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FEBRUARY/MARCH 2020

Northwest Indiana Business Magazine

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Dedication drives success

E-Day honorees say surviving hardships means sacrifice but rewards often follow

> Patti Komara Owner Patti's All-American

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NORTHWEST INDIANA BUSINESS MAGAZINE

FEBRUARY/MARCH 2020

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FEB - MAR 2020

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Cover photo of Patti Komara by Michelle Hamstra



You want to be a baker, you only have to work half a day. Which 12 hours do you want?"

- Keith Fingerhut, recently retired operator of Fingerhut Bakery in North Judson Read story on page 10

GOOD BIT

IN THIS ISSUE

n this edition of our magazine, we celebrate the entrepreneurs

who weathered the sacrifices and successes to make their

small business dreams come true. They share their struggles

before realizing the rewards that made the journey worth it.

communities where improvements are planned. This issue also

examines efforts to improve public transportation to relieve

congestion on Northwest Indiana's roadways and encourage

nological advancements are helping to improve harvests and

better conserve land — especially in light of last year's rain.

Innovations also are occurring in agribusiness, where tech-

Ensuring the Region's business community has the workforce

it needs today and down the road is another initiative workforce

development professionals are addressing. Partnerships between

businesses and the academic community have developed engag-

ing internship programs for students, while helping employers

Fingerhut Bakery in North Judson earned Family-Owned

Business of the Year at the Northwest Indiana Small Business

Development Center's annual Entrepreneurship Excellence

Awards. Learn more about the E-Day winners on page 10.

people to consider mass transit.

find productive workers.

PICTURE PERFECT

With commuter rail expansion well underway, progress

is occurring in transit-oriented development, especially in

S2B

Estimated amount of private investment two NICTD rail expansion projects in Northwest Indiana will incur during the next 20 years.

- Happy reading!

Learn more on pages 20 and 28

LEADER PROFILE



LEIGH MORRIS

Who he is: Member of the magazine's **Editorial Advisory** Committee, adjunct associate professor at Valparaiso University and principal at Leigh Morris Consulting

Where's home: La Porte

What's best about NWI: "It has it all!"

What he's reading: "The American Spirit," by David McCullough

Favorite music: Classical, particularly Tchaikovsky

Favorite movie: "The Upside"

hoto provided by Doug Ross

Favorite food: Anything served at Portofino Grill in La Porte

Favorite saying: "To escape criticism, do nothing, say nothing and be nothing."

BUSINESS NEWS AROUND THE REGION



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

LARRY AVILA

Banking

Muncie-based **First Merchants Corp.** elected **H. Douglas Chaffin** to its board of directors, and **Tom Myers** was named new region president for its Michigan market. Myers will oversee the bank's Michigan operations. First Merchants and **MBT Financial Corp.**, which operated as **Monroe Bank & Trust**, merged in September.

Paul Marsh, president and CEO of South Bend-based **Teachers Credit Union**, was presented the **Indiana Credit Union League's 2019 Professional Achievement Award** during the organization's recent annual chairman's awards banquet in Indianapolis. Marsh was selected from nominees statewide for an award that honors career accomplishments, commitment to the credit union movement and community contributions.

Economic Development

Rex Richards, president of the **Valparaiso Chamber of Commerce**, was elected chairman of the **Regional Development Co.** board of directors. **Steve Kring**, regional president of **Horizon Bank**, and **Greg Bracco**, senior vice president, business banking manager, at **Peoples Bank**, were elected to the board. Other board officers include: **Michael Schneider, First Financial Bank**, vice chair; **Scott Casbon, First Merchants Bank**, secretary; **John Matthiesen, CliftonLarsonAllen LLP**, treasurer; and **Hubert Cook, Greater La Porte Economic Development Corp.**, past chair. The organization administers the **U.S. Small Business Administration's 504 Loan Program** in Indiana and the greater Chicago metropolitan area.

John DeSalle, president of Hoosier Racing Tire Corp., will serve as the first executive engineer in residence in the University of Notre Dame's recently created **iNDustry Labs**. The iNDustry Labs is a university-wide platform designed to connect research facilities, experiential learning programs and dedicated expertise to regional industry and educational partners. The lab serves as the foundation for the South Bend-Elkhart Labs for Industry Futures and Transformation Network and supports its goal of creating a competitive advantage for businesses in the greater South Bend area.

Heather Ennis, president and CEO of the Northwest Indiana Forum, was elected the 2020 chair for the Indiana Economic Development Association board of directors. IEDA works to promote state and federal policies, which support a positive business climate to help existing businesses flourish and attract new businesses to Indiana.

Education

Michael Harmless was named chair of the board of directors of the **Ivy Tech Foundation**. He has served on the Ivy Tech Foundation board since 2006. Harmless previously served on the Ivy Tech Community College State board of trustees from 2004 to 2006. The foundation board also appointed **Maria Quintana** as vice chair, **Patrick Ralston** as treasurer and **Terry Bowen** as secretary.

Ivy Tech Community College named **Doneisha Posey** executive director of employee diversity, equity and belonging.

James Acton was named president of the Ball State University Alumni Association. Acton, who earned a bachelor's degree from Valparaiso University, brings more than 25 years of experience in alumni relations. He also serves as the Ball State University Foundation's vice president of alumni engagement.

Stewart Cooper, director of counseling services and professor of psychology



BANKING Paul Marsh



ECONOMIC DEVELOPMENT Rex Richards



ECONOMIC DEVELOPMENT Steve Kring



ECONOMIC DEVELOPMENT Greg Bracco



EDUCATION James Acton



FINANCE Kimberly Scalzitti

at **Valparaiso University**, recently was presented a lifetime achievement award from the **Association of University and College Counseling Center**.

Christine Caron Gebhardt, director of the **Gender Relations Center** at the **University of Notre Dame**, was appointed by the college as assistant vice president for student services in the division of student affairs.

Kevin Bowyer, the Schubmehl-Prein professor in the University of Notre Dame's Department of Computer Science and Engineering, has been named a fellow of the American Association for the Advancement of Science.

Energy

Merrillville-based **NiSource**, parent of NIPSCO, named **Nick Drew** director of investor relations and finance and appointed **Nick Stavropoulos** to chief safety adviser. They will report directly to Joe Hamrock, CEO and president of NiSource.

Finance

Timothy Rice, Timothy VerSchure and John Masterson, advisers with Lakeside Wealth Management in Chesterton, recently were named to the 2019 edition of the Financial Times 401 Top Retirement Advisors. The list recognizes the top financial advisers who specialize in serving defined contribution retirement plans across the U.S.

Erik Brenner, president and CEO of **Hilltop Wealth Solutions** in Mishawaka, recently completed his semiannual training with **America's IRA Experts** at Ed Slott and Company LLC in Dallas. The workshop provided in-depth technical training on advanced retirement account planning strategies and estate planning techniques and new tax laws.

Kimberly Scalzitti was named program manager for Centier Investment Services, a service of Merrillville-based Centier Bank.

Government

Elaine Bedel, who has served as president of the **Indiana Economic Development Corp.** since 2017, was appointed secretary and CEO of the new **Indiana Destination Development Corp.**, a joint public-private agency with the ability to raise its own funds. Indiana lawmakers established the new state entity to lead efforts to elevate the state's position as the best place to live and visit.

Health care

Robert "Bob" Krumwied, president and CEO of Merrillville-based **Regional Health Systems Mental Health Center** retired from the post in December. He was succeeded by **Bill Trowbridge**, who most recently served as president and CEO of **Paladin**, a Michigan City-based organization that assists people with disabilities.

Rose Flinchum, a registered nurse and certified diabetes educator at La Porte Hospital, was named Diabetes Educator of the Year for 2019 by the Indiana Coordinating Body of the American Diabetes Association.

Karen Wiseman, a clinical resource nurse and director of **Franciscan Home Care & Hospice** in Jasper County, retired from her post in November. Wiseman began her career



HEALTH CARE Karen Wiseman



HEALTH CARE Michael Todd

at the former Jasper County Hospital in 1975, which later was purchased by Franciscan Health. She transitioned in 1985 to Jasper County Home Healthcare, which now operates as Franciscan Home Care & Hospice.

Dr. Michael Todd, an emergency department physician at **Franciscan Health Crown Point**, was recognized by the hospital's nursing staff with the **St. Raphael Award**. The award is presented to an emergency room doctor in recognition of outstanding dedication, teamwork and respect for the nursing staff, and commitment to the mission and values of **Franciscan Alliance**.

Tracy Biggs, Franciscan Health speech-language pathologist, recently was credentialed as a certified lactation counselor. She completed training with the Healthy Children Project Inc. Center for Breastfeeding, and her certification was issued through the Academy of Lactation Policy and Practice.

Easter Becker-Smith was named business development specialist for **Workforce Healthcare**, an occupational health and wellness organization for Porter County. The organization, which is a collaboration between **La Porte Hospital** and **Porter Regional Hospital**, provides occupational health services and corporate wellness programs.

