine.

needs. “We’re like Macy’s,” Hruska says. “If we don’t have it, we’ll tell you where to get it. We want people to spend less and race more. In the racing community, a lot of people have something on their bucket list, whether they’re 25 or 75. Our job is to make sure they do it. We want to make sure they only spend money once and do it right the first time.”

The Small Business Person of the Year award recognizes the hard work of everyone in the company, Hruska says. “I’m so very lucky to have such great people working with me.”

**DAVID BOCHNOWSKI,
PEOPLES BANK/NORTHWEST
INDIANA BANCORP**

Lifetime Achievement Award

John Bochnowski, a Polish immigrant and saloon owner, established



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Entrepreneurial Success

Nominated by: John Freyek

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Peoples Bank in 1910 when he started stowing customers' cash in the saloon safe. John's son Ben helped expand the family banking business. His grandson David almost went in a different direction. As a young man, David Bochnowski was interested in foreign services but, after serving in Viet Nam, went to law school instead. He was legal counsel for Peo-

"It's the people around me that help me keep going."

—Feras Musleh, Anytime Fitness

ples Bank from 1976 to 1981 before becoming Chairman and CEO.

If his grandfather John was here today, Bochnowski says, "He would be pleased that the bank has had an impact on the economy in Northwest Indiana and helped so many businesses and individuals succeed."

Bochnowski's tenure in the banking business has been marked by economic ups and downs. Northwest Indiana was hard hit by massive steel industry layoffs in the early '80s. While other banks were struggling and collapsing, Bochnowski raised \$3 million to take Peoples Bank public in 1984. It is now Peoples Bank/NorthWest Indiana Bancorp and has about 200 employees at 16 locations throughout Northwest Indiana. For ten straight years, Peoples Bank has been named one of the top 200 U.S. community banks by *U.S. Banker Magazine*.

Bochnowski is not quite ready to retire, but he and the senior management team have begun turning the reins over to a new generation of bankers. One of them is his son Ben, who became president and chief operating officer five years ago.

The 2015 E-Day committee singled Bochnowski out for the Lifetime Achievement award, calling him "a true Renaissance Man" who has made significant contributions in business, government, civic leadership and philanthropy. Bochnowski sees the E-Day award as an outgrowth of a team effort. "Life is a team sport, and the team we've had here have made it possible (for me) to achieve at a really high level."

Sponsors for the 2015 E-Day awards program include: NIPSCO, *Northwest Indiana Business Quarterly*, The Times Media Co., WeCreate Media, Wintrust Commercial Bank, BMO Harris Bank, Centier, Peoples Bank, Purdue University Calumet College of Business, First Merchants Bank, First Financial Bank, 1st Source Bank, First Midwest Bank, Chester Inc., Hoepner Wagner & Evans LLP, Purdue Research Park, Indiana University School of Business and Economics, Regional Development Company, and Via Marketing. 

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Achievement Recipient**

David A. Bochnowski, *Chairman & CEO*

“ I am humbled by receiving the **Northwest ISBDC (Indiana Small Business Development Center) Lifetime Achievement Award**, and want to share this recognition with our local businesses and our dedicated Peoples Bank Community Banking team. Receiving this honor would not have been possible without these banking partners and co-workers.

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This award for Entrepreneurial Excellence is dedicated to our region's small business community and everyone at Peoples Bank who make these businesses a priority every day! ”

– David A. Bochnowski

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Encouraging Employee Wellness

Cut costs, improve quality of life and keep workers happy.

BY LAURIE WINK

“Who has time to exercise?” is a common refrain in our tightly scheduled, overcommitted society. And, in spite of intentions to eat better, our fallback plan too often is a quick, high-fat meal grabbed on the run.

We all know a healthy diet and regular exercise are the keys to a quality life, but we can come up with plenty of reasons for not moving more and eating less.

But what if you were encouraged to engage in healthy activities at your workplace? It's a fact that people are more likely to participate when given the option of taking care of their health at their workplace. And employees who adopt healthy behaviors generally are able to reduce their risk of developing chronic diseases, gain a better self-image, improve their attitude and miss fewer days of work.

Employers benefit from increased employee productivity, improved morale, reduced insurance costs and an enhanced company image. Under optimal conditions, employers can get a \$6 return on every \$1 invested in on-site health care, according to Connie Bryan.

ONSITE HEALTH

Bryan, an RN, founded OnSite Health 10 years ago to provide customized health and wellness services to employers. The South Bend-based

company now handles wellness programs for 200 companies with workforces ranging from 50 to 5,000.

Before starting OnSite Health, Bryan was a full-time nurse at a large manufacturing company. Workers would often complain about fatigue and low energy levels. “As a nurse, I knew what that meant. With an obese and aging workforce, the risk of chronic disease is there.”

Using a free lunch as an inducement, Bryan initiated a blood pressure screening event and started doing other health screenings. As employees made changes that improved their health, she began to get calls from family members who wanted similar services at their workplaces. “I decided to take the show on the road and affect change with more people in more places,” she says.

Bryan starts with basic health screenings and assessments. She meets with individuals to review results and make recommendations. It's not uncommon to find employees with life-threatening conditions that require immediate medical treatment, she says.

Companies contract with OnSite Health for a range of wellness services, including individual coaching and scheduled meetings with nurses. OnSite Health works with all sizes of companies to develop customized programs tailored to employee needs, rather than deliver cookie cutter programs. “I've found that

everybody is so different,” Bryan says. “We go into a company and try to figure out what the high risks are so we can develop a program. Some business sectors have far more stress because of what they do.”

SMART CABINETRY

Smart Cabinetry, a manufacturer of customized kitchen cabinets located in New Paris, started using OnSite Health services several years ago with good results, says Amy Wells. As human resources director, Wells oversees the wellness program for the company's 190 employees, 98 percent of whom participate.

Employees have the option of an annual wellness screening, and can choose to take part in a program that sets individualized goals for lowering cholesterol, blood pressure, glucose levels and reducing other health risk factors. Employees who achieve all of their goals can reduce their health insurance premiums by up to \$720 a year, according to Wells.

Smart Cabinetry's contract includes twice-weekly visits by Connie Bryan and her daughter, Lauren, both registered nurses. “Connie is so passionate,” Wells says. “She works with family doctors to advocate for [employees]. When they go to her about an issue, it may or may not be work related. Unless it's life-threatening, we don't need to know about it. It's strictly confidential.”

The OnSite Health team of nurses educates people about healthy



EMPLOYEES SAY “THANKS” Penny Holsclaw, an RN and program supervisor, and Sally Ramirez, director of compensation and benefits, work on wellness initiatives for Methodist Hospitals.

choices and encourages them to take personal responsibility. “Our role is to get people to want to make changes,” Bryan says. “We say ‘Let’s set reasonable goals and take baby steps.’ We keep tweaking along the way.”

CENTIER BANK

Tami Janda, wellness coordinator for Centier Bank, acknowledges the difficulty employees have in making lifestyle changes. She started Centier’s wellness program in 1995, when President and CEO Michael Schrage brought the concept to the human

resources team. Janda jumped on the assignment, explaining “I’ve always been passionate about leading a healthy lifestyle. I walk the talk.”

Centier began by offering monthly educational sessions on health issues and providing wellness screenings. The program has evolved to include reduced health care premiums for participants and partial reimbursement for fitness center memberships, trainers and fitness trackers. Centier has an annual health fair where attendees can win gym memberships, gas cards and other prizes.

Janda coordinates on-site wellness

programs with OurHealth, a private company based in Indianapolis. The 300 Centier employees at the Merrillville corporate headquarters have access to an on-site fitness center, a health coach, therapist and lunch support groups for issues such as grief, weight management and sleeping disorders. Employees can pay for amenities such as massage therapy, reflexology and manicures.

Janda says one of the most popular initiatives is the walking pedometer program offered at all Centier locations. In December, a “Stepping with Santa” activity encouraged three-

person teams to virtually walk from Merrillville to the Southwest Indiana community of Santa Claus, a distance of more than 200 miles. The team approach gets people involved because of peer pressure, she notes.

The wellness program helps Centier achieve its goal of being an employer of choice. The company consistently ranks among Indiana's top ten employers and has an employee turnover rate of less than ten percent, according to Janda.

"We have a caring, fun working environment. As far as the bottom line, when someone feels better about themselves, they're going to be happier and more productive. For the most part, the two go hand in hand."

NISOURCE

Ryan Tedeschi handles wellness programs for some 9,000 employees of NiSource, which operates utilities in seven states. Tedeschi, a senior benefits analyst, says, "I believe your greatest asset in life is your health. At NiSource, we focus on offering the tools and education to our employees so they can maintain a healthy lifestyle for themselves and their families."

Tedeschi is based at corporate headquarters in Merrillville and travels to NiSource locations in all seven states. The headquarters and other larger locations have employee fitness centers equipped with free weights, workout machines and classes, including aerobics and yoga.

As with many other employers, NiSource began its wellness program by offering on-site health screenings aimed at early detection of health risks such as elevated blood pressure and cholesterol. Tedeschi says the corporate wellness program has continued to expand. In 2014, discounts on Fitbit activity trackers were offered for the first time. A large number of employees purchased the devices, Tedeschi says. "The challenge for NiSource, because employees are widespread, is to include everyone, and this was a good wellness item to have available."

NiSource recently began offering a "wellness day" to eligible employees who want to schedule a day off for health-care appointments. Another recent addition to the wellness options is the "New Year, New You," a team-based weight loss program that engages employees in spirited competition, Tedeschi says. "We make it simple and fun to get people to participate, not complicated where you have to fill out a bunch of paperwork."

METHODIST HOSPITALS

As part of a strategy to manage health care costs, Methodist Hospitals launched an employee health and wellness program in July at its Northlake campus in Gary and Southlake campus in Merrillville. Each campus has a fitness center where employees can exercise before or after work or on breaks. About 1,000 of the more than 2,400 employees are participating in the voluntary program, according to Penny Holsclaw, an RN and program supervisor.

Sally Ramirez, director of compensation and benefits, works with Holsclaw on wellness initiatives and says, "It's been a really great program and has exceeded our expectations. Employees come up to us to say, 'Thanks.' They're happier and are helping their families too."

Methodist Hospitals partners with HumanaVitality, a wellness and rewards program that provides tools and support to help participants live healthier lives and improve the bottom line for the employers. Employees can work their way up through a series of status levels by achieving specific goals—beginning with a health risk assessment measuring stress, sleep, diet, exercise and other factors. The program's five-pronged approach encompasses fitness, prevention, education, healthy living, and financial fitness. Employees can earn points in each area. Those who achieve Silver status receive health care premium reductions.

"For some employees that's been a motivator," Holsclaw says. Besides health insurance reductions, employ-

ees earn points that can be redeemed at the HumanaVitality online store for rewards such as Amazon.com and Target gift cards, fitness devices and exercise equipment.

Ramirez joined the human resources department a year ago and was pleased that Methodist Hospitals had a workplace wellness program. "I've always wanted to bring a wellness program to employees but my prior employers didn't want to put forth the money," she says. "It's not a free program by any means."

Ramirez has gained valuable insights into her own health since joining Methodist Hospitals. "When I started, I didn't own a scale and didn't know my weight. I thought of myself as an average size, but I was really surprised when I had to get on the scale."

Now, Ramirez uses a FitBit to motivate her to get in 10,000 steps a day and has gotten her husband involved in the wellness program. "I've lost 15 pounds without sacrificing anything," she says. "The bonus for me is I'm doing a better job of taking care of myself. I'm aware and acting on that awareness."

Holsclaw has been a registered nurse for 20 years and has seen the long-term complications that come from chronic diseases. She says, "If we can help our employees be healthier themselves, not only does the hospital save money but we have happier employees."

For most employers, common chronic health conditions—heart disease, stroke, cancer, obesity, arthritis and diabetes—are costly and largely preventable problems that affect productivity and competitiveness. Employers can lower their employees' risk of developing costly chronic diseases by initiating workplace health and wellness programs that encourage employees to make healthy choices and lifestyle changes. By promoting worker health, companies are increasing productivity and reducing health care costs.

The bottom line? Wellness programs can keep both employees and employers healthy and happy. **BQ**



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A New Convention Center?

Is the region ready, and can leaders make it happen?