Franciscan Health welcomed the following new physicians: **Dr. Wajihuddin Syed**, Franciscan Physician Network Oncology and Hematology Center Crown Point, and **Dr. Andrew J. Krutul**, Rensselaer Specialty Clinic.

>BUSINESS NEWS



HEALTH CARE Tracy Biggs

Community Healthcare System recently welcomed the following physicians to the **Community Care Network Inc.: Dr. Omar Abuzeid**, OB/GYN; **Dr. Ragini Bielski**, internal medicine; **Dr. Katherine Foley**, general surgeon; **Dr. Dan Kaup**, family medicine. The CCNI group of physicians are affiliated with Community Hospital, Munster; St. Catherine Hospital, East Chicago; St. Mary Medical Center, Hobart; and Community Stroke & Rehabilitation Center, Crown Point.



HEALTH CARE Easter Becker-Smith

Human Resources

Brigette Turay of Crown Point was named vice president of human relations for **Second Life Mac** in Skokie, Ill., which purchases used Apple devices.

HEALTH CARE

Wajihuddin Syed

Law

Mary DeBoer, who had served as a magistrate for the **Porter County Superior Courts** in Valparaiso since 2011, was appointed by **Gov. Eric Holcomb** to serve as a judge in the **Porter County Circuit Court**. She succeeds **Judge**

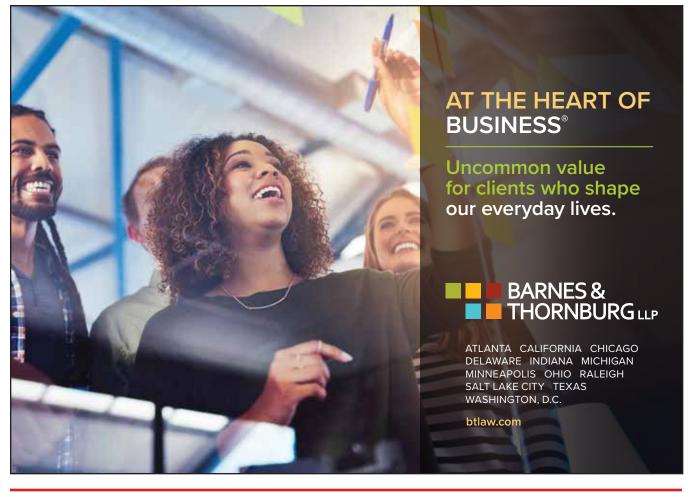


HEALTH CARE Omar Abuzeid

Mary Harper who retired Dec. 31. The state said Harper was the longest-serving female judge in the Indiana judiciary.

Leadership

John Davies, who founded the Society of Innovators of Northwest Indiana in 2005, was the recipient of the organization's first ever Lifetime Achievement Award. Davies was presented the award during the group's annual event Nov. 21. The society, now affiliated with





HEALTH CARE Ragini Bielski



HEALTH CARE Katherine Foley

HEALTH CARE Dan Kaup



LEADERSHIP John Davies

beverages, is opening a new facility in Knox in Starke County and expects to create up to 80 new jobs in the next few years. The company will invest about \$22 million to construct and equip an about 60,000-square-foot production facility at 2755 E. Division Road. The IEDC offered the company up to \$800,000 in conditional tax credits based on the company's job creation plans. The tax credits are performance-based, meaning the company is eligible to claim incentives once Hoosiers are hired, the state said.



Purdue University Northwest, said the award is its highest honor for an individual leader. Davies retired as managing director of the Society of Innovators of Northwest Indiana in 2018.

The latest inductees were welcomed Dec. 4 into the **South Shore Wall of Legends** at the **Indiana Welcome Center** in Hammond. The 2019 Legends include: **George Ade**, an American writer, playwright, journalist and philanthropist, considered the father of the American musical; **Thomas** **Katsahnias**, industrialist, who spent most of his career at Inland Steel and later worked for Ancilla Systems and Calumet College; **Harold Scheub**, a long-time professor at the University of Wisconsin-Madison, became one of the world's leading scholars in African oral tradition and folklore.

News

Common Collabs, a startup manufacturer specializing in cold brew coffee and other consumer packaged goods

ENTREPRENEURSHIP **DEDICATION DRIVES** E-Day honorees say surviving hardships means sacrifice but



The 2020 E-Day honorees: Back from left, Clarence Hulse, Ed McIver, Justin Kiel, Moe Musleh, Doug Fingerhut and Greg Fingerhut; front row from left, Dawn McIver, Nan Wellman, Dean Sangalis, Tammy Wendland and Patti Komara.

Doug Ross

ntrepreneurship begins with a dream. Success requires much more. Do your homework, advised several business leaders honored by the Northwest Indiana Small Business Development Center during its annual Entrepreneurship Excellence Awards event.

Think ahead of where you want to be and put your plan in writing, advised Dean Sangalis, who opened his insurance business more than 60 years ago.

Sangalis, senior financial representative with Northwestern Mutual in Merrillville, said it takes hard work to succeed. "I always had dinner with my family, but I had three night calls a night to get started," he said.

Long days are part of being an entrepreneur.

"You work long hours — still do," Sangalis said. "It's a habit you form. Worked on Saturdays, (and I) still do."

Keith Fingerhut, who operated Fingerhut Bakery in North Judson until he retired, understands the neverending days.

"You want to be a baker; you only have to work half a day," he said. "Which 12 hours do you want?"

Patti Komara, owner of Patti's All-American in Dyer, has been in business half a century. She, too, can relate. "This business is mostly nights and weekends," she said.

"For 20 years, I worked straight Mondays through Fridays, 4 to 8, and all-day Saturday," Komara said. She has learned to delegate.

Komara also advised budding entrepreneurs to make sure they have enough capital to succeed in the long haul.

"I see more people (who), when they run out of money, they can't afford to buy the right equipment, they can't afford to keep the right staff," she said.

Moe Musleh, CEO of Crown Pointbased Anytime Fitness, knows this well. "We maxed out all our credit cards. We



SUCCESS

REWARDS OFTEN FOLLOW



Photo provided by the Northwest Indiana Small Business Development Center

sold our house. We moved in with our brother with two kids" before realizing success, he said.

In his early days, Sangalis said, just making ends meet was an incredible struggle.

Networking is important, something young people just starting out in business should think about more often, Komara said. She joined the Dyer Chamber of Commerce soon after she heard about it and has found that relationship rewarding, both personally and for her business.

"All small businesses operate, obviously, in different ways. But getting involved in the community, giving back to the community, I think that has served us well," she said.

Getting good advice is important as well. When Komara started her business in 1969, there weren't as many support systems for new entrepreneurs as there are now.

SCORE (Service Corps of Retired Executives), the Small Business Development Center and others offer valuable advice, she said.

Komara's gymnastics and dance business is doing well now, she said, and she is a frequent speaker at big confer-

ences. Since 1986, she has sold instructional videos and lessons as well.

Following the SBDC E-Day honorees offer their own lessons for readers.

Valpo Ventures LLC Valparaiso

ammy Wendland was looking online for the hours of a Plato's Closet store when she discovered it was a franchise. She bought her own franchise in Valparaiso.

Plato's Closet buys and sells newer fashionable clothing, the kind sold in trendy mall stores. The secondhand clothing is typically priced at 70 percent off retail, Wendland said.

Her education degree and teaching certification has helped her to explain the buying and selling process to employees and customers, Wendland said.

"We want to tell them the whole gamut of info right from the get-go," Wendland said.

Something that sets her store apart is working with the community, especially young people. "We have over 500 entries annually to become a Plato's Closet model," she said.

The judges examine the applicants' responses as well as photos to determine who should win. The lucky ones are "treated as kings and queens," Wendland said.

Other business partners in the contest offer limousine rides, neck and shoulder massages, makeup and more for the models.

The winners are featured in advertising for the store, including electronic billboards and what Wendland calls

min-mercials, or short promotional videos.

Making a small business succeed takes "a ton of dedication, and it does take a ton of energy and time," she said.

"A great portion of small businesses fail within five years," Wendland said.

Kiel Media Co.

La Crosse

Kiel Media Co. is at the six-year mark. Publisher Justin Kiel said he and his mother, Kelly Kiel, the editor, had little time to prepare for their business venture.

The previous publisher of the Regional News, which serves La Crosse and Wanatah, and the Westville Indicator printed an article

in March 2014 saying the publications would cease in two weeks if no new owner was found.

"It turns out the price was reasonable, and a week later, I was a 17-year-old newspaper publisher," Justin Kiel said.

He had been a freelancer since the previous September.

Kiel rapidly made changes, including the design of the newspaper, the price of advertising and the method by which



You work long hours — still do. It's a habit you form. Worked on Saturdays, (and I) still do."

> —Dean Sangalis Northwestern Mutual Merrillville

>ENTREPRENEURSHIP



Tammy Wendland, owner of Valpo Ventures, said her education background has been useful at her Plato's Closet location in Valparaiso.

it was delivered to the printer. It is now sent electronically.

"It's nice being able to be your own boss," he said, but now it's time to look for backup. "It's just my mom and I; we're the only paid staff."

Fingerhut Bakery

North Judson

Retired baker Keith Fingerhut lit a fire under his father, sort of, to get the family into the bakery now operated by his descendants.

Keith and his brother were playing in the haymow when they needed light to see better, so Keith brought candles and matches from the house. The hay bales caught fire, burning down the barn as a result.

Keith's father gave up his dream of being a successful farmer. "He was no farmer," Keith said. Keith's father and uncles were raised at the family bakery in Chicago, where Keith lived until age 10.

So, in 1945, Keith's family moved into a shuttered bakery in North Judson, near their former farm, and fired up the ovens.

As was the case in Chicago, the family lived above the bakery.

"We had a wood-burning oven," Keith recalled, so wood had to be brought inside every day. "The oven never really got cold."

Keith went to college but returned to operate the bakery. His father had died soon after Keith graduated from high school.

Over the years, the business invested in machinery to speed the process and save labor. It began with a cookie machine, Keith said. "We didn't change anything except the speed.

Eventually, the business grew and included storefronts elsewhere that are

supplied by the North Judson bakery. Doug Fingerhut, Keith's son, bought out his father and owns the business.

Doug's son Christian will be among the next generation of family owners, and Christian hopes he will have children who will take over the familyowned business.

Doug studied baking for a year in Minnesota to learn the chemistry involved. The same basic recipes are still being used, Doug said, but have had to be tweaked over the years as federal regulations on ingredients like shortening ebb and flow.

The Fingerhut family has found it useful to partner with others.

During Christmas season, visitors to the local train museum are given a coupon for a free doughnut on their train tickets. That can draw another 50 customers on a weekend, Doug said.

The bakery also cooked turkeys for the local Catholic church at Thanksgiving, roasting up to 36 birds at a time in the oven. The bakery also gets business from events at the local high school gymnasium, Christian said.

Christian is responsible for bringing the bakery into the internet age. He posts photos on Facebook and Instagram to let potential customers know what's available at the bakery.

He also set up the bakery's web presence at bakerygifts.com.

The current foodie craze has been useful for helping market bakery products, Christian said. Doughnut designs appear on inflatable pool toys, socks, shirts and other items.

"The doughnut is coming back into style," he said.

Flavored doughnuts — coffee, banana, pumpkin, blueberry — bring in highschool students, Christian said.

The online presence has brought in customers who say they wouldn't have known about the bakery if it weren't for the posts on social media.

Downtown North Judson doesn't have the foot traffic it used to. Both supermarkets are now closed, and other businesses are gone as well. That makes the bakery's promotional activities vital.

"Next thing we know, they're coming to North Judson just for the bakery," Christian said. Fast is the nation's largest Gig-speed network.

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Cloud Apps and Support

>ENTREPRENEURSHIP



Moe Musleh, CEO of Crown Point-based Anytime Fitness, said three locations are coming in 2020. He said there was definitely a learning curve when starting his own business.

Outstanding Tradeshow Exhibit Services, North Judson

Nan Wellman chose North Judson to locate her business, Outstanding Tradeshow Exhibit Services, because she wanted to provide jobs in a community that needs them.

"We build custom trade-show exhibits," Wellman said, for companies around the world.

"There's literally a trade show for everything."

Her company designs and builds exhibit space for customers, paying attention to details like whether a minifridge or a meeting room is needed, how many and what size monitors, whether running water is required and more.

Her workers build the exhibit, set it up, assist during the trade show as needed, disassemble the exhibit afterward and, if the exhibit is purchased instead of rented, stores it for the customer.

"This is a tough business. There are over 250 exhibit houses across the United States," she said.

The challenge is making sure your company can perform and supply what the clients demand, she said.



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Wellman used to work for a defense company in Fort Wayne.

When the economy tanked in 2008, the start of the Great Recession, she moved to Chicago to look for work. She ended up working in sales for an exhibit house and opened her own company in 2012.

"It was super scary, but it was super exciting too," she said.

When her accountant suggested she buy her own building because the business was growing, she wanted out of Chicago because of its high taxes.

"We looked at several buildings all over Starke County and several counties all around," Wellman said. "I just really liked what we could contribute here to this town."

Wellman advised entrepreneurs to get a good accountant for helpful advice. She also credited her parents.

"I've learned from my parents to just live a humble, grateful life and always give back," she said.

Anytime Fitness

Crown Point based

Moe Musleh, CEO of Crown Pointbased franchise operations of Anytime Fitness, also had family support — his brothers.

"We were always passionate about fitness," he said.

He and his four siblings each have their own role in the organization.

It was a rocky start.

"We went in blindsided," he said. "We didn't know anything about the fitness industry."

They had to learn quickly.

The first location was in Winfield, followed by a second in Dyer. Now the company has 23 franchises with 11 locations open. This year, Musleh said, the company plans to open three more.

"We grow as fast as the company allows us," he said.

When Anytime Fitness opens in a new market, the community involvement begins right away. The company reaches out to schools, clubs and others to make a good first impression.

"We're new people, and we want them to feel comfortable with us," he said.

Musleh's advice to entrepreneurs sounds much like what he would tell a

client at an Anytime Fitness gym — aim for a certain goal, and don't stop until you reach it.

Don't just shoot for the moon, he said, but hang on the stars.

MicroWorks Inc.

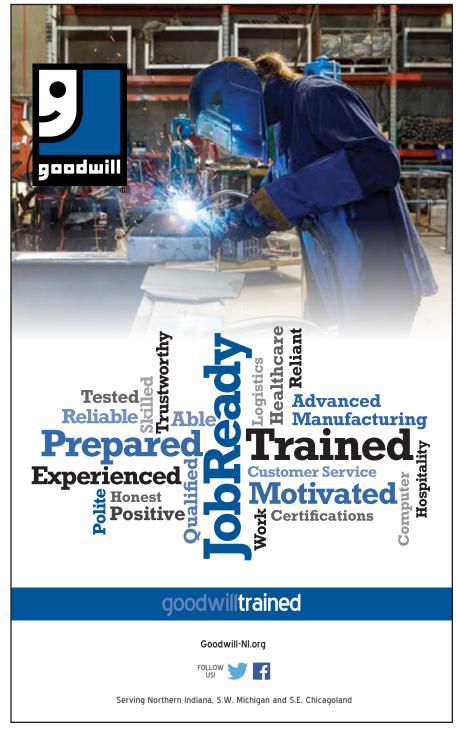
Crown Point

Dawn McIver was a science nerd in school. In fourth grade, she did a science fair experiment on blood types and saw technicians at work during a laboratory tour.

"I loved it," she said. "I wanted to take every science class possible in high school."

McIver planned to become a medical technician. In college, she was advised to get a general degree instead of specializing in a single field.

"It was probably some of the best advice I ever got," she said.



>ENTREPRENEURSHIP



Doug Fingerhut, owner of Fingerhut Bakery in North Judson, takes a tray of dinner rolls from the oven. Fingerhut bought out his father. He says his son Christian will be among the next generation of family owners, and Christian hopes he will have children who will take over the family-owned business.

Several med techs were returning to school for four-year degrees to pursue career changes, McIver said.

Her first job out of college was in the food-testing industry, where she learned quality control processes. Now she's in the biotechnology business and operating MicroWorks, a consulting, testing and training business, along with its own laboratory, in Crown Point.

"We were traveling all over the country and even out of the country sometimes," McIver said.

There weren't many people who focused on microbiology work, she said, and she kept getting more and more opportunities. Setting up the laboratory was hard work.

"We started from scratch. We wrote all our own SOPs (standard operating procedures)," McIver said. But buying the company's own equipment and establishing its own protocols meant it was easier and quicker to accomplish tasks than to adjust to a pharmaceutical firm's own laboratories. The construction of the laboratory came just as the economy was crashing in 2008.

"A lot of the consulting opportunities went away," McIver said. "It was pretty scary."

That gave more time to focus on the laboratory but not the revenue to support it.

"We got lucky and got a big consulting project," she said, which helped keep MicroWorks afloat.

McIver advised would-be entrepreneurs to change course if necessary, to go with evolving market conditions. In her industry, the focus of the federal Food and Drug Administration changes over time, so companies must adapt.

And as companies come up with new technologies, her company has to figure out how to test those new products.

Flexibility with staff also is important. If a staff member wants to work four 10-hour days instead of five eight-hour days, accommodate their personal lives if possible, she said.

"We feel like your life outside your job is important."

Northwestern Mutual

Merrillville

Sangalis grew up during the Great Depression, when his father was hurt financially by a couple of business partners, he said. That convinced Sangalis to work for himself. Between college and service in the U.S. Marine Corps, Sangalis was about 28 years old when he was finally able to start his own insurance practice. It was rough.

"It was very, very difficult in my business in those days," Sangalis said. He remembers those struggles.