BY JERRY DAVICH

Is Northwest Indiana ripe for a new, modern convention center, or is our region too rife with narrow-minded parochialism and political shortsightedness to finally pull it off? As with most long-term, big-scale projects in this contentious corner of the state, it depends which officials you ask.

“For the first time in my 24 years here, more heads are starting to nod ‘yes,’” says Speros Batistatos, president and CEO of the South Shore Convention and Visitors Authority. “They are finally shedding the zip code debate and realizing the economic need for a greater good.”

Batistatos has been advocating for a regional convention center for more than 20 years. He feels the climate to consider it, and the critical mass to build one, is now upon us.

Twenty-plus years ago, when the

privately-owned Radisson Hotel was enjoying its heyday, it was hard to convince local officials for the need of a full-fledged convention center. Even though that iconic hotel still serves as a viable conference center, it's not a true convention center, experts agree.

Such a major development would leverage public dollars, private sector funds and municipal support, similar to other big-ticket developments such as expansion of the Gary/Chicago International Airport runway and west lake corridor for the South Shore train expansion.

The estimated cost for such a convention center would be \$65 to \$95 million, depending on whether an existing structure is repurposed or new construction is called for, Batistatos says.

The creation of a center would have an immediate economic impact by drawing out-of-region visitors, putting “heads in beds” at local hotels, and generating new customers for local restaurants and other businesses. Currently, there is a lengthy list of organizations and groups whose meetings cannot be accommodated in Northwest Indiana.

According to the South Shore Convention and Visitors Authority, this list includes: Indiana Association of Cities & Towns; Indiana Funeral Directors; Indiana Music Educators Association, Indiana Association of School Business Officials; Retail Confectioners International; and boat, travel, fencing, and cheer and dance shows.

“These groups no longer even consider Northwest Indiana for their meetings or conventions,” Batistatos says.

In Lake County, where the convention center would most likely be located, officials have been cool to the idea through the years. Also, it's likely that specific approval from the General Assembly may be needed if the center is funded by a local food and beverage tax, likely a 1 percent tax.

More than a dozen Indiana counties already assess such a tax on restaurant meals, but not without first acquiring legislative approval downstate. According to the Legislative Services Agency, a 1 percent tax would collect between \$5 million and \$9 million annually.

“Very few convention centers operate in the black without some type of public funding or tax base after they are built,” says Carrie Lambert, executive director of the Indiana Tourism Association. “That is why it is necessary to decide if the income generated in the community is important enough to use public funding for the project.”

Gary Mayor Karen Freeman-Wilson says such a project could easily be supported through a food and beverage tax and a return of this region's tax dollars from the General Assembly, such as what happened with Lucas Oil Stadium and the Hoosier Dome in Indianapolis.

“There is certainly precedent here with the (Northwest Indiana) Regional Development Authority,” Freeman-Wilson says. “But this would have to be a carefully negotiated process. Specifically, there would have to be a clear understanding about construction and permanent employment to include all involved communities. There would also have to be a clear understanding about revenue-sharing.”



STUDY THE POSSIBILITIES Lorelei Weimer, executive director of Indiana Dunes Tourism in Porter County, wants an outside expert to weigh in on the pros and cons of a new convention center.



CENTURY CENTER South Bend’s convention center is a regional economic magnet.

Chuck Hughes, executive director of the Gary Chamber of Commerce, says, “The revenue stream would include capitalizing on a convention center’s multipurpose usage, securing as many second-tier events and conventions as possible. We all travel to distant locales to conduct convention business and to enhance our knowledge relative to our professions.”

Hughes strongly supports a new center, but he has an idea why one hasn’t been built.

“Because there is a refusal to support the closest one we have—the Genesis Convention Center in Gary,” Hughes says. “If it had been or were to be utilized to its potential, then it would be apparent to all of Northwest Indiana that a new modern facility would be a benefit to every community.”

Batistatos says the Genesis Center is an arena with a functionally obsolete conference center and woefully limited space, not a true convention

center. “Just because you name it a convention center doesn’t make it one,” he says.

Hughes blames a possible bias against the city of Gary or Gary-operated endeavors.

“There are entities designed to support all activities in Northwest Indiana and they refuse to do so,” he says.

Regardless, how would a new convention center affect the outdated Genesis Center?

“This would not make the Genesis Center obsolete,” Freeman-Wilson says. “But I envision part of the agreement yielding revenue for the renovation of the Genesis Center to focus on sporting, entertainment and banquet events.”

Lorelei Weimer, executive director of Indiana Dunes Tourism in Porter County, is a vocal proponent of first conducting comprehensive feasibility studies for such large-scale projects. Such a study should be done by an outside expert, she says, to mine



ECONOMIC NEEDS Speros Batistatos, president and CEO of the South Shore Convention and Visitors Authority, has been advocating for a regional convention center for more than 20 years.

factual data that either supports, or doesn’t support, a convention center.

“To me, the real conversation takes place once this study has been done,” Weimer says.

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Jack Arnett, executive director of the LaPorte County Convention & Visitors Bureau, agrees, though noting he likes the idea of renewed discussion for a center.

Weimer's office recently completed feasibility studies on potential redevelopment of the Porter County Expo Center, as well as development of sports facilities within Porter County, and phase one of a feasibility study to develop a South Shore heritage train attraction.

"These studies are guiding our decisions on next steps," she says.

The Expo Center is a fairground and exposition center, not a convention center, and it cannot support an attached hotel, the study shows.

Lambert notes, "It is vital for each destination to look at its particular area and determine what is needed, what works and how it can grow. This is where research comes in. Feasibility studies and market research are the best tools to use when considering a project like a convention center," she says. "As an industry, we rely on that research to determine if the project is worth the investment."

Jake Oakman, director of communications for the Indiana Tourism Association, adds: "The success of any such space in any location is dependent upon the diversity of activity that takes place there. Convention centers have to be looked at as multipurpose facilities—concerts, athletic events, conventions, and so on. If they are built only for conventions, it will be much more difficult to be successful."

In 2008, Valparaiso University and the city of Valparaiso had an independent feasibility study done to determine if both entities could support a type of convention center and attached arena. The answer was no, which has caused some region officials to hesitate in regard to a center located elsewhere in Northwest Indiana. But where?

"Perhaps it could be located in the community that makes the greatest commitment to having it built," Hughes says, hinting at the city of Gary. "It could also be located in

the community that has the available space and developing its own airport.”

Freeman-Wilson suggests a location that borders Gary, Hobart and Merrillville.

“This comes with the recognition that no one community can really sustain a world-class convention center given the competitive nature of the industry,” she says.

Batistatos says the market should dictate a location, not political agendas or territorial preferences. This way, the hospitality industry, in the form of a new convention center, could help boost the overall economy in Northwest Indiana. This is what happened in Indianapolis, home to the Indiana Convention Center, the 17th largest convention center in the country with 566,000-square-feet of space.

“The latest expansion (in 2010) allowed Indianapolis to compete with cities in a completely different tier and welcome larger conventions that the building would have never been able to accommodate, capacity-wise,” says Chris Gahl, vice president of marketing and communications for Visit Indy tourism.

In 1965, the General Assembly created the Capital Improvement Board to finance, build and operate an Indiana Convention Center in Indianapolis. Seven years later, the \$65 million center opened its doors. The Capital Improvement Board still owns and operates the Convention Center, Lucas Oil Stadium and Bankers Life Fieldhouse.

In 1984, the Convention Center expanded and built what was then called the Hoosier Dome, an NFL football stadium—even without having an NFL team. That same year, Indianapolis lured the Baltimore Colts to town, making the \$94 million convention center expansion and new stadium a success.

Today, Indianapolis welcomes 26 million visitors each year, bringing in \$4.4 billion of economic impact through tourism with more than 500 conventions held each year.

“It was a prime example of build it and they will come,” Gahl says.

Batistatos disagrees that such a field-of-dreams concept would work here.

“That adage doesn’t work,” he says. “It never has, it never will.”

So, can a convention center be an economic grand slam in our region’s field of fiefdoms that don’t often play well together?

“The big question is whether we

have the collective political will to get this done,” Freeman-Wilson says.

“Politics will definitely play a role, whether positively or negatively,” Hughes says.

“Is this going to be easy?” Batistatos asks. “It will not. But I’m more hopeful than any other time in my career. What’s needed is a little common sense and a lot of cooperation.” **BQ**

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Tips for Meeting Planners

Keep these things in mind to create a successful event.

To pull off a successful event, meeting or convention, there are several factors to keep in mind beyond the size of a venue.

“Our main marketing objective is to target conventions and tradeshows with significant downtown hotel room commitments, while continuing to service our local market,” says Crista Tompson, director of sales and marketing for the Century Center in South Bend.

The Century Center’s most popular hosted events include the South Bend Brewfest, the Michiana Home Show, the Valley RV and Camping Show, the Senior Expo, the St. Joe Chamber of Commerce Business Expo, and Shipshewana on the Road.

“By targeting national and regional convention-industry business, we will reduce competition with local venues, allowing us to achieve a valuable presence within the convention industry,” Tompson says. “This leads to more hotel rooms utilized and increased exposure, as well as revenue for our community.”

Gahl believes that local organizing committees are key components behind the logistics of each large-

scale event.

“They think through every moving part, from parking to road blocks, hotel accommodations, ancillary events and beyond,” Gahl says.

Volunteers also are key.

“We always have a plethora of helping hands who stand ready to roll out the red carpet and let our visitors see Hoosier hospitality firsthand,” Gahl says.

Tompson says the South Bend Alliance is an added benefit of the center’s SMG management team. Working closely with key stakeholders with a united goal, the group meets monthly with members such as the South Bend International Airport, Visit South Bend, Downtown South Bend, the city of South Bend and DoubleTree by Hilton.

“The South Bend Alliance’s primary goal is to advance and increase the economic impact of conventions and other convention center business, as well as grow overall tourism business for the city,” Tompson says. “We will collaborate on the promotion of the use of the South Bend Convention Center to generate and maximize economic benefit to the entire community.”

Such collaboration has helped the center increase its number of conventions from five in 2014 to 15 in 2015.

Other tips to remember from industry experts:

- Ensure you have the infrastructure to support the flow of visitors—not just in meeting space, but also in hotel inventory and staff.
- Create a footprint that is walkable and connected for ease of attendees.
- Establish a bench of professionals who understand event management and hospitality.
- Understand who the experts are in the industry, from code enforcement to security to logistics, and then provide an environment where all parties can work together to put on a successful event.
- Have a crisis communications plan in place.
- Lastly, don’t forget about audio/visual needs, floral decorations, photography opportunities, networking arrangements, rental necessities, liquor options, target audience, as well as pre-event marketing and post-event feedback. And, more importantly, sending guests away with a takeaway. **BQ**

Finding Skilled Workers

The economy is strong, but manufacturers are having trouble filling jobs.

BY STEVE KAEUBLE

Indiana's jobless rate as 2015 wound down was holding steady at 4.4 percent. That's as low as it has been in a decade and a half, according to the Indiana Department of Workforce Development.

That's fantastic news, right? All in all, it's a good sign for the workers of Indiana, a sign of what economists refer to as "full employment."

But it's a sign of a potential challenge for many Indiana employers. The lower the number of unemployed workers looking for opportunities, the harder it is to find good candidates when a job opens up, whether it's a brand-new job in an expanding company or a vacancy resulting from an employee's departure. It's particularly troubling in the case of jobs that require special skills, including a lot of manufacturing roles.

"It's a huge issue for Northwest Indiana," says Linda Woloshansky, president and CEO of the Center of Workforce Innovations. "We have an incredible concentration of manufacturing jobs, and manufacturing contributes over \$12 billion to our economy in Northwest Indiana. It's 33 percent of our gross regional product."

It's not just Northwest Indiana, in fact. Indiana as a whole leads the country in manufacturing employment—nearly 17 percent of Hoosier workers get their paychecks from a



"WE HAVE THE ABILITY TO TRANSFORM INDIVIDUAL LIVES," says Niaz Latif, dean of the College of Technology at Purdue University Calumet.



manufacturer. There's strong competition for workers in most employment sectors, but the competition is particularly fierce in manufacturing.

Why's that? "Part of the reason is the lack of people skilled in the technologies manufacturers use currently or want to upgrade to later," says Niaz Latif, dean of the College of Technology at Purdue University Calumet and executive director of the

university's Commercialization and Manufacturing Excellence Center.