In one case, he worked almost a year on a proposal to insure a key employee for a client's business. But when it was finally time to get the employee to sign, he balked. That's when Sangalis figured out the employee was getting ready to jump ship, so Sangalis warned his client.

Sangalis also determined he shouldn't devote all his attention to a single proposal like that. Instead, he needed to have multiple projects at the same time in case one fell through.

Success came for him. For more than 60 years, he said, he has achieved worldwide recognition by qualifying for the Million Dollar Roundtable based on policies sold.

Patti's All-American

Dyer

Komara was a sophomore in high school in 1969 when she started her gymnastics and dance business. Her parents couldn't afford to pay for college for her, so she taught tumbling at Dyer United Methodist Church, charging \$1 weekly for each of the 36 students.

It was a different era then.

"Fifty years ago, people didn't even know gymnastics. This was before Nadia Comaneci and Olga Korbut," she said. "Lake Central didn't have a gymnastics team. There were not gymnastics clubs."

Now there are four or five competitors within a radius of about 6 miles, she said.

"When you're the only game in town, it's easy. When you've got competitors, you've got to be the best," Komara said.

"People don't compete on price in this industry," she said. "We're putting children on a 4-inch beam 4 feet in the air and on a bar that's 8, 9 feet in the air. You're not going to go for, 'Let's see, who's the cheapest one I can get? I think I'll try that."

After her first year in business, the church elders decided the risk of getting sued was too high, so she rented space at the Elks club.

Thirty years ago, she built her own gymnasium in Dyer.

2019 E-DAY HONOREES

The Indiana Small Business Development Center Northwest recently honored winners at their annual E-Day Awards.

► Small Business Person of the Year: Patti Komara, Patti's All-American

- ► Entrepreneurial Success of the Year: Dawn and Ed McIver, MicroWorks Inc.
- ► Emerging Business of the Year: Nan Wellman, Outstanding Tradeshow Exhibit Services
- ► Family-Owned Business of the Year: Fingerhut family, Fingerhut Bakery
- ► Women-Owned Business of the Year: Tammy Wendland, Valpo Ventures
- ► Minority-owned Business of the Year: Moe Musleh, Anytime Fitness
- ► Small Business Advocate of

the Year: Clarence Hulse, Economic Development Corp. Michigan City

► Young Entrepreneur of the Year: Justin Kiel, Kiel Media Co.

► Lifetime Achievement Winner: Dean Sangalis, Northwestern Mutual



>ENTREPRENEURSHIP



Patti Komara, owner of Patti's All-American in Dyer, helps Mayzee Smith practice a tumbling move. Komara was a sophomore in high school in 1969 when she started her gymnastics and dance business.

Her facility is about half the size of the industry average, she said, which helps her maximize profits and plow them into the business, offering higher wages for employees.

Among the workers' benefits is a work anniversary bonus of \$10 for each year of service. Longevity pays off.

Komara said she takes care of her employees in other ways, too, including taking soup and bread to them when they're sick.

"I've had a lot of people who stay longer because of that personal touch," she said.

Three times a year, her business conducts customer service surveys. The response rate is high. Families who express concerns get phone calls to follow up. For example, a remark about crowding might result in a call alerting the customer to a class at another time that has fewer students.

Excellent customer service is important, she said, which is why she has the phones open 8 a.m. to 9 p.m. Listening to the advice of others, not just customers, is also important, she said.

Economic Development Corp. Michigan City

Clarence Hulse, executive director of Economic Development Corp. Michigan City, has seen impressive results since 2012. In seven years, the city has experienced a total of more than \$1.5 billion in public and private investments, he said.

That number is money spent, not just promises made. This shows the importance of a municipality investing in infrastructure, he said.

Hulse rapidly lists recent developments in the city, including a \$45 million project to build

apartments downtown. "You're talking more shopping at retail, more people eating at restaurants," he said.

The double-track project to speed commuter rail service on the South

Shore Line will bring Michigan City within an easy commute of downtown Chicago. This year, he expects, properties will begin being purchased to accommodate that project. Among the results will be a transit-oriented development near the train station that could bring even more residents to the area, possibly even putting apartments above the parking garage, he said.

When Hulse meets new entrepreneurs, he often gives them personal advice as well as professional guidance.

"It's not 9 to 5 anymore. It's a 60-hoursa-week job," he warned.

Many people want to open restaurants, but catering might be a better option for some of them, he said.

In getting financing for a new business, a person's credit history can be a big stumbling block.

It's not just about borrowing money to get the business started, although that's a big issue, but also to meet personal expenses.

Business owners can go six months to a year without a paycheck and need to be prepared financially, he said.

But the first thing an entrepreneur should do is have a conversation with

the family, because some families are more demanding than others, Hulse said.

Once the commitment to start a business is made, networking is important. Spread the word about the business and get advice from others.

Reach out to the Indiana Economic Development Corp., local chamber of commerce and others for advice. Use these resources, and more, to get advice up front to help the business succeed.

The Indiana Small Business Development Center will help entrepreneurs write their business plan. That plan includes understand-

ing the expected sources of income and identifying the market.

"Do your homework. Do a lot of research before you spend your money," Hulse said.



It's nice being able to be your own boss. It's just my mom and I; we're the only paid staff." – Justin Kiel

Publisher, Kiel Media Co.

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TRANSPORTATION Mass transit movement

Regional transportation groups find success as they provide more ways to get riders from A to B



BOB MOULESONG

inding the best way to get Northwest Indiana residents from one part the Region to another as well as to metro Chicago has involved more than passenger rail development.

The spotlight has shined extensively on expansion of the South Shore Line rail system. Extensions are coming to Dyer and Munster as well as the doubletrack project. But extensive work also has been done through the years to enhance mass transit services to get people out of their cars and relieve congestion on Region roadways.

Recent polls conducted by the U.S. Public Interest Research Group revealed access to public transportation is "very important" to millennials in considering where to live and where to work. About 80% of those polled said access to public transportation was very important in choosing where to live, while 78% said having their workplace near transit was a more important amenity than access to parking.

Transit passes paid for by employers were listed high on the list of desirable perks, according to the survey.

NIRPC takes the lead

As a regional council of local governments, the Northwestern Indiana Regional Planning Commission provides a forum, which allows the Region to address transportation and economic development issues.

"As an MPO (metropolitan planning organization), we determine where the federal funds go within the Region," explained James Winters, NIRPC transit

Photo provided by the city of Valparaiso

ON THE GO

Public transit operators in

Northwest Indiana:

- ► Gary Public Transportation Corp
- East Chicago Transit
- North Township Dial-A-Ride
- Opportunity Enterprises
- Porter County Aging & Community Services
- City of La Porte TransPorte
- Michigan City Transit
- City of Valparaiso V-Line and ChicaGo Dash
- South Lake County Community Services
- Northern Indiana Commuter Transportation District

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planner. "We collaborate with all 10 of the Northwest Indiana transit programs and help provide funding based on datadriven analytics."

Winters said public transit is popular with the younger workforce.

"Many of our younger workers are more conscious of the environmental impact of commuting," he said. "We see an increase in the desire for electric trains and buses based on envi-Shuttle buses that ronmental concerns."

Winters said younger workers also see an advantage to getting a jump on the workday while commuting instead of driving.

Short-term NIRPC plans range from one to five years, with longterm plans extending out to 2050. Recent successes include the public transit in Gary, Valparaiso and

La Porte. "Those three in particular have added new transit that is having a positive impact on economic development and business continuity for their cities and counties."

The 2050 plan focuses on Lake, Porter and La Porte counties because of their population density. Winters said that improvements to accessing public transit are prioritized, with an emphasis on connecting the 10 transit systems where possible to create a regional system.

"Shuttle buses that branch off main routes can help make public transportation a reality to those who don't live right next to the route," he said. "Transits that can connect and transport passengers to jobs in the next city or even the next county help both jobseekers as well as businesses that want to offer public transit as an enticement."

Winters used the La Porte County Transit Triangle as an example of connecting communities.

"With funds from NIRPC, Michigan City, La Porte and Purdue Northwest, they were able to create a bus route that will take passengers to and from the college, both cities and the South Shore

train station in Michigan City," he said. "It's very attractive to students and young workers who can use the train to go to

Chicago or South Bend."

Ride sharing from companies like Uber and Lyft are also part of the plan. Those services help connect smaller communities where public transit is less feasible.

Gary Public Transit Corp.

n 2016-17, the Broadway mobility analysis determined that there was a tangible need for a bus route that ran down the Broadway corridor of Gary and branched shuttles into Merrillville and Crown Point. Beginning in February 2018, the Broadway Metro Express (BMX) began service.

"With buses running every 20 minutes, we're now able to get passengers

from the South Shore in Gary to the U.S. Highway 30 corridor, University Park, Merrillville and into Crown Point," said

More than 214,000 passengers rode the BMX in 2018, READ ON PHONE with ridership growing steadily as the new shuttle caught on.

"Our analysis shows that the passengers on the BMX hold 21,000 jobs in the Region, which is over 10% of the total employment," Wright said. "Traveling from downtown Gary to 109th Avenue in Crown Point is a very popular route that attracts many employees."

He said Gary public transit reported that more than 75% of all rides on the BMX are job related.

The GPTC also reports that 43% of those jobs are related to the medical field. With the ability to reach Pinnacle and Methodist hospitals, health care workers have options that were unavailable just a few short years ago.

NIRPC helped drive BMX's success by working with other agencies to acquire funds for a portion of the repaving of Broadway and the addition/improvement of bus shelters.

While data for 2019 was not completed as of early December, Wright said ridership is ahead of 2018 by more than 16%.

Oak Street Health, the Food Bank of Northwest Indiana, the Gary Public



David Wright, planning manager for the Gary Public Transportation Corp. "Our 2018 ridership report shows just how successful the BMX is, and how it can help contribute to economic development in all of the communities we serve."

Photo provided by Gary Public Transportation Corp.

Library, and Broadway Lofts have all inquired about installing bus shelters and signage by their respective businesses.

"That's a perfect example of how public transit helps economic development and vice versa," Wright said.





branch off main

routes can help

make public trans-

portation a reality

to those who don't

- James Winters

NIRPC transit planner

live right next to

the route."

>TRANSPORTATION

214,000

The GPTC experienced a total ridership of more than 800,000 in 2018. Those riders generate \$20 million in total household income, according to Wright.

They restored Lakeshore service to Hammond and ridership increased on that route by 8%.

The success of the GPTC in recent years has resulted in businesses agreeing to provide shelters and signage in front of their storefronts in exchange for advertisement.

Valparaiso gets involved

After a recent addition, Valparaiso Transportation now consists of three transit operations: Chicago Dash, the V-Line and South Shore Connect. Each one serves a specific purpose, and all three contribute to economic development for the city and Porter County.

More than this many passengers rode the Broadway Metro Express in 2018, with ridership steadily growing.

In 2018, the ChicaGo Dash line took 63,309 riders from the Valparaiso transit hub to three stops in the Loop. The V-Line, Valpo's intracity bus route, provided 108,732 rides to residents throughout the community.

South Shore Connect, Valpo's newest line, launched in August 2019. Six times daily, seven days a week, the Connect takes passengers from the Valpo transit hub to the Dune Park South Shore station in Chesterton. From there, passengers can go to Chicago or South Bend.

All three are part of a multifaceted strategy to make the "vale of paradise" an attractive place to live.

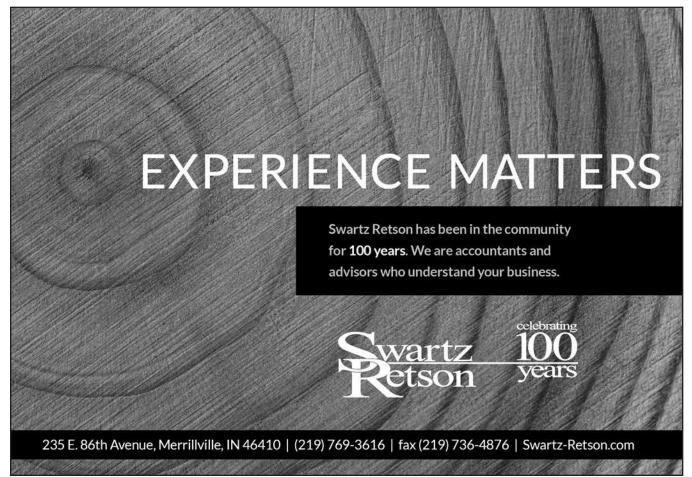
"We offer commuters several options to fit their schedule," said Tyler Kent, planning and transit director for Valparaiso. "They can park in our free lot at the hub and take a bus to the South Shore or one of our buses to the Loop. Whatever works for them, we have the ability to address those needs."

The location of Valparaiso University helped spur the intracity routes to transport 3,500 students throughout the city. Today, thousands of city residents use the system to move around, leaving cars in the garage.

"We have many businesses ask us about transit options as part of their location analysis," Kent said. "When a business is trying to attract younger workers, public transportation is a perk they want to offer."

Quality of place is a key strategy in Valparaiso's economic development plan. Offering commuters the option of using public transportation to work in Chicago or South Bend helps attract millennials as well as established workers to a lower cost of living than Illinois. Free parking at the transit hub is an attractive perk, according to feedback received by transit manager Don Lorntzen.

"Many of our commuters are complimentary of our service and our prices," he said. "Those who have had to deal



with (the) Chicago process are pleasantly surprised by how reasonable our transit system is."

Development of vacant land adjacent to the transit hub will include additional parking, new townhomes and a new business — Journeyman Distillery. City leaders believe the townhomes and the distillery will attract younger residents who place less emphasis on automobile ownership.

Uber options expanding

Rideshare companies, including Uber, have experienced significant growth in Chicago and Northwest Indiana.

A recent Chicago transportation report released by the mayor's office shows ride-hail services accounted for 102.5 million trips in 2018, an increase of 270% since 2015. In addition to individual rideshare services, Uber has been expanding into other venues of transportation as part of their overall business strategy.

Uber Freight is available to eligible shippers and carriers moving full truck loads in the United States and Canada.

The company, in an email to Northwest Indiana Business Magazine, said the Chicago area is a major talent hub for the logistics industry. Uber recently announced the opening of a new freight headquarters in Chicago, which is expected to invest \$200 million annually in the area and hire 2,000 new employees.

Uber Transit integrates with public transit to provide riders with a hybrid travel option. The company said Uber riders can plan their trips with real-time information and receive end-to-end directions from the Uber app.

Through this tool, Uber allows businesses further away from public transportation to use their services and provide rides from public transit hubs to offices in a timely fashion. Connecting with Northwest Indiana transit is in the process, according to the company.

Built with HIPAA controls, Uber Health allows health care providers, payers, nonemergency medical transportation brokers, and others to centrally schedule, manage and pay for rides for those they care for at scale. Uber Health is available in every city in the country where Uber operates, including Chicago

63,309

and its surrounding suburbs, and serves more than 1,000 health care organizations nationally, the company said.

According to the Transportation Research Board, an estimated 3.6 million patients cannot access health

In 2018, the ChicaGo Dash line took this many riders from the Valparaiso transit hub to three stops in the Loop.

care because of a lack of transportation, which can lead to hidden costs for patients, caregivers, providers and insurers. Partnering with Uber Health means health care organizations can coordinate rides for patients.



AGRIBUSINESS FARMERS CHAMPION IN

Agriculture sector benefits from advancements in technology, research

ANNEMARIE MANNION

n excessively rainy spring in 2019 drenched farmers' fields in Northwest Indiana but not their spirits or ingenuity as they did what they always do: adapt to change, find ways to cope and continue to grow.

Add to the equation concerns about tariffs and the trade war with China and no joint trade agreement with Mexico and Canada, and it can look like a tough time for farmers.

Many farmers delayed planting fields

or didn't do it at all.

"In Northwest Indiana, the late spring and wetness was a hindrance to getting crops planted," says Nicole Witkowski, extension educator for Purdue Extension in Porter County. "Some fields were abandoned all together because it was too late or too wet to plant."

Most of the farm fields in Porter County — between 70% and 80% — are planted with soybeans and corn. Tomatoes, hay and other vegetables make up much of the rest of the produce.

Because of the rain, the Farm Service Agency in Valparaiso, which serves Porter and Lake counties, is reporting higher numbers of unplanted acres

compared to other years. The rain's effect is measured by farmers who sought access to federal crop insurance for their unplanted land.

"Our office took applications for more than 30,000 acres of corn and soybeans that farmers were prevented from planting," said David Gottlieb, county executive director for the Farm Service Agency in Valparaiso. "It is just a staggering number. That was more than I've seen in my 30 years in this office."

The agency usually gets applications for about 5,000 acres, he said.

Proactive approach

With weather, tariffs, pests and other forces that affect agriculture, farmers must be innovative, find new ways to improve yields and protect the viability

of their land for the future.

Gottlieb says many farmers who couldn't plant soybeans and corn in the spring turned their fields over to long root vegetables such as radishes, turnips and grasses. While these cover crops didn't earn revenue because they were not harvested, they were useful in other ways.

"The cover crops planted by several producers protected the land from erosion and helped with pest control," Gottlieb said. "It could lead to healthier soil and to new crops (being planted by farmers)."

The rain had another negative impact on many farmers WHO also are feeling the effects of the trade disputes. Some were unable to apply for aid from the Market

Facilitation Program (MFP) which, according to the U.S. Department of Agriculture website, assists farmers with commodities directly impacted by unjustified foreign regulatory tariffs, resulting in the loss of traditional export markets.



Photo provided by Purdue Extension Jasper County Office

Payment rates range from \$15 to \$150 an acre, depending on the impact of the unjustified trade retaliation in each county throughout the U.S.

Fields that went unplanted because they were inundated by heavy rains were not eligible for MFP assistance.