It takes training to develop skills, Latif notes, "and it takes a commitment to get trained," he says. Problem is, a lot of people simply don't understand the great career potential that can be found in manufacturing. "People may perceive that it's a low-paying job."

Such misperceptions point to

one of the first important strategies for resolving the labor shortages facing manufacturing—awareness. Woloshansky says there are a number of initiatives across the region aimed at helping make young people and other potential workers aware of the opportunities provided by such fields as manufacturing.

READY NWI is short for Regional Education and Employer Alliance for Developing Youth in Northwest Indiana, and it's involved in that awareness effort. Among other things, READY NWI has produced a series of videos spotlighting employment opportunities across the region, including some in manufacturing. Young people can watch and learn what it's like to work at such places as Task Force Tips in Valparaiso or Tri-State Industries in Hammond. In the videos, says Woloshansky, "Young people talk about why they got into manufacturing."

Local manufacturers also are partnering with schools to invite students and adults to tour their facilities. One initiative had more than a hundred employers onboard, opening their plants and sending representatives to career days. Woloshansky says more than 8,000 students benefited from that particular effort.

There are also manufacturing-

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related materials available for school leaders, helping them to spread the word. “If a teacher or counselor or principal knows more about manufacturing, they can do a better job of promoting it,” Woloshansky says.

Awareness is, of course, just the beginning. Just because someone becomes interested in a manufacturing career, that doesn’t mean he or she can walk right in and land a job. It takes the right skills, and manufacturers are finding it difficult to find enough applicants with the right skills, even if they get a tall stack of applications. Some Indiana manufacturers have lamented that it takes a pool of 10 or more applicants to come across just one with the skills needed to do the job.

“Many employers we deal with are small- to medium-sized manufacturing companies that are having difficulty finding the right people,” says Latif. “They’re looking for qualified individuals who can troubleshoot,

fix and maintain existing equipment, and who will be able to integrate new technology in their processes.” They’re looking, but they’re not necessarily finding.

The problem stands to get even

AWAKE stands for Assisting Workforce by Advancing Knowledge for Employment, and Purdue University Calumet landed \$2.7 million in federal funding to get the project going.

Project: AWAKE is aimed specifi-

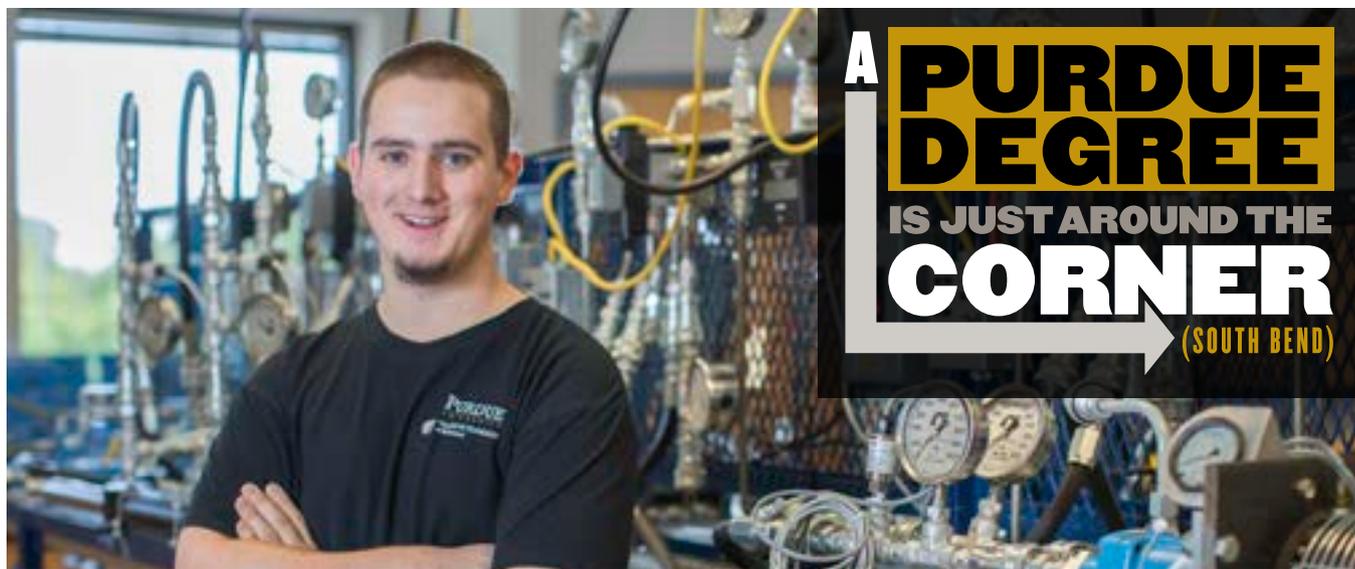
“If a teacher or counselor or principal knows more about manufacturing, they can do a better job of promoting it.”

—Linda Woloshansky, Center of Workforce Innovations

worse as the Baby Boom generation searches for the “exit” doors. “We have a lot of folks retiring from manufacturing,” Woloshansky says. “A lot of jobs are going unfilled and existing jobs are opening up. They need to be filled, but a higher-level skill set will be needed.”

That’s where such programs as Project: AWAKE come into play.

cally at filling the need for workers in advanced manufacturing. The program is available at no cost to veterans, displaced workers and those deemed to be under-skilled, along with Trade Adjustment Assistance eligible workers. Participants study for 21 weeks and graduate from the program prepared to gain certification in a variety of areas, including



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Latif says 17 cohorts of trainees have made it through the program, and there's funding in place for three more cohorts. At least a few dozen people have landed new jobs as a result of the training, and nearly a dozen who already had jobs have earned raises or promotions. More than 125 people have earned certifications. Some, in fact, have earned more than one, because the total number of certifications earned is about 200.

About two-thirds of those who start the program make it all the way through, according to stats from Project: AWAKE. Nearly a quarter are veterans, all have high school diplomas or GEDs, and their median age is 38.

"This is what keeps us going," says Latif. "Why we're so excited is that I believe we have the ability to transform individual lives."

It takes a whole lot of hands to make a difference in the region's workforce-development situation. For Project: AWAKE, for example, "we have been very fortunate to be partnered with the Center of Workforce Innovations," Latif says. "They help the participants by providing career counseling and helping them find jobs."

"We do most things in partnership with others," Woloshansky agrees.

Other partners addressing the challenge include WorkOne Northwest Indiana, with a full range of services for job-seekers, employers and area youths. Among many other services, the organization helps connect those in need of training with scholarship funding to help foot the bill. The agency also hosts events aimed at matching job hunters with the right employers. Keeping watch over such efforts is the Northwest Indiana Workforce Board, which brings together busi-

ness, education, labor, community, faith-based and economic development leaders to set strategy for workforce development.

And then there are many more partners across the world of education. For example, Ivy Tech Community College has a full range of educational programs for students, along with the Ivy Tech Corporate College program that offers professional development training for employers of all sizes, with details that are customizable and flexible.

There are numerous other examples, across the region and in local communities. All of the various partners are working toward prosperity for the residents of their local areas, as well as for local employers. And all recognize that manufacturing is a job-creating force across Northwest Indiana, one that has a solid future. As Woloshansky notes, "People think manufacturing is going away, but it isn't in Northwest Indiana." **EQ**



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Building a Healthy Future

Region's construction projects are a sign of economic health.

BY LAUREN CAGGIANO

The construction industry is one of the prime factors and drivers of economic growth. It is not an exaggeration to say that significant movement in the construction industry is an indicator of the economic health. And if the amount of new commercial construction projects in Northwest Indiana is any indication, the region is poised for a healthy future. Recovery from the recession of 2007–08 that plagued the area's economy has resulted in a rebirth and renewed enthusiasm, experts say. The following is an overview of some of the region's recently completed or in-progress construction projects and a look at their significance.

NEWPORTE LANDING

Holladay Properties spearheaded a 46-acre redevelopment project in LaPorte, targeting retail and medical users. Outlets are being developed to target the larger 20-acre users down to one-acre lots for smaller users. The City of LaPorte Redevelopment Commission is investing \$6 million into infrastructure for this development, including a new intersection



A FOCUS ON SUSTAINABILITY Tonn and Blank was the choice to build the new Urschel Laboratories World Headquarters in Chesterton.

at Pine Lake Avenue and NewPorte Boulevard.

Plans call for pedestrian friendly amenities, including pathways in the development that connect to other pathways throughout the city. Additionally, the development will feature a master drainage plan through a series of bio-swales and landscaping. All infrastructure will be completed by summer of 2016.

“Holladay Properties is excited to be part of the project team for this development as this is truly changing the landscape for an important gate-

way to the city,” says Mike Micka, Holladay Properties vice president of development. “This project is a great example of a public/private partnership between the City of LaPorte and Holladay Properties that will lead to significant private investment and a sustainable development in the community.”

Mayor Blair Milo echoes Micka's comments. “NewPorte Landing is a transformational redevelopment project in the heart of the City of LaPorte,” she says. “What once was an unappealing brownfield will soon be a vibrant hub of commerce for this community. The significant market interest we have already received, only further assures us that we have made a wise investment in this site.”



AN INDUSTRIAL LOOK Chester Inc. is guiding the Fairway Laser Systems project in Valparaiso.

FAIRWAY LASER SYSTEMS

Chester Inc. is bolstering the local business climate with the Fairway Laser Systems project in Valparaiso, at 950 Transport Drive. The company currently sells the laser systems for engraving to places such as Hoosier Bat Company and Engravables trophy shop in Valparaiso.

Plans call for a 4,500-square-foot office and training center with private offices, conference rooms, and large

DRIVER OF ECONOMIC GROWTH Significant movement in the construction industry suggests that the region is poised for a healthy future.



open space for display and training for specialized laser equipment.

Design elements consist of special industrial-look facility with high end architectural flat panel siding and fascia to appeal to their industrial client base. The project is expected to be completed in January.

Rich Shields, the company's director of marketing and development,

says this project fits in nicely with Chester's existing portfolio. They are experts in agricultural systems, architectural and construction, as well as information technologies.

Chester recently made an impact in Mishawaka with the Lincolnway Veterinary Clinic project, completed in November. The scope of the project included a 4,400-square-foot neigh-

borhood vet facility with four new exam rooms, fully equipped treatment area, and dual table surgery room specializing in orthopedics for animals. Design elements consist of masonry, siding by HardiePlank to blend in with the neighborhood and fully landscaped parking lot accommodating 32 vehicles. According to Shields, this project enhances the neighborhood, as the 70-year building needed some TLC.

PURDUE UNIVERSITY NORTH CENTRAL'S STUDENT SERVICES & ACTIVITIES COMPLEX

A South Bend firm is committed to helping make a Purdue campus more appealing with the construction of a new fitness and conference center. The university celebrated a groundbreaking in fall 2014 and the project continues to develop.

According to Ziolkowski Construction's project manager/estimator, Tim Bodley, the project falls under the scope of normal commercial construction—structural steel, masonry, curtainwall glass and glazing, etc. He estimates the project will cost more than \$30 million and will be completed by spring 2016. The \$33.4 million building will be paid for through \$3.7 million in gifts, along with \$5 million to be paid from student fees and state support of \$24.7 million, according to a statement from the university.

For the university this marks the start of a new era. The turning of the first shovels of dirt culminated 10 years of planning.

"Many people here today have been personally involved in conceptualizing and shaping the SSAC and have waited a long time to break ground for this important facility," PNC chancellor, Dr. James B. Dworkin, said in a statement.

Bodley echoes the chancellor's comments, saying the new facility has been long desired and will enhance the quality of life for students. They will be able to enjoy sports and recreation without having to leave campus.



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HOWMET LAPORTE CASTING PLANT 2

LaPorte-based Larson-Danielson Construction was responsible for bringing to fruition the 280,000-square-foot manufacturing plant for Alcoa/Howmet Power and Propulsion in LaPorte. The project, completed in July 2015, is a facility which produces cast parts for commercial aviation engines.