Tim Stoner, who operates Woody View Farm in Valparaiso, produces firewood, soybeans and wheat. Fortunately, his crop yields this year were not adversely impacted by the wet spring.

"It was certainly a challenge to get everything planted," he said. "We got the majority planted, and yields have been really good except they were late."



It (the wet spring) delayed things as far as farmers upgrading their equipment because they were anticipating when they were going to need it."

> -Rich Shields Chester Inc. Agricultural Systems in Valparaiso



NOVATION



Since some fields were not planted until June, farmers were under pressure to get crops in the ground.

"There were a lot of farmers working late hours this spring," said Kyle Burgess, location manager at Kova Ag Products in La Crosse. "They put in late hours and early mornings with little sleep in between."

One technological enhancement that aided them in their work is simply the size of their machines.

"We can move even faster than we could 10 years ago because of the size of the tractors and planters," Burgess said. "Farmers can put more rows in and pull anything (behind them) they want."

Technological advancements

Bryan Overstreet, agriculture and natural resource educator for Purdue Extension-Jasper County, said yields of hay were more affected by the rain than were corn and soybeans in his county. There hay is usually sold to hobby farmers who have livestock like horses, cattle, sheep and goats.

Because the hay this year is shorter in size and not of the best quality, Overstreet is advising farmers to add vitamins and other nutrients purchased from feed stores to the hay they feed their livestock. Livestock might be eating a sufficient quantity of hay but not getting all the nutrients they need to be healthy.

"They could be full, but they're starving to death," he said.

Overstreet said one technological advancement he sees beginning to take hold in his county is robotics. He said one farmer is using a driverless tractor and predicts more will begin using them in the next few years.

"It will enable a person to be two things at once," he said. "It will be a huge time saver."

Another advancement that many farmers are using is drones. Eric Howard operates Bluebird Ag, a crop dusting and



The agricultural division of Chester Inc. in Valparaiso designs large-scale irrigation systems and works with vendors nationally to get their products to farmers around the country. Irrigation can be controlled via an app on a smartphone, which helps farmers send commands and adjust controls.

drone company in Knox. Farmers pay about \$250 per hour for Bluebird to use a drone to look at their fields.

After the spring rains, they were looking for information about conditions in fields that already were planted.

"We measured how many acres were drowned out by the rain," Howard said. "We flew a lot of acres to see what was coming up and what wasn't."

Howard's company is four years old and has 13 drones.

He estimates he invests about \$100,000 in each unit, which also has a trailer, charging system and highspeed computer. The drones are operated by employees with expertise in the technology.

His company is frequently called to help farmers locate a weed, the bur cucumber vine, that is particularly virulent in northern Indiana. It has vines that grow to 30- to 90-feet long, which can't be broken by hand. The weed is deadly for corn.

"We can find that weed, draw a geo box around it, and the farmer will spray only in that box," he said. "It saves them chemical costs and is better for the environment." He said the drone industry has

targeted agribusinesses for their products, but believes farmers are beginning to recognize that drones are costly machines that require know-how to use effectively.

"In the past five years, there's been a drone high, and they (manufacturers) have targeted the ag market," he said. "Farmers crash them, or they've never had the guts to take them out of the box."

Finding solutions

Overstreet said his county offers a class for farmers who want to get a license to operate a drone.

Farmers also are using drones to determine where crops need more nutrients and which soil is better for planting seeds. While farmers are used to dealing with day-to-day concerns about weeds, weather and when to plant or harvest, they are always on the search for ways to improve yields. One farm that researches new practices and techniques is the Pinney Purdue Agricultural Center, on 664 acres on the La Porte-Porter county line.

The original 486-acre farm near Wanatah was a gift in 1919 from William Pinney and his daughter Myra Pinney Clark who instructed that it be used for research.

Gary Tragesser manages the farm and says that, through the years, the research done there has contributed to practices that have become common today.

One example is no-till farming.

"That was an important development that was researched here," he said. "It means the soil isn't disturbed with tillage implements that turn and mix the soil. It helps reduce soil erosion caused by the wind and water run off."

Purdue University scientists on the farm are researching the use of micronutrients such as sulfur, zinc and boron that are used in starter fertilizer for corn. The micronutrients are added when seeds are planted.

"Evidence is pointed toward a positive yield process and that it is cost effective," Tragesser said. "Farmers today

> are always looking for more cost-effective ways to produce crops."

> Like Tragesser, Burgess of Kova, the fertilizer company, sees interest in micronutrients among farmers.

> "Ninety-nine percent of the liquid fertilizer that goes on to corn has a least one micronutrient," he said.

Use of sulfur that is applied to soybean crops has surged in recent years at his business.

"Our sales of sulfur have doubled compared to 2018, and they were triple in 2018 what we'd sold in 2016," he said.

Another practice Burgess sees farmers doing is split-applying another micronutrient in fertilizer — nitrogen. By



There were a lot of farmers working late hours this spring."

> —Kyle Burgess Location manager Kova Ag Products

dividing an application into two or three treatments, farmers are reducing the loss of nitrogen, which is vulnerable to leaching and vaporization.

"They've got less chance of losing the investment that they've made in their crops," Burgess said.

Adapting to the market

The wet spring affected other businesses that supply products to farmers. Rich Shields, director of marketing and business development for Chester Inc. Agricultural Systems in Valparaiso, said his business was slow during the spring. The company sells grain bins, drying equipment and irrigation equipment.

"It (the wet spring) delayed things as far as farmers upgrading their equipment because they were anticipating when they were going to need it," Shields said.

Business picked up when the irrigation equipment was still needed after fields dried out.

Chester Inc. resells irrigation equipment manufactured by Valley Irrigation, which produces a center pivot irrigation system. Shields said it has some innovative and time-saving features for farmers.

Irrigation can be controlled via an app on a smartphone, which helps farmers send commands and adjust controls. They can gauge, for instance, how much water is being used, when the pivots should be moved, and when to turn water on and off.

This sort of smart technology has been perfected in the last five to seven years, Shields said.

"If a farmer has 50,000 acres and he can't get to 15,000 of those acres (to irrigate), he can click, click and it's done," Shields said. "They don't have to go to every single field and adjust the irrigation manually."

With farmers keeping an eye on their bottom lines as they consider what new technologies to use, they can be slow to make large investments.

Farmers, including Tragesser, often want to see proof that new practices or products work before they spend on them.

"They're willing to invest in them, but they want to see results," he said. "They want to know those investments will pay off."

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COMMERCIAL REAL ESTATE Rail expansion leads way

Developers consider plans near transit projects to create walkable mixed-use centers



LESLY BAILEY

he passenger rail expansion movement has spurred Region leaders and developers to think beyond business as usual.

Their development plans focus on how best to take advantage of transit-oriented projects already in the works.

Two rail projects will expand the Northern Indiana Commuter Transportation District's South Shore Line in the Region.

The goal of the double-track project is to add 25 miles of track, four bridges and upgrades between Gary and Michigan City through a second set of rails. Adding a second track is expected to cut travel times, improve safety and bolster reliability and service frequency. NICTD's West Lake Corridor Project seeks to broaden rail service from Hammond to Dyer through an 8-mile southerly branch. This plan has received a positive rating from the Federal Transit Administration and has been approved to move into the engineering phase of the FTA's Capital Investment Grant's New Starts Program.

The Double Track Northwest Indiana project also is moving through the grant program process and is on its way to the next phase.

David Wellman, communications manager at the Northwest Indiana Regional Development Authority, said when the organization was redoing its comprehensive strategic plan before the process of funding the rail expansions

Illustration provided by 1st Metropolitan Builders

began, it was estimated that the two projects could bring \$2 billion in private investment over 20 years.

"When West Lake entered the engineering phase, there's a level of reassurance reached that has triggered a new level of interest among developers," he said. "These rail projects have been in the works for six or seven years, and people hear about and hear about it, but until the rubber hits the road ... now we've finally broken through it."

The RDA is behind the creation of Transit Development Districts as part of the funding for the expansion projects. These districts are in the works at various stages with Dyer, Munster, Hammond and Michigan City as part of the groundwork for development.



"The idea is to accelerate development around stations and quicken the pace for local communities," Wellman said.

"TDDs allow us to create an area about a half mile around stations that will be able to receive incremental tax funding to help with infrastructure improvements, such as sewer upgrades or streetscaping, and to provide incentives to developers to spur development in these areas."

He said development can be expanded to a full mile around the station if the RDA and either a city or town leadership agree to do so.

Movement in Michigan City

larence Hulse, executive director at the Economic Development Corp. Michigan City, Ind., said the city already has seen a boom in new restaurants during the last five years as well as interest from developers.

"We have had over 30 independent restaurants open, including Leeds Public House, which invested in an old facility," he said. "We just saw Fluid Coffee Roasting Lab open as well."

Hulse said double tracking is a game changer for Michigan City.

"We are very excited for the future of development," he said.