As is common with manufacturing construction jobs, this project demanded the firm meet specifications regarding both form and function. According to marketing director Terry Larson, manufacturing required a building with a roof height of 45 feet to provide necessary clearances for the manufacturing process and equipment. Also required were three deep pits in the building for equipment. Strict humidity and temperature requirements for the manufacturing process required



FORM AND FUNCTION Larson-Danielson Construction brought to fruition the 280,000-square-foot manufacturing plant for Alcoa/Howmet Power and Propulsion in LaPorte.

full height separation walls between the different manufacturing process and high-speed doors to allow access and move materials through the facility. The building has a new LED light system to meet the strict requirements for light levels required to perform the tasks, he adds.

As far as timeline, Larson says the project site work began with moving the earth in late July 2014 and concrete foundation work began the first week of August. The owner

had a deadline to have the building enclosed by Dec. 1 to allow construction to continue through the winter and meet a completion deadline in the summer of 2015.

According to Larson, this development is a step in the right direction for the region and the state as a whole.

“The Alcoa/Howmet project is a significant project for LaPorte and the state of Indiana and brings advanced manufacturing techniques

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RETAIL AND MEDICAL USERS Holladay Properties has spearheaded the 46-acre NewPorte Landing redevelopment project in LaPorte.

and approximately 330 new skilled jobs to the city," he says. "The project will have a very positive economic impact on the region for many years to come."

He also notes the potential to attract talent. In his words, "The exacting requirements for cast jet engine components will require a very skilled workforce capable of producing the parts and meeting the rigorous testing and quality standards required."

**URSCHEL LABORATORIES
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The new Urschel Laboratories World Headquarters in Chesterton, completed in December 2014, was a win for Michigan City-based firm Tonn and Blank.

According to Tonn and Blank President Jon Gilmore, this project builds on a longstanding relationship. "For more than half a century, Tonn and Blank has partnered with Urschel Laboratories on dozens of building and renovation projects. We were excited to be selected to be the design builder for this landmark project for the Urschel family," he says.

The 373,000-square-foot, state-of-the-art facility cost \$80 million and took 16 months to complete. The building sits on 160 acres located within







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resulted in an award-winning project that exemplified the strong relationship we have with the Urschel family. It was truly a one of a kind project and we are proud to have built it.”

A PROMISING FUTURE

It appears Northwest Indiana has bounced back and is back on the map in terms of economic growth.

The commercial real estate sector—especially office, retail, health care and warehouse buildings—is projected to remain robust in 2016 and into 2017. Experts say the region is attracting more interest because of a few factors: Northwest Indiana is a low-cost, high-value location that has no inventory tax, and the property tax is capped at 3 percent. **BQ**

the 640-acre mixed-use development within Coffee Creek, which allows for future growth and expansion.

The replacement facility includes new corporate offices and replacement manufacturing facilities. The corporate offices include executive, finance, engineering, sales, manufacturing, test kitchen, studio, IT departments, a museum of the company’s products and other miscellaneous departments. The manufacturing facilities includes a no-bake foundry, investment foundry, heat treating and knife making departments, punch press, vertical, wet and horizontal grinding, lathe, milling, drilling, tool and experimental, sheet metal, assembly, warehousing, shipping, maintenance and other departments, as well as required support facilities.

A key hallmark of the construction was its focus on sustainability. In fact the project exceeded energy efficiency requirements. Efficient use of both natural and artificial light, energy-efficient appliances, as well as white roof covering to reduce heat absorption. Bicycle racks and future plans for walking and bike trails point to the firm’s eco-friendly values.

There was also an element of innovation that contributed to the project’s success, as Gilmore notes: “The design and construction of the new facility required new technology and techniques for construction. It



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Investment Strategies for 2016

Be sure you're ready to adapt to ever-changing conditions.

BY JERRY DAVICH

Although a New Year brings resolutions that typically melt away long before winter ends, new investment strategies shouldn't be shoveled away with the same old bad habits. Financial experts agree that this is the ideal time of year to defrost any frozen attitudes regarding your overall portfolio going into 2016 and beyond.

"For this year, it will be important to look for investment strategies which can be flexible, considering there are certain headwinds we may face," says Wesley M. Kotys, president and wealth advisor of The Kotys Group in Valparaiso.

U.S. equities are still in the top position as far as global asset classes are concerned, he says. However, we have recently seen market volatility increase, and the S&P 500 has been range-bound for a few months heading into 2016.

"These conditions, along with being a number of years into a bull market, make it important to find sectors within the U.S. stock market which put the probabilities on their side to outperform others," Kotys says. "This is not always easy to do, but we think it is critical to be diversified into sectors of the market poised to hold up if stocks begin to weaken."

Michael Hadt, a financial advisor with Oak Partners Inc. in Crown Point, believes this is a great time to review last year's strategies for your investments.

"I think more than just having a strategy, but truly understanding what and how that strategy will react to the ever-changing market," Hadt says. "If you have a strategy that you understand, then stick to it and do

not let short-term market volatility affect your decision making."

Mark Chamberlain, chief executive officer of Lakeside Wealth in Chesteron, agrees, insisting his best advice for investors—not just for this year, but for every year—is to stay focused on long-term goals without listening to all the short-term "noise."

"Because of the 2016 presidential election, this noise will be amplified more than ever and it would be easy to let this distraction keep you from sticking to your plan," says Chamberlain, whose company's securities are offered through First Allied Securities Inc. "Remember that investing is only one part of a comprehensive financial plan, but many people let this one topic undo much of the other good work being done when putting a plan in place."

Gregory P. Farrall, president and CEO of Farrall Wealth in Valparaiso, amplifies a similar message on his weekly, hour-long radio show, "Money Matters with Greg," on WVLP, 98.3 FM.

"It's very difficult to make money in today's market, but it's possible if you're paying attention," says Farrall, who started his own firm five years ago.

He equates successful investors in the stock market like successful surfers along the shoreline. They're both treading water while waiting for the next big wave to carry them. The trick is to ride it at its peak before it crashes onto the beach of an overvalued market.

"Using another analogy, I can drive you from Northwest Indiana to Chicago in an hour's time or just 15 minutes, but the latter trip is far more reckless. My job as a wealth advisor is to get you there safe and sound with money in your pockets,"

says Farrall, who at age 45 is more conservative than his younger years regarding investing.

Should investors focus on individual stocks? Or on so-called "FANG" stocks, which stand for the tech stocks Facebook, Amazon, Netflix and Google? Are U.S. valuations stretched too thin? Are we facing a bursting bond market bubble? These are key questions to ask financial advisors as the year progresses.

Other key factors to keep in mind are ridiculously low gas prices, a job market resurgence, and renewed confidence in American consumers who still account for roughly two-thirds of this country's economic activity.

Should investors be less cautious than in years past, as the market has stabilized?

"I would say neither more nor less cautious," Hadt says. "I hate to sound like a boring financial advisor here, but set up a strategy that will accomplish your goals and stick to it. The easier said than done thing to do is take emotions out of your investment strategy, which I realize is hard to do when talking about your own money."

Kotys reminds his clients that growth stocks are currently outperforming their value counterparts, and some investors may want to add dividend-paying assets into the mix.

"In case we do see a more sideways trending market this year," he says.

On the other hand, if the Fed raises rates, areas such as the financial sector, specifically banks, may see more strength.

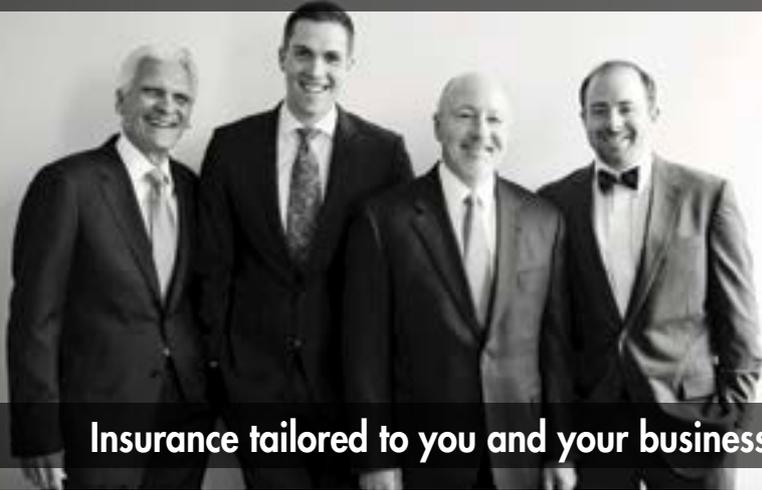
"If they do not raise rates, we may continue to see the homebuilder sector go higher, for example," Kotys says.

GROWTH STRATEGIES

Experts suggest a well-diversified equity portfolio, plus bonds and treasuries. It's vital to be able to get out of negative-trending investments quickly.



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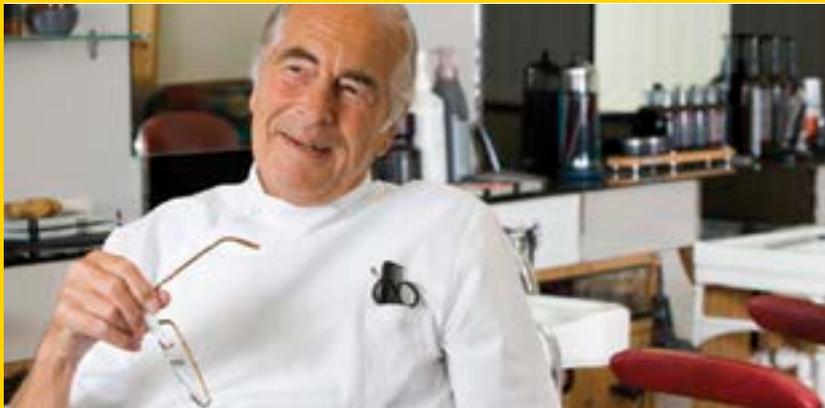


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The bond piece of any portfolio may be a little more difficult to manage throughout 2016 as investors potentially face the results from the first Fed rate hike in a decade, he warns clients. With this in mind, existing bond values will likely decline in the event of a rise in these rates.

“Investors may want to take the approach of using shorter-duration fixed-income instruments for the beginning of this year,” Kotys says. “This does not create a lot of yield, but is a safer approach to the unknowns in our current rate environment.”

Chamberlain says although a healthy correction would be a good thing in the long run, he thinks the area that will surprise most investors this year will be the bond market.

“When the rates do eventually rise, there could be significantly more volatility in this asset than most people expect or are used to,” he says. “While I would not suggest more or less caution per se, I would recommend taking a good look at how the bond portion of your portfolio is invested.”

He also points out that presidential election years always make for interesting market conditions, but the real focus is going to be on interest rates.

“What happens in this area is going to dictate the trend in bonds, equities, real estate and monetary policy, to name a few,” Chamberlain says.

Farrall suggests keeping your eyes and ears open to what’s going on around your personal orbit and how it may affect the stock market. For example, the surging popularity of high-tech games and related consumer products.

“These games are making a lot of money,” he says.

Using a shopping analogy, Farrall recalls how so many items that were on sale years ago are no longer available at that price. The same goes with stocks and bonds.

“These days, we’re not getting everything related to the stock market at sales price, but we’re not overpaying for them either,” he says. “They’re not overvalued, but fairly valued.”

Real estate investors also have seen a recovery, which makes it more important to find properties at the right price, Kotys says.

"There is just not an abundance of undervalued properties out there right now," he says.

His group believes that a disciplined, tactical approach to long-term investing allows investors to adjust portfolios as certain assets go in and out of favor during rapidly changing market conditions.

"Overall, our strategy through 2016 is to be well diversified in the best areas of the U.S. equity market, as well as owning short duration bonds and treasuries. We believe liquidity is important in this environment, and will get out of negative trending investments quickly, while holding on to the positive ones."

On the other hand, just how cyclical is investing on any given year, considering the large and long-term picture?

"Generally, I do think that most

folks overthink yearly strategies," Chamberlain says.

A one-year time period is relatively short in investing terms, he notes, yet this is when most people do the most damage to their overall portfolios.

"Market timing, individual stock picking, and short-term trading are all very inefficient ways for the average investor to make, or lose, money," Chamberlain says. "These activities are full-time jobs in and of themselves, so why would the teacher, electrician or doctor want to play with their savings on a part-time basis? Staying focused on a three- to five-year timeframe is the most productive way to invest."