Possible projects include a \$45 million, nine-story building that would include retail and residential space at the old Memorial Hospital site by Michigan City Development Partners LLC. Blue Harbor brings together real estate professionals who are looking at a mixed-use project along the Trail Creek banks. The Harborview Station development would be within a half mile of the Uptown Arts District and Blue Chip Casino Hotel & Spa.

"It would include condos, hotel, microbrewery and distillery," Hulse said. "We foresee work being done the latter part of next year as the Blue Harbor team works on financing and gauging



The intention (of the Maple Leaf project) is for mom and pops to get space but not have to commit to so much space."

> -Jay Lieser Project developer 1st Metropolitan Builders

investors. The attraction was because of the doubletrack project."

Wellman said the doubletrack project is expected to cut travel time from Michigan City to Chicago's Millennium Station from an hour and 40 minutes to about 65 minutes.

"People are on the cutting edge and are looking at this as something that is coming along with opportunities," he said. "The Blue Harbor development team is talking about having access to the rail once the double track gets going."

Wellman said the Michigan City Development Partners' project would be blocks from the train station and have lake views.

Base for growth in Munster

Munster Town Manager Dustin Anderson said focusing on zoning ordinance updates will lay the foundation for future growth.

"There is a real demand for pedestrian-centric and human-scale development in Munster," he said. "By updating

for the Character-Based Code Project: Livable Munster are moving through the channels.

This type of code focuses on connections between buildings' facades and the community and not on separation of uses. It has been implemented across the country to work toward walkable and mixed-use centers.

"A framework for development that incorporates pedestrian-centric site plans and building frontages allows for any development associated with the proposed West Lake extension to evolve organically with both the market and our residents' preferences," he said.

The town's leadership also is highlighting how character-based code can prompt redevelopment of under-used areas in Munster.

Maple Leaf Crossing, at Calumet and 45th Street, will incorporate container architecture, space for retail and professional offices and walkability by incorporating the Monon Trail bike and walking paths.

"The redevelopment encompasses 7 acres," said project developer Jay Lieser with 1st Metropolitan Builders. "We tore down all of the buildings over the summer (and) are looking to do our site work — sewer, storm and utilities — (in early 2020)."



our zoning code, the town will create a framework for future development that meets our community's expectations for safety and aesthetics."

Recommendations by the Town Planning and Urban Design Collaborative

Illustration provided by Economic Development Corp. Michigan City, Ind

The vision upon completion includes six buildings with more than 120,000 square feet of office and retail space and a four-story Hyatt Place hotel, Lieser said. A unique component of the Maple Leaf project is the use of container

>COMMERCIAL REAL ESTATE



An artist's rendition spotlights potential changes in downtown Hammond. Proposed changes focus on a transit-oriented master plan.

architecture at the center of the walking campus. New containers can be offered as a smaller space for business owners.

"The intention is for mom and pops to get space but not have to commit to so much space," Lieser said. "It is more cost-effective, and we have already seen interest from a women's boutique and wine bar."

A School of Rock is also in the works as a tenant. The franchise teaches children how to play through performance-based curriculum by focusing on theme-based music. The plan is to have a home for the students to perform as part of the learning process.

"Every 14 to 16 weeks, they practice based on a theme and perform in front of an audience," Lieser said. "When I was younger, you would take music lessons at someone's home, and you would never prepare for performances. It is like a team sport for musicians, and is really geared toward youth and giving them confidence in the arts."

Downtown Hammond transformation

ammond Mayor Thomas M. McDermott Jr. and the city's economic development department are working on rejuvenating the downtown with a transit-oriented master plan.

"With the upcoming West Lake Corridor project, we are wanting to prepare for its arrival in a meaningful and successful way and take advantage of its potential," said Anne Anderson, Hammond's director of economic development.

"Transportation means people, and people drive housing and redevelopment."



The mayor has proposed a downtown station, which was not in the original West Lake plan, Anderson said.

This will be paid for by the city of Hammond, she said.

"Having this additional train station will ensure our downtown's redevelopment and cement the potential for residential there," Anderson said. "Since the announcement of the station and our new master plan, our economic development department has seen an increased interest in the downtown area from developers already."

Anderson said keeping the public involved and engaged in the process has helped maintain a community-centered focus.

"A city's downtown belongs to everyone, and we want to make sure all future projects reflect the great diversity Hammond has in its residents," she said. "We want to create welcoming spaces and thoughtful commerce that will bring people from all over Hammond and the Region to our vibrant downtown." She said millennials, empty nesters and all those in-between are seeking dense urban cores in which to live, and Hammond is preparing to cater to demand.

"Along with new residential apartments and condo buildings, we will be creating interesting public spaces that encourage social activity," Anderson said.

Working together

Eman Ibrahim, NIRPC's planning manager, says leaders paving the way for projects is vital to the Region's future growth, as is implementation of rail projects.

"Reducing vacant miles traveled on roads and emissions has big benefits for the whole Region," he said. "Supporting economic development and bringing in businesses that you can walk to and not drive brings vitality and reduces sprawling."

Ibrahim said Munster's review of its zoning code will make it easier for developers to consider what the needs will be around the station, and Hammond is working with urban designer Jeff Speck on the master plan for downtown.

"The proposed (Hammond) train station would be an anchor for all types of development," Ibrahim said. "It's a good step for the city."

The Northwestern Indiana Regional Planning Commission team also is looking at how transportation components could work together.

Ibrahim said, once the TDDs are established, more analysis of the targeted development areas can be done.

Issues ranging from walkability and scheduling between passenger rail and mass transit services can be examined.

"We can look at recommendations of what elements are missing," Ibrahim said. "Communities have already taken good steps in that direction."

He said living around urbanized areas is a hot trend.

"When you have more sprawling, that means you have to build more roads, schools," Ibrahim said. "Having everything together is a good opportunity for all of our communities."

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STAFFING & HR A memorable experience

Educational partnerships essential to building effective internships for students and employers



Photo provided by Sullain

JANE DONAHUE

eal-world work experience not only looks good on a resume, it helps students get a head start on their careers.

This was the case for Chris Sales, who landed a program management internship at Sullair in Michigan City in summer 2018 while a student at Purdue University Northwest.

"I would host meetings, make presentations, gather data to be presented in front of management, and facilitate in all background exercises that made that program successful," Sales said. "(Sullair) grooms you to learn skill sets that will benefit you in the work world and put you in scenarios where you have to adapt and push through."

Sales said he took on real-world responsibilities, just like other fulltime employees. And when the internship was over, he was offered a permanent position.

"Do not be afraid to ask questions, show you want to be there every day and work hard," said Sales, who now works as an applications engineer. "If you show a strong work ethic with the passion to learn and drive yourself to be better, it will not go unnoticed."

Kelly Molchan, who has been coordinating Sullair's internship program the past five years, said it's not unusual for Sullair to hire interns who excel. Molchan said to ensure a meaningful experience, Sullair follows guidelines before an intern is ever hired.

"At Sullair, when a manager requests an intern, they are required to have at least three projects outlined that they need to accomplish," Molchan said. "These are real-world issues that the interns are working on and will be providing solutions for; all the things they would expect of a regular full-time employee they expect of their interns."

Having a real need — and a tangible project outlined in advance — is important so the experience is worthwhile for students.

BY THE NUMBERS: According to the National Association of Colleges and Employers (NACE) Class of 2019 Student Survey, the job offer rate for the Class of 2019 was strongly tied to internship experience and the pay status of those internships.



53.2%

Of all graduating seniors who applied for a full-time job more than half received at least one job offer 57.5%

Of those students who landed a full-time job more than half had an internship

"You have to have a need for an intern." Molchan said. "It's an expense, a time commitment and a training commitment. (Managers) have to be able to take the student under their wing and give them guidance and instruction."

Resumes tell a story

olchan said having a solid resume Wis a necessary start to securing a job, and students should be prepared to show their strengths and personality throughout the document.

"Students need to pay particular attention to the resume that they submit," Molchan said. "If they only have fast food experience or something unrelated to the type of career they are seeking, they need to include hobbies: working on their car at home, volunteering, running or playing piano, anything that tells us what kind of things they are interested in gives us insight."

Students should attend college career fairs, volunteer, network in their community and get their resume out to as many potential employers as possible.

One way to do that is through IndianaINTERN.net, which matches interns with area employers in the Hoosier state.

According to Mike Slocum, executive director of Indiana INTERNnet, 2019 has been a record-breaking year for the organization with more than 15,000 students logging in to the site. Indiana INTERNnet filled more than 1.160 internships across the state in 2019, and almost 950 employers have posted more than 3,900 internship positions.

Slocum said internships have seen remarkable growth in the last few years for several reasons.

"Long-term sustained economic growth has made it more difficult for employers to find the talent they need, so more employers are being innovative

in their talent acquisition strategy by starting or expanding internship programs," Slocum said. "Because most employers can't just post jobs for college graduates and have those all filled, they are doing what they can to meet students earlier in their careers."

Slocum said internships aren't limited to college students; high school students are looking at internships as a way to explore potential careers, and adults are more willing than ever to use internships to explore a career change

of 2019 Student Survey, the job offer rate for the Class of 2019 was strongly tied to internship experience and the pay status of those internships.