Hadt suggests not making major changes to an investing strategy, but there are some sectors that have really been "beaten up" that could be worth putting money to work in them.

"Energy and oil have had their teeth kick in, including commodities and utilities," he says.

Because of the cyclical nature of the stock market, it's important to rebalance your investment portfolio once or twice a year, Hadt suggests.

"That simple exercise will inherently take advantage of the sectors in the market that are down, by selling those areas that have had the most growth," he says.

Even if you're a casual investor who relies on professional advisors to manage your portfolio, Farrall uses another memorable analogy for his clients and radio show listeners. (Listen to podcasts here, www.farrallwealth.com/p/resources-money-matters.)

View your portfolio like a waterbed.

"If you sit on one side of the waterbed, the other side naturally goes up. The same goes with your portfolio," says Farrall, referring to needed diversification. "You need to flatten out the waterbed so you can get a good night's sleep." **BQ**



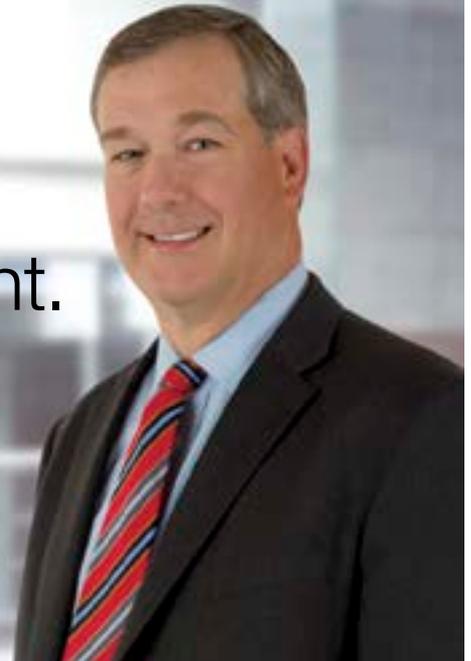
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The Road Ahead

How should Indiana deal with its infrastructure needs?

BY MICHAEL PUENTE

Indiana is considered by many to be the Crossroads of America. But some of those crossroads are in need of a major upgrade. That need became evident last summer when a portion of Interstate 65 near Lafayette was forced to shut down for repairs. The northbound lanes of Interstate 65 between Lebanon and Lafayette were shut down for about a month in August when the Wildcat Creek bridge started to tilt. Walsh Construction of Crown Point completed repairs just before the big Labor Day travel period.

"I am grateful for the Indiana Department of Transportation's around-the-clock efforts to reopen the interstate ahead of schedule," Indiana Gov. Mike Pence said. "We appreciate the patience of citizens in communities that have been affected." But repairing the heavily traveled I-65 isn't the only issue facing the state. Other highways and bridges are in desperate need of repair.

"We think it's a critical need," says Dennis Faulkenberg, president and chief executive officer of Appian Inc., a transportation consulting and government affair firm. Faulkenberg, whose firm is based in Indianapolis, said Indiana lawmakers have taken steps to address infrastructure needs but not nearly enough money has been dedicated to fixing the problems. "The Indiana Legislature has made some incremental steps toward fixing the problem but not a long-time solution," Faulkenberg says.

Most highway and bridge repair work is funded primarily out of the Indiana Motor Vehicle Highway account.

Faulkenberg says prior to 2013, some of that money went to pay for non-road repair work, such as to the Bureau of Motor Vehicles and the Indiana State Police. "In 2013, we were able to convince the Legislature that that money needed to stay in the Motor Vehicle Highway account for roads and bridges. Money for the BMV and ISP were instead paid out from the general fund, not the Motor Vehicle Highway account. That amounted to \$200 million a year," Faulkenberg says. But even with \$200 million dollars for roads and bridges, funding to repair roads and bridges remained a billion dollars underfunded, Faulkenberg says.

In 2005, former Indiana Gov. Mitch Daniels pushed for the lease of the Indiana Toll Road, which resulted in \$2.6 billion. Only a relatively small portion of that money, about \$150 million, went to more than 500 cities, towns and counties to help fund local highway departments. The Indiana Department of Transportation received the rest. "It's become a critical need on the local level and now the tollway money is gone," Faulkenberg says. "It's become a substantial need on the state level too." The closure of I-65 seems to be a wake-up call to elected officials on the need to invest in infrastructure. But how to pay for it is the key issue.

In October, Gov. Pence announced his 21st Century Crossroads proposal, a plan that would make \$1 billion in new road funding available over the next four years but without the need to raise taxes. Under 21st Century Crossroads, the Indiana Department of Transportation would resurface 16,000 miles of state highways and repair more than 5,200 bridges over

the next 15 years. "These additional funds will help INDOT make future maintenance and repairs as the interstate system comes of age, and will help ensure that our roads can support the economic and employment growth our state has seen over the last few years," Pence said in a statement. "Just as Hoosiers seek to build a financial reputation that allows them to build a future, our state has put in the hard work to guarantee that Indiana's future is bright as we enter our third century."

According to Pence's statement, the governor plans to pay for the road improvements from the state's reserve funds. This is how the Governor's office laid out the plan:

- Reserves: The state is projected to have more than \$2 billion in reserves beginning in July 2016. Approximately \$241 million may be invested in roads and bridges while maintaining 11.5 percent of the state's annual budget in reserves.

- Budget appropriations: During upcoming budget sessions of the legislature, Governor Pence would propose an additional \$150 million during fiscal years 2018, 2019 and 2020, for a total of \$450 million.

- Next Generation Trust Fund: The 2006 Major Moves program invested \$500 million in a trust fund. An accelerated distribution of interest in 2019 would contribute an additional \$50 million.

- Bond financing: Indiana's AAA credit rating and extraordinarily low interest rates will provide an additional source of \$240 million.

- Refinance existing bonds: At current interest rates, refinancing existing bonds will contribute \$6.5 million in annual savings through 2029.



CROSSROADS OF AMERICA Indiana leaders are working on short-term road and bridge fixes and longer-term infrastructure strategies.

But Appian's Dennis Faulkenberg says Pence may have other options besides tapping into the state's reserves, primarily raising user fees or using money collected through the taxing of fuel for road repair. "Right now, that money is going to the general fund. We would like for that to come back to the Road Fund and not the General Fund," he says. Another option would be to raise the taxes paid on gas and diesel fuel. Faulkenberg says inflation and the improved fuel efficiency has reduced the amount of money that has been collected over that time. "Inflation has really chewed away from the gas tax. It's only worth about 8 cents on the dollar," Faulkenberg says. "But it's really tough to convince elected officials to raise taxes. That will be tough."

But even Indiana's fiscally con-

servative Republicans are warming up to the idea of an increase to the state's gas tax. Indiana House Republicans are proposing a 5 cents-a-gallon increase to the state's gas tax to pay for roads and other infrastructure needs. The last time Indiana raised its 18 cents-a-gallon gasoline tax was in 2002.

In a statement, House Speaker Brian Bosma (R-Indianapolis) says funding infrastructure improvements will be a key issue in the upcoming legislative session, which begins in January 2016. "We must work together to develop a responsible, sustainable and comprehensive plan to protect and improve our state's infrastructure," Bosma says. "Investment in roads is an investment in our future, and we look forward to addressing state and local needs with

a data-driven, long-term plan that makes sense for Hoosiers." Bosma adds that while some people will oppose a tax increase, he believes most will realize that Indiana is facing big infrastructure needs.

Meanwhile, Tim Larson, president of the Northwest Indiana Contractors Association, urges his members to lobby the governor's office for more funds to be dedicated to infrastructure improvements. A number of the association's members are firms who do road construction and repair. "We urge all our contractors to make their views known to the governor's office on what the problems are—to speak out on infrastructure," Larson says. "Infrastructure is very important. It costs a lot of money to taxpayers and businesses when roads are neglected." **BQ**

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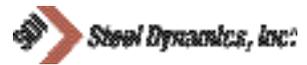


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Pioneer Packaging

Service and ingenuity are the keys to this pallet manufacturer's growth.

Entrepreneurs know to always be listening so they'll hear when opportunity knocks. What about when an opportunity goes "moo"?

Yes, Wade and Susan Kohler of Pioneer Packaging answered that opportunity, too, when they got into the business of livestock bedding. It's a perfect—but not necessarily obvious—complement to their primary business of making and delivering pallets to manufacturers and others who ship products in bulk. Pallets are made out of wood, and when you make a lot of pallets, you end up with a lot of scrap that can be ground up into animal bedding.

The Kohlers have been adept at adapting their Portland-based business and exploring related opportunities ever since launching Pioneer Packaging in 2003. They've had other businesses, such as a custom embroidery and branding company, and also worked for others. Wade Kohler got interested in pallets when he was working sales for a plastics packaging business and heard there was a need for a dependable pallet provider.

Thus was born Pioneer Packaging. It was a spare-time operation at first, as it was initially growing. Several years into the pallet business, it had become successful enough to command the Kohlers' full attention, and it thrived even during the economic downturn, in part because it had a good stable of food-processing clients that were busy even when times were tough in other industries.

Pioneer Packaging is a roughly \$15 million operation now, and about two-thirds of those sales come from its main business of pallet manufacturing and delivery. But a number of ancillary businesses have emerged, Kohler says.



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.



MILLIONS OF PALLETS More than three million, in fact... that's how many new and remanufactured pallets Pioneer Packaging handles for customers every year.



NOTHING GOES TO WASTE The company builds new pallets and repairs old ones. Any materials that aren't used to create a pallet are recycled.

The biggest sideline is the sale of 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. Just under a fifth of the company's annual revenues come from lumber wholesaling.

Next in line is the animal bedding 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. It's no secret that Indiana and neighboring states are big in agriculture, including dairy, beef and poultry farming. The Kohlers recognized that there would be a lot of nearby potential customers for animal bedding, so they acquired wood grinding technology and started chopping that scrap into bedding.

"We make a million pounds of livestock bedding a week," Kohler says. There's so much demand, in fact, that the company started adding in wood scrap from others. "We acquire a lot of wood waste from other manufacturing plants. We'll leave trailers sitting at a company and let them fill them with scrap. There are a lot of companies that produce wood waste, so we pick that up and recycle it into animal bedding."

Other sidelines have emerged as

well, as Pioneer has grown. The company 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.

Pioneer Packaging has enjoyed such impressive growth—and shown such promising potential—that the company was honored last year among Indiana's Companies to Watch. It's an annual recognition program, with honorees 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. Those making the list are all beyond startup and all demonstrating strong, sustainable growth.

In the case of Pioneer Packaging, that strong growth certainly has a lot to do with its leaders' ingenuity in recognizing new opportunities. But there's more to it than that, and in fact, says Wade Kohler, one of the biggest secrets to success is relatively

basic. "Our growth has been because of customer service. We overpromise and over-deliver," he says. "We have grown because of our service, service, service."

He points to the services provided by the company's fleet of pallet delivery drivers as a prime example. "We have built our business because of the professionalism of our drivers. Our drivers are almost borderline suit-and-tie. We try to get the cream of the crop," he says.

"We hire all of our own drivers. We don't contract out anything," Kohler continues. "We have about 10 pallet delivery drivers. We try to have the same drivers go to the same customers every day."

The thing is, these drivers do a whole lot more than simply drive pallets from the manufacturing plant to client locations. They're embedded within clients' supply chain management. "When they're at a company, they'll do a lot of checks of our trailers to see how many are full, how many have been used overnight, how many we should bring tomorrow," Kohler explains.

"Our customers don't even worry about their pallet inventory because our drivers are managing it for them when they deliver every day. They rely on us and trust us," he continues. "It's one less thing they have to worry about. They have bigger fish to fry, bigger things to do every day. They want supplies that are always going to be there on time or ahead of time, every time."

This logistics operation is further facilitated by the company's large fleet of 53-foot trailers, more than 300 of them. "That helps us tremendously when we get a new customer. We drop that at their door and we let them use it as their warehouse," he says. "It's not uncommon for a customer to have four, five or six of our trailers there." That's one more way to produce revenue while becoming an ever-more-valuable part of the customer's operation.

Pioneer Packaging operates its own 200,000-square-foot manufac-



CHOPPING WOOD Pioneer Packaging has invested in powerful equipment to turn wood scrap into animal bedding.

turing and warehouse space, with plenty of room for future growth and expansion. At last count, it was handling more than 3 million new and remanufactured pallets a year—clean and chemical-free pallets suitable for food-processing clients, as well as other kinds of manufacturers.

The future is bright, thanks to the company's blend of ingenuity, entrepreneurialism and, Kohler emphasizes, top-notch service. It's that service, he says, that "sets us apart from the average pallet company. If we're at a company and we split the business with somebody, often we eventually get all of the business." 



SATISFIED ANIMAL CUSTOMERS The company sells about a million pounds of livestock bedding a week to dairy, beef and poultry operations across the region.

New Year's Legal Resolutions



David L. Simmons

A checklist for reducing the risk of liability.

The New Year presents a great opportunity for small business owners to review their operations and implement procedures to reduce the risk of liability for the coming year. Business owners face the risk of liability on many fronts, whether from transactions with customers, government regulation, or claims from employees.

The most efficient way to address legal liability issues is proactively, by implementing policies and procedures that limit or reduce the risk before the claim is made. Consider the following checklist when reviewing your operations for the coming year:

Record retention: Regardless of the liability asserted, the records and other information retained by a business will go a long way toward reaching a successful resolution. The converse is also true: the lack of records and relevant information will place the business at a distinct disadvantage in resolving litigation, as a business may be unable to defend itself from allegations made by the opposing party. The primary rule is to thoroughly document all business transactions and retain the documentation for a period of 10 years. Every business should also maintain a trustworthy procedure for backing up its electronic data on a daily basis.

Internal governance: Every business entity is governed by internal governance policies of some kind, whether as a corporation, limited liability company, limited partnership, or some other form. A corporation is usually governed by a code of bylaws, while a limited liability company is generally governed by an operating agreement. Internal governance procedures are some-

times ignored, particularly in small businesses with a limited number of owners who conduct their internal affairs in a casual manner. Ignoring these governing procedures may prove problematic in two instances: 1) where a shareholder uses the noncompliance to advance a position that is inconsistent with the stated policies of the company; and 2) where creditors use the noncompliance to prove that the business is not entitled to shield the owners from liability, since it failed to honor its own internal procedures.

Company website: A business should review its current terms of use and privacy policies for its website, and any social media sites where it is engaged. For companies that post standard terms and other governing provisions on their website, the terms should be current and complete, and the company should utilize a procedure by which the customer expressly agrees to the terms. Merely posting standard terms on a website may not be sufficient to make them applicable to a particular transaction. Companies that collect personal information should implement a privacy policy that defines the information collected and the manner in which it shall be used.

Employment agreements: Employment litigation is a significant risk to any business. Accordingly, every business should maintain a current and complete employment agreement for each employee, and employment agreements should be reviewed annually to ensure that all appropriate terms of employment are included. In addition, every business should adopt an employee handbook and review the handbook on an annual basis for accuracy and

completeness. The handbook will go a long way towards defining the expectations of the employer, and describing the requirements for compliance with federal and state employment laws. Above all, work expectations should be carefully defined and performance issues should be addressed immediately.

Customer contracts: Business owners face a wide range of responsibilities in operating a business, and they sometimes neglect to review the terms of a particular customer contract until a dispute arises. While most disputes are resolved informally by negotiation, a few may involve a significant outcome that cannot be resolved by negotiation. The provisions of a particular contract as well as any standard terms that may apply should address a wide range of issues and be drafted to limit the risk of loss as much as possible. For example, a business's liability may be significantly reduced by including a limitation of liability clause in the contract.

Appropriate insurance: Business owners should be well acquainted with insurance policies that provide protection against different types of loss, including general liability, product liability, professional liability, commercial property, and so forth. These policies often impose a "duty to defend" on the insurer, by which it agrees to provide legal representation on behalf of the insured in the event of litigation. These policies should be reviewed and supplemented on a regular basis, particularly where a business continues to grow and different needs arise. ☐

David L. Simmons, J.D., MBA, is a partner of Drewry Simmons Vornehm LLP, a law firm with offices in Merrillville, Carmel and Indianapolis.



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Ahead in the Cloud

The ABCs on SaaS, PaaS and IaaS.

Cloud computing is a term thrown around a lot these days, but what is it and how can businesses benefit?

The cloud is a distributed network of data centers and IT resources that are accessible on-demand over the Internet on a pay-as-you-go basis. While the concept of “the cloud” is abstract, ultimately it is made up of actual physical infrastructure. Like public utilities, cloud providers are centralized operators with massive distribution networks that give consumers a critical product that is always available at a low cost.

There are three layers of the cloud. These are best thought of as a pyramid with each layer built on top of the one below it. The base layer is Infrastructure as a Service (IaaS), the middle layer is Platform as a Service (PaaS), and Software as a Service (SaaS) is on top. Each of these has different uses and benefits depending on one’s particular needs. Collectively these layers represent the building blocks of a complete and robust IT ecosystem that enables companies to replace most or all of their physical server infrastructure. They are provided “as a Service,” which generally means customers only pay for the resources used on a monthly basis.

Today nearly every business uses the cloud in some form or another, mostly in the software layer. Business applications like Office 365, Google Apps, Salesforce.com and QuickBooks Online all use this layer of the cloud. These Software-as-a-Service applications allow access from any connected device, are always available and let companies easily add users when needed.

The Platform as a Service layer,

while critical, is probably the least well known. It includes providers such as Heroku and Tutum as well as the Google App Engine. Platform-as-a-Service companies promote innovation by providing all the tools developers need to launch new applications, create new offerings on an easy-to-use platform, and get them into the market quickly.

While the aforementioned software and platform layers contain valuable business tools, there is a deeper level of the cloud that can have an even greater impact on companies when utilized properly. Infrastructure-as-a-Service providers, including Amazon Web Services (AWS) and Microsoft Azure, make up the base layer of the cloud which includes virtual access to low-level building blocks necessary to create almost any IT environment, including servers, storage, networking, and security.

Companies of all sizes are using this layer of the cloud to complement, or in many cases completely replace, their physical IT environments. This allows business leaders to rethink their approach to IT infrastructure by replacing their physical servers and realizing tremendous benefits along with cost savings.

One benefit is scalability, which means matching capacity needs by allowing users to scale server usage up or down depending on demand. This results in websites that can handle thousands of requests per second without affecting performance and limitless databases that grow automatically as more data is added.

Another is agility, or the ability to move quickly in the marketplace. The cloud enables this by cutting the time to deploy new IT resources from weeks to minutes. Next, the

distributed network of physical locations connected by secure high-speed fiber lines means backup and disaster recovery solutions are cheap and easy to implement. Finally, on the financial side, monthly billing and a pay for use model effectively turns capital expenditures into operating expenses.

Security, both physical and virtual, is a primary concern for all companies and the cloud is no exception. In the cloud, security is a shared responsibility. IaaS providers handle physical security, providing highly protected data centers complete with compliance certifications. End users are responsible for virtual security which is achieved by following best practices concerning encryption and access management. Many used to be skeptical of security in the cloud, but it is now widely accepted that solutions deployed in IaaS can be as secure, if not more secure, than traditional on-premise offerings. Major enterprises going all-in on IaaS, such as Intuit, Notre Dame and General Electric, are proof of this.

Today, the most forward looking companies use the cloud to realize significant operational benefits including faster response times to market opportunities and the ability to quickly deploy additional infrastructure to meet increasing demand. When you combine a highly connected region with the transformational abilities of the cloud, the sky is the limit. **EQ**

Jim Abercrombie is the president of Trek10, a cloud computing consulting company located in South Bend. Trek10 uses deep expertise in Infrastructure as a Service to help businesses move their IT resources to the cloud. Abercrombie has a bachelor's degree in economics from Wabash College and he is a CFA Charterholder.

Girls and Paint

Non-profit changes lives by teaching business and painting skills.

BY LAUREN CAGGIANO

Everyone has the power to change the world for the better if they try. That's the mantra Norma Williams embraces in her personal and business life.

The entrepreneur currently operates a successful residential and commercial painting business, Excellence By Design, which celebrated its tenth year in 2015. But it's not just about making money. Norma has a huge heart for helping others, as evidenced by her non-profit initiative, "Girls and Paint." Started as a mentoring program for at-risk high school girls, she has taught countless local women how to operate a business and acquire painting skills.

Norma, now 46, sees a little bit of herself in each program participant. That's because she herself fell on hard times, as a single mother of three at age 36. It was a struggle to make ends meet and raise a family.

"(What) pulled me out of tough times were two gifts I received from my mother ... the gifts of tenacity and hard work. Because of those I was able to pull myself up by my bootstraps," she says in retrospect.



CHANGING THE WORLD Norma Williams has a huge heart for helping others.

put herself out there and began to seek out prospects. Eventually she had built up a business that could support her and her family.

When there's a will, there's a way, as they say. Williams subscribes to that motto with her approach to the non-profit. She likes to work with women who might have been short-

the nudge women need to navigate their situation and improve their lives.

"The goal is to offer someone hope in an area they need a helping hand ... to get to the next place (in their life)," she explains.

The goal is simple and the expectations straightforward. There are no prerequisites, other than the right attitude. Williams says only two questions really matter in the end: "Are you ready for a change? Are you willing to be accountable?"

She puts out a call for assistance from time to time, but the reality is there's no shortage of women willing and able.

"For every job, there are several women waiting in line for work," she says.

The interest is there, but that doesn't mean every woman is right for the job. She admits she can be a perfectionist at times, so the expectations are high. Some do well in the fast-paced and physical demanding environment, while others not so much, she says. Still the optimist in Williams sees a success story in every woman. It's a matter of perspective. In her words, "If you look, there's a success story in every story."

Some are more dramatic than others. For example, temporary employment can mean a mother is able to pay the mortgage and keep her house.

Speaking of mothers, for Williams it's difficult to separate her roles at times. A nurturer by nature, she tries to build up each and every woman she employs.

"There's a shortage of love in this world," she says. "What I'm providing for these girls shouldn't be surprising [or in short supply]." **BQ**

"The goal is to offer someone hope in an area they need a helping hand."

She previously held a demanding position in corporate America, but that was no longer a viable option with the demands of a family. Instead she decided to return to what she already knew: skilled labor. She had operated a handyman service with her husband at the time, so painting was a natural extension of that. She

changed in life due to family circumstances, but want to rise beyond their current situation.

She works with the women on a temporary and as-needed basis. The average length of employment is about a year, she says. The short-term nature of the program is by design, as Williams hopes to provide

Practice Makes Perfect

The Pacers' Glenn Robinson has a powerful work ethic.

BY BEN SMITH

Practice is long minutes over for the Indiana Pacers this warm-ish December afternoon, but still the shots are going up out there, rising and falling in flawless net-rustling arcs. Glenn Robinson III, a young man with a ringing Hoosier name and a profile you have seen before, is working on his craft. It is a sight as familiar as the name and the profile.

Now the basketball is in his soft hands again, and he rises. Lets it fly. The net whispers secretly.

Come to Bankers Life Fieldhouse at just about any time of any day and you will see this, and there is no hyperbole in that. There are times, Robinson says, when he arrives late in one day and shoots until the next day. No, really.

"I'll be in the gym until 2 in the morning sometimes," he says.

It's an old-school work ethic instilled first by his high school coach at Lake Central, Dave Milausnic, who used to roust the young Robinson out of bed at 5:30 in the morning to go to the gym. His whole freshman year, Robinson recalls, he "hated it." But by the time the next year came around?

"I was beating him to the gym," Robinson laughs.

It was the only way he knew to get better at a game that was at once his birthright and his impossible dream. The birthright part, of course, came from his namesake father, Glenn Robinson, the Big Dog of Purdue lore who was the first pick in the NBA draft in 1994. The impossible dream part began on his birthday, when he was born three months premature to a Purdue freshman named Shantelle Clay, and spent the first two months of his life in an incubator.

But even then, the game was with



"I WANT TO BE GREAT AT THE GAME"
Glenn Robinson III of the Indiana Pacers
practices and practices...and then
practices some more.

him. Joining him in the incubator was a Purdue mini-basketball.

"So, yeah, I think it was just kind of meant to be," Robinson says. "I don't know. It's just kind of crazy how things work out sometimes."

How it worked out for Robinson, who weighed 3 pounds, 4 ounces at birth, was that, by the age of 3, he was playing basketball at the Hammond YMCA. And by the time Milausnic and Robinson's AAU coach Wayne Brumm were done with him, he was a high school blue-chipper who stood 6-foot-7, committed to Michigan and, as a senior, finished fourth in the Indiana Mr. Basketball voting—behind Gary Harris, Yogi Ferrell and Kellen Dunham.

Robinson played two years at Michigan and then declared for the NBA, where the Minnesota Timberwolves made him the 40th pick in the 2014 draft. He played 25 games for Minnesota last season and 10 more for the Philadelphia 76ers after the Timberwolves waived him.

Then, on July 25, the Pacers signed

him to a three-year deal. The Indiana kid was going to Indiana's NBA team, selected to do so by Pacers president Larry Bird, Indiana icon.

"It's crazy. It's an unbelievable experience," says Robinson, who passed on a chance to play in the 2013 FIBA Under-19 World Championships so he could attend a pair of skills academies for wing players. "I tell everyone all the time, just playing in Indiana gives me tremendous confidence."

He's also a perfect fit for a Pacers team that has undergone a dramatic rebuild this season, shifting to a free-flowing, up-tempo style that puts a premium on shooting and athleticism and takes advantage of star Paul George's skill set.

Robinson's, too. All that shooting, all that work ethic, had him shooting 52 percent overall and 43 percent from the 3-point arc through the Pacers first 15 games, during which he averaged 12 minutes and contributed mightily to a deep bench that had the new-look. Pacers tied for third in the Eastern Conference through mid-December, a game-and-a-half behind first-place Cleveland.

"We've had some good benches here," Pacers coach Frank Vogel says. "But this bench we have is strong. It's just strong. You don't always have that. Most coaches don't have that—the luxury, if you want to call it that, of really truly believing in all of your guys."

Easy to do when you look out there, long minutes after practice has ended, and see a Glenn Robinson still shooting, shooting, shooting.

"I want to be great at the game and I want to keep continuing to get better," Robinson says. "There's always something I can do better by being in the gym. So that's what I do." **BQ**

Buzz Points

Loyalty program benefits financial institutions, merchants, members.



Phil Britt

BY PHIL BRITT

Financial institutions and local retailers and restaurants alike find themselves competing with much larger national companies for customers.

For the local financial institutions, the need to attract and retain customers has never been more critical. The largest banks in the country control half of the financial industry's \$15 trillion in assets.

In order to gain and retain customers, a number of financial institutions have turned to loyalty programs, including some in Northwest Indiana. Some of the loyalty programs offer discounts on credit products or bonus earnings on CDs or money market accounts depending on the number of financial relationships the customer has with the bank or credit union.

Financial institutions that issue credit cards sometimes opt for loyalty programs with airline miles, cash back or some other type of rewards.

But other financial institutions have opted for other loyalty programs. In Northwest Indiana, Michigan City-based Members Advantage Credit Union and Elkhart-based INOVA Federal Credit Union, have partnered with Buzz Points to partner with local businesses to reward members (credit union vernacular for customers because all are shareholders) for banking local and buying local.

"We have been searching for a loyalty program that could not only support our mission to improve our members' financial well-being but also improve the financial health of the communities we serve," says Kerie Sekal, managing director of card services for INOVA Federal Credit Union, upon announcement of the program. "Buzz Points aligns

with these goals by empowering us with the means to reward our members for shopping locally. It also importantly provides the many independent merchants in our areas of operation with the marketing tools they need to compete. We are confident this program will exceed our members' expectations and help support the shop local movement."

The program rewards consumers who choose local participating businesses over national chains, enables community banks and credit unions to compete with big banks and gives local businesses insights into consumer spending habits, business intelligence that is important for competing in today's economy. As a marketing platform, Buzz Points also enables local businesses to target active, local consumers.

According to Buzz Points, several studies show that independently owned stores benefit the local economy more than national chains. A national survey of independent business owners conducted by the Institute for Local Self-Reliance in partnership with the Advocates for Independent Business coalition found that "local first" initiatives are boosting customer traffic and improving the outlook for local businesses. Yet many small businesses lack the marketing resources and scale needed to compete with online retailers and national chains.

Locally owned businesses and community financial institutions are the foundations of a prosperous community, according to Buzz Points officials. The Buzz Points loyalty program connects the two by leveraging the marketing data that is otherwise inaccessible to each set of stakeholders.

Cardholders get rewarded for

using their Buzz Points/financial institution co-branded debit or credit card everywhere they shop and earn at least twice as many points for shopping with enrolled Buzz Points merchants.

These businesses also gain insights into local market trends and can track performance through an online merchant portal, Buzz Points added. The program allows them to customize point values, promotions and redemption options to fit their budgets and marketing objectives. The merchant portal includes an analytics dashboard to gain a better understanding of their customers, advanced marketing interfaces to create multi-platform promotions, as well as tools to evaluate the success of these initiatives.

"This is something that differentiates us from other credit unions other than just offering free checking," says Frank Beachnau, president of Members Advantage Credit union. "When everyone is offering generic free checking and multiple branches [offering loyalty rewards] does tip the scale. People want to go where they will find better value. It enhances our relationships with our members."

Members need to have a Members Advantage account to use the debit card. Since the debit card transactions tend to be small, that means the member needs to make recurring deposits to have the needed funds prior to making the transactions. The additional deposit transactions drive a stronger relationship bond between the credit union and the member, Beachnau explained. "Most people will have one primary financial institution where they will have their deposits."

The credit union benefits because every time the credit union member

uses the debit card, Members Advantage earns a small interchange fee, the settlement fee on every payment card transaction. The card user earns points he or she can later redeem.

Cardholders earn a half of a point for every dollar spent with any merchant, a full point for every dollar spent at a local business and additional points for purchases at Buzz Points preferred local merchants.

Cardholder then can redeem points for gift cards at national chains, a prepaid debit card, a charity donation or for discounts at local merchants. Cardholders receive the best return when using the cards at “preferred” (participating) local merchants.

Points are accrued automatically and can be redeemed easily with the Buzz Points web interface or mobile app. A continually expanding network of more than local merchants nationwide and an innovative mobile app allows cardholders to shop locally, accrue points and redeem rewards, according to Buzz Points officials.

The preferred local Buzz Points merchants benefit because cardholders will opt to shop there knowing they can earn additional points, which they can redeem after reaching certain tiers, says Mike Foster, owner of Wana Pizza, with locations in Wanatah, Hebron, Michigan City and LaPorte. “It keeps people coming here rather than going to a competitor as often as they might.”

The ability to earn and redeem points quickly is another key feature of the Buzz Points program. According to loyalty research firm COLLOQUY’s biennial report on the scope of U.S. customer rewards programs, American households hold memberships in 29 loyalty programs spread among the retail, financial services, travel and various other economic sectors, but are active in just 12 of them.

The corresponding household membership figures in the 2013 census were 22 and nine. Those numbers add up to a drop of two percentage points in the active membership rate, from 44 percent to 42

percent, a 4.5 percent decline. That marks the beginning of a trend, as the active rate declined for the first time in the 2013 report. An active member generally is defined as one who earns or redeems at least once a year. Since Buzz Points offers redemptions at low dollar amounts and at local merchants, cardholders can redeem much sooner than with

programs with high point redemption levels, like airline mile programs.

According to Buzz Points, other loyalty programs level out after reaching a 50 to 60 percent redemption rate, whereas Buzz Points is based on full redemptions, with the company instead earning its money on a small percentage of the interchange fee. **■**

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Michael J. Hicks, Ph.D.

Slow But Steady

Indiana can expect solid, but not stunning, economic growth this year.

The New Year brings with it the first Federal Reserve interest rate increase in nearly a decade. This reflects strengthening labor markets and a widespread belief among economists that asset bubbles, particularly in equity markets, are beginning to form. In years past this action would also hint at the specter of inflation, which has heretofore remained very mute beneath the Fed's target of 2 percent for many years.

So as we assess the Fed's policy this winter, I think we'll be struck by how little impact the rate change has had on consumer spending, business spending, inflation and the stock market. That is good, and signals both a strengthening economy and a fairly good approach by the Fed in announcing their actions long in advance. But, this does not mean all is good and two issues cloud 2016 and beyond.

Technical research today is heavily focused on something called "secular stagnation" or a period of much slower economic growth into the distant future. Few economists argue that the United States has not entered a period of much slower growth. Indeed, by some measures, we have been in a slower growth period for two decades or longer, with financial and housing bubbles simply masking the lower trend. There is also not much disagreement that this trend will continue for, at least, many years. Growth in Gross Domestic Product has slowed from the post war average of just over three percent to roughly 2 percent since the end of the Great Recession. Even with this slow growth, labor markets are now at full employment. Something is happening, but what?

Growth in new workers has slowed

from perhaps 140,000 new workers each month, in the late nineties, to 80,000 today. This alone is sufficient to slow overall growth appreciably, as Baby Boomers retire and others work less. Still, this demographic explanation for stagnation is the most optimistic of the leading theories.

There are some prominent economists who believe we are at a period of stagnant productivity growth for

Our forecasting model suggests the U.S. will see GDP growth in the 2.2 percent range for both 2016 and on average through 2030.

two other reasons, one technical the other human. The technical argument reasons that the major advances in technology of the past—electricity, the automobile and telephones were much more transformative than those we see today. Moreover, all the older technologies were one-shot improvements that took decades to widely diffuse, but then offered no new growth potential. My favorite example is the huge improvements in transport offered by the car. But, this was a one-time improvement in cost and speed, and it hasn't improved in a half century.

The third argument is that the rapid growth from the late 19th to late 20th century was dominated by human capital improvements. That century

saw huge immigration, widespread public education and women entering the labor force in droves. All of these factors have run their course, and high school graduation rates are worse than 1970. Time will tell, and no doubt a combination of all these factors, as well perhaps, as mistaken public policy will have played a role. What is more certain is that the potential for faster economic growth is muted, and that leads us to our forecast.

Our forecasting model suggests the U.S. will see GDP growth in the 2.2 percent range for both 2016 and on average through 2030. We expect the unemployment rate to dip to hover around 5 percent this year, with inflation remaining beneath the targeted 2 percent.

In Indiana, we expect much the same with GDP growth at just over 2 percent. Labor markets in Indiana remain robust and we expect the unemployment rate to stay in the lower 4 percent range for 2016. Northwest Indiana will mimic the state as a whole. We expect modest population growth in Northwest Indiana. Manufacturing will continue to see a strong year, but growth should slow from the blistering fast 2014-2015 period.

Northwest Indiana will see the return of the healthcare sector which saw no growth in 2014 and only a modest period of growth in 2015. Construction should see a year much like 2015, and both retail and wholesale trade will experience a relatively strong year. As it appears now, 2016 will be a year of solid, but not rapid growth. □

Michael J. Hicks, Ph.D., is the George and Frances Ball Distinguished Professor of Economics at Ball State University.

Arts Update

Upcoming events in Northwest Indiana and Greater South Bend.



John Cain



Jack Walton

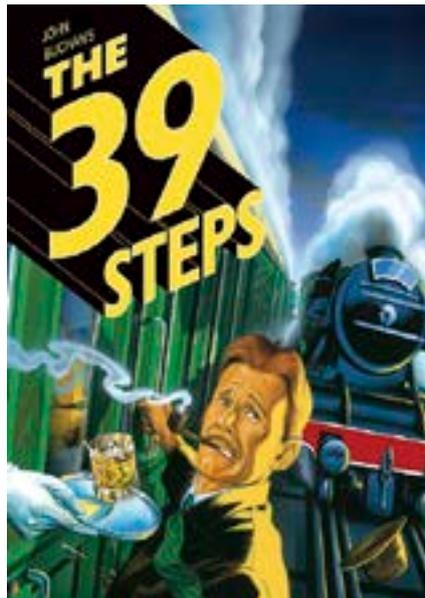
NORTHWEST INDIANA

BY JOHN CAIN

Theatre at the Center kicks off the 2016 season with Alfred Hitchcock's "The 39 Steps," February 18-March 20. Adapted from the 1935 film and 1915 novel by John Buchan, this thrilling comedy has been a hit on Broadway and the West End. The story follows Englishman Richard Hannay, who inadvertently embarks on a chaotic adventure full of narrow escapes after trying to help a female spy. When he wakes up to find her dead in his apartment, he flees from the police and a secret espionage organization, desperately trying to find the truth. www.theatre-atthecenter.com.

The Northwest Indiana Symphony Orchestra invites you to kick off Valentine's weekend with "Bing Bang Boom!" on February 12 at Bethel Church, Crown Point. This classical concert will get hearts pounding and passions swirling with the bombastic and beautiful musical fireworks of Tchaikovsky's "1812 Overture." Award-winning pianist Wael Farouk joins the Symphony for Prokofiev's unforgettable and daring Piano Concert No. 1. The passionate and emotional Tchaikovsky Symphony No. 6, "Pathétique," presents music as a reflection of life, full of love and longing, equal parts pensive and powerful. Pre-concert lecture at 6:15 p.m., concert at 7:30. www.nisorchestra.org.

Theatre Northwest at Indiana University Northwest presents "Failure: A Love Story" by Philip Dawkins with performances April 7, 8, 9, 14, 15, 16 at 7:30 p.m. and April 10 at 2:30 p.m. By the end of 1928, all three Fail sisters will be dead. Tuneful songs and a whimsical chorus follow the story of Nelly, Jenny June and Gerty as they live out their lives above the family



FOUR ACTORS, 140+ CHARACTERS
"The 39 Steps" kicks off the season at Theatre at the Center.

clock repair shop near the Chicago River before their time unexpectedly runs out. Theatre Northwest on Grant, 3660 Grant Street, Gary. www.iun.edu/performing-arts.

GREATER SOUTH BEND

BY JACK WALTON

There are lots of events coming this season at Indiana University South Bend's Raclin School of the Arts. Highlights include a children's theater presentation, "The Legend of John Henry," on February 13, and the annual Black History Month concert "Lift Ev'ry Voice," on February 27. IUSB's contemporary music collective, Ensemble CONCEPT/21, performs two concerts: February 19 and April 17. Visit iusb.edu/arts for more details.

Latin jazz comes to the University of Notre Dame's DeBartolo Performing Arts Center on February 13, with a concert by the Arturo O'Farrill Octet. The Tallis Scholars perform Renaissance

choral music at the DPAC on April 3, and three visually striking performances by the dance company Diavolo take over from April 28-30. See the full schedule at performingarts.nd.edu.

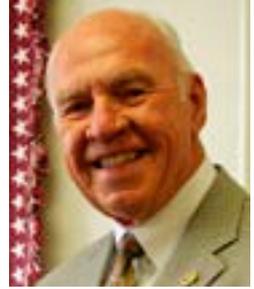
R&B superstar Musiq Soulchild headlines at the Morris Performing Arts Center in South Bend for a Valentine's Day concert on February 14. From April 26 to May 1, the Morris hosts the touring version of the smash hit Broadway musical "The Book of Mormon." Have a look at the venue's full schedule at morriscenter.org.

Not many fish are biting, but the beer is (very) cold for "Guys on Ice," the musical running March 4-19 at Elkhart Civic Theatre. The show is based around a couple of friends talking—and singing—about life and love as they brave the elements on an ice-fishing expedition set on a frozen lake. Learn more at elkhartcivictheatre.org.

Merrimans' Playhouse has become the go-to venue for jazz events in South Bend. Upcoming concerts include the Sam Blakeslee Quintet on February 19, the Michael Eaton Quartet on March 25 and pianist Rob Clearfield on April 6. Every Monday, the venue features an open jam session hosted by proprietors Stephen and Mary Merriman. See what else is cooking by visiting merrimansplayhouse.com.

Beloved maestro Tsung Yeh is in his final year as conductor of the South Bend Symphony Orchestra, so every concert is extra special this season. Respighi's "Pines of Rome" is the centerpiece of the SBSO's concert February 6, and modernism is the tone for the March 6 event "20th Century Masters." On April 16, the SBSO plays three works inspired by Shakespeare's "Romeo and Juliet" in settings by Tchaikovsky, Gounod and Prokofiev. The orchestra's website is southbendsymphony.com. 

Cooperation, Not Competition



Leigh Morris

Alliance for Regional Development brings together the entire Chicago region.

The relationship between Northwest Indiana and the Greater Chicago area has often been described as a love-hate relationship. We love the proximity and the jobs provided for Hoosiers, but the state line has often seemed to be a barrier to collaboration.

A landmark study by the Organization for Economic Cooperation and Development (OECD) in 2012 analyzed the economic interdependence between and among 21 counties in Northwest Indiana, the Greater Chicago area and Southeast Wisconsin. The findings were a mix of good news and bad news:

- The 21-county region would rank as the nation's third largest metropolitan region, exceeded only by New York and Los Angeles.

- It boasts a range of assets that include specialization in several high value-added sectors in manufacturing and services.

- It benefits from emerging new clusters in the "green sector" and generates a high volume of innovative activities.

- Its geographic position as the freight and logistic hub of North America allows the region to play a crucial role in the U.S. economy.

- The region's economic growth has lagged behind other U.S. cities for most of the century, both in total and per-capita terms and may be losing its competitive edge.

- A serious mismatch of workforce skills has simultaneously generated labor shortages and pockets of unemployment.

- The region's aging transportation infrastructure is an obstacle to growth and threatens the functionality of a logistics hub, one of the main pillars for growth.

Richard Longworth, author of

"Caught in the Middle: America's Heartland in the Age of Globalism," expresses the hope that the OECD study would break "the psychological and political logjam that has kept this region—from Milwaukee through Chicago into Northern Indiana—from being the true economic region it should be."

Tom Garritano, spokesman for the Chicago Metropolitan Agency for Planning, observes, "With economic development, there's more of a mindset of competition, and competition isn't in the interests of the entire region over the long run."

Joe Cahill, writing in Crain's Chicago Business, puts it this way, "Interstate competition only makes all three states weaker. A job moving from Illinois to Indiana produces no net regional gain. But a new job created by outside investment in any of the three states benefits the entire region. One look at the stream of cross-border commuters traveling through the region should tell you that."

And Paula Worthington of the University of the Chicago Harris School of Public Policy has asked, "How can the region compete with the metro regions in Brazil, India and China if leaders are preoccupied with business relocations between Illinois and Indiana?"

The recently formed Alliance for Regional Development is now at work on encouraging regional cooperation on three initial priorities:

- Green growth—working with The Water Council to capitalize on the region's water resources and innovative ways to stimulate environmentally friendly growth.

- Human capital—helping to assure that the region's workforce development efforts are coordinated and help to assure a workforce that is prepared for 21st century jobs

- Transportation & logistics—assuring that the region's infrastructure supports the region's leadership as a transportation and logistics hub

With support from a number of groups, including the Federal Reserve Bank of Chicago, the U.S. Economic Development Administration, the Northwest Indiana Regional Planning Commission and its counterparts in Illinois and Wisconsin, the Alliance is broadening its base of support from both public and private sector leaders in Northwest Indiana.

The Alliance continues to build momentum and recently announced private sector managers for its workforce and transportation teams as well as a partnership with the internationally recognized Water Council. The focus will be on identifying cross-jurisdictional projects and creating collaborative strategies that will have the greatest positive impact on growing the regional economy for the 21-county area. An expanded Alliance board comprised of the three metropolitan planning organization directors, key university chancellors and private sector leaders will focus on broader policy issues and building relationships with public and private sector stakeholders including the relevant government agencies.

The challenge is to demonstrate clearly that regional collaboration and connectivity to the Greater Chicago area could be a major win for Northwest Indiana! More information about the Alliance is available at www.alliancerd.org. 

Leigh Morris was chairman of the Northwest Indiana Regional Development Authority and Indiana's lead representative on the OECD study. He's currently an adjunct associate professor in Valparaiso University's College of Nursing and Health Sciences.

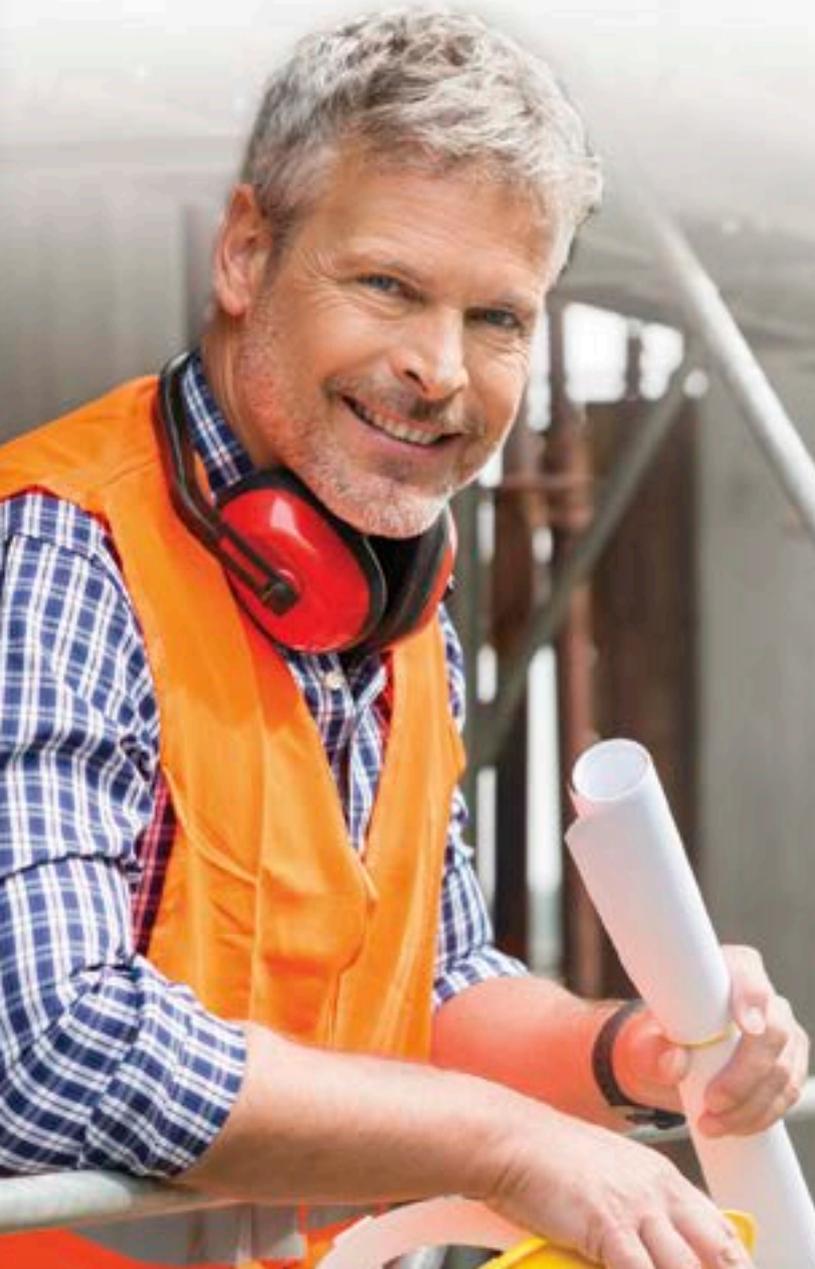
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Valparaiso Clinic

809 LaPorte Avenue, Valparaiso



Porter
REGIONAL HOSPITAL

**HEALTH
AT WORK**

**Occupational Health and
Corporate Wellness**

Porter Regional Hospital is directly or indirectly owned by a partnership that proudly includes physician owners, including certain members of the hospital's medical staff.



Breast Care Excellence

The Women's Diagnostic Centers of Community Healthcare System: Community Hospital, St. Catherine Hospital and St. Mary Medical Center, offer the highest quality, most advanced screening and diagnostic services to help detect breast cancer at its earliest stages.

Our total care package combines specialized technology including 3-D mammography and PEM, with the services of a high-risk breast clinic, genetic counseling, and cancer research and support centers.

At each of our locations, you'll find a highly personalized approach with the support of breast navigators who help women connect with the resources they need to explore all their options and make the best decisions regarding care.



A Service of Community Healthcare System

www.comhs.org

10020 Donald S. Powers Dr.
Munster, IN
219-934-8869

4321 Fir St.
East Chicago, IN
219-392-7321

300 W. 61st Ave.
Hobart, IN
219-947-6436

3800 St. Mary Dr.
Valparaiso, IN
219-947-6436