The survey found more than half of all graduating seniors who applied for a full-time job — 53.2% — received at least one job offer. Within the group, 57.5% of students who had an internship and 43.7% of graduating seniors who did not have an internship received a job offer.

In addition, NACE's 2020 Job Outlook report indicated that when



Photo provided by Purdue University Northwest

or return to the job market in a highdemand, high-wage field.

"Internships are more important than ever for today's students, because students with strong work experiences will set themselves apart from those who do not have them," Slocum said. "It simply isn't enough anymore to earn a college degree or certificate; students must be able to demonstrate what they learned in the classroom via work experience."

According to the National Association of Colleges and Employers (NACE) Class employers have equally qualified candidates, they choose the candidate with internship experience.

A pipeline for recruiting talent

Many employers use their internship programs as a pipeline for recruiting employees. For Craig Clemons, of Crown Point, a social services internship with Symphony of Chesterton led to a fulltime position even before he graduated.

"The experiences I encountered during my internship taught me lessons that a



Purdue University Northwest student Eliseth Barajas of Hammond was a human resources intern at the Art Institute of Chicago during the summer of 2019. She said the internship experience has created other opportunities for her.



textbook is incapable of teaching," said Clemons, who graduated from Ivy Tech Community College in December with an associate degree and will graduate in 2021 with a bachelor's degree from Indiana University. "No amount of classroom instruction could have adequately prepared me to discuss hospice care with families or in arranging the proper support systems for guests when they discharge to home from Symphony."

Clemons said, while classroom instruction is essential, there is no substitute for real-world experience. He is now working a full-time job as a social worker for Symphony of Crown Point.

"The staff at Symphony was exemplary in their professionalism and leadership skills," Clemons said. "They embraced me, were diligent in answering my questions and always treated me as an equal." Slocum said that's a key component to a meaningful internship experience.

"They are intentionally structured by both the student and the employer to meet specific goals; they provide day-to-day support for employers with additional opportunities for students to lead projects that build employer capacity," Slocum said. "The return for both interns and employers is greater when a plan for the internship is in place."

A win-win situation

A summer internship in the human resources department at the Art Institute of Chicago proved to be a memorable one for Eliseth Barajas, a senior at Purdue University Northwest.

"I gained so much knowledge and hands-on experience from this internship," said Barajas, of Hammond. "Before starting I only knew what I had learned in my classes, and from this experience, I was able to dive into my field of study."

Barajas worked closely with the museum's talent acquisition team to learn the full cycle of the recruitment process. She said the internship experience has created other opportunities for her.

"The Art Institute of Chicago is a prestigious, world (renowned) organization, and having this experience has already had a big impact for my career," said Barajas, who plans to graduate in May. "Now, I'm a human resources intern for Albanese Confectionery."

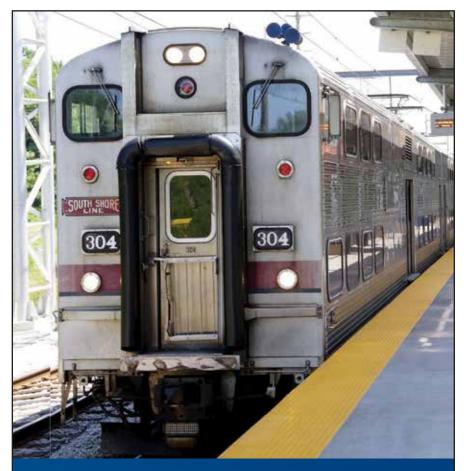
Promoting internships

A biodun Durojaye, director of career development and employer engagement at Ivy Tech Community College for Valparaiso, Michigan City and La Porte, said in today's competitive economy, internships are becoming more important than ever.

"Here at Ivy Tech Community College, we encourage our students to make placing in an internship a top priority," Durojaye said. "This makes students more competitive and also gives them access to the company they are interning for."

Matt Wells, executive director of career management and business partnerships for Purdue Northwest College of Business, shared the sentiment.

"Employers in nearly every industry place a high premium on candidates"



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The experiences I encountered during my internship taught me lessons that a textbook is incapable of teaching."

> —Craig Clemons Symphony of Chesterton



(Sullair) grooms you to learn skill sets that will benefit you in the work world and put you in scenarios where you have to adapt and push through."

> — Chris Sales Sullair applications engineer



ability to ramp up quickly and contribute, and a college graduate with the kind of hands-on experience in their chosen industry is a much more attractive prospect than one with a degree alone," Wells said.

"The trend only continues to accelerate here: for the past several years, internship experience has topped the list of the most important factors that affect employers' hiring decisions about recent graduates."

Joelynn Marconi, assistant director of career management and coordinator for

Purdue University Northwest College of Business internship program, agreed.

"Internships are an absolutely critical piece in maximizing students' time in college," Marconi said. "In addition to making them more marketable, internship experiences also help refine students' goals and passions so that they leave school with a clearer focus and direction for life."

Colleges and universities throughout the Region work year-round to cultivate relationships with area businesses and their own alumni.



"We meet with employers and local chambers and build relationships and rapport throughout the year — not just when it's time for recruiting," said Sharese Dudley, director of career services for Indiana University Northwest.

"We also stay connected with our alumni and encourage our graduates to give back once they get in the professional world and can act as a resource for our students."

Durojaye stressed the need to develop community partnerships to build a pipeline.

"We hold workshops with our students showing them the value of internships and what companies in our community are looking for interns."

Dan Mallon, department chair of Ivy Tech Community College human services program, said an internship adds a valuable dimension to a student's education.

"Internships are an excellent way of preparing students for entering professional life," Mallon said. "In the classroom they learn about theory and strategies; the internship teaches them the techniques and applications of these principles.

Mallon said, as an educator, he is limited to the textbook and firsthand experiences he can share in the classroom. But during an internship, it's a different story.

"Interns are afforded the opportunity to observe their professional mentors in action," Mallon said.

"One of the best aspects of an internship is its ability to change a student's worldview. No longer is it an issue they may have been dealing with on a personal level or within their own family, but now they see how the same issue affects others and the greater community."



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BUSINESS PROFILE Made from scratch



Backroom Hobart bakery blossoms into thriving multi-location operation

LAUREN CAGGIANO

or Barbara Tracy of Marilyn's Bakery & Cafe, success isn't by accident. It's "baked in," using the freshest and most local ingredients available.

Tracy, the daughter of Marilyn (Johnson) Pearson, grew up in and around the business. She watched her mother grow the operation from a tiny kitchen at Johnson's Farm Produce in Hobart — expanding in terms of products, customer base and popularity. said. "Growing up as a kid, my mom had a huge garden and canned vegetables," Tracy said. "She also made everything from scratch."

Tracy said her mom's homemade mentality is part of the bakery's culture.

"That was her upbringing, so she took that (philosophy) and extended it into the business," she said.

Tracy admits the approach has worked for the business but acknowledges past mistakes. For example, at one point,



Photo provided by Marilyn's Bakery

Eventually Tracy joined her mother on what was supposed be a temporary job. She was a teenager and wanted to leave the area.

That was about 20 years ago.

About that time, the mother-daughter team built a new building on the same property. In retrospect, Tracy said she grew personally and professionally alongside the food business.

"We just kept growing and knocking out walls and added to the product line," she said. "But the same basic principles have existed over the years."

Marilyn's Bakery & Café focuses on seasonality, a nod to Indiana's farm culture and home produce growers, Tracy they moved to a location in downtown Valparaiso but didn't experience the same success. After three years, they returned to Hobart.

Today, Marilyn's Bakery & Cafe is a destination, with a presence in Hobart and St. John. The latter opened in late 2019, and Tracy said she's been tickled by the feedback so far.

"We've had a great response from customers," she said. "I'm very excited that we're out here."

Regulars who routinely visit the Hobart bakery also have stopped in at the new St. John site.

"I'm amazed by the number of people who are already our customers and also by those who are coming in who are brand new and know nothing about us," she said.

Tracy runs the business along with her husband, Robert Eustace, and Ted Zych, general manager, business partner and chef. Zych said opening the St. John location gave the business much-needed additional production space. The bakery has a goal of wholesaling kolaches.

"I brought a kolaches recipe with me when I joined the bakery in 2011, and they're now our second-most popular item after pies," Zych said.

He recalled the time spent renovating the new bakery site, but once the work was completed, everyone quickly recognized the potential benefits. The team worked on streamlining operations in recent months to reduce time traveling back and forth between both locations.

Whether new or longtime customers, Tracy said every transaction is a chance to give them a taste of Marilyn's legacy.

"Imagine you're working all day, baking 60 pies at a time, and there's some problems," she said. "Now, what do you do with 60 pies? You could say, 'It'll be alright. They'll never notice.' But we can't say that, because (customers) do notice. And if they don't complain, that's even worse because that means they have an opinion about your poor-quality product, and you don't have a chance to make it right."

Apple pies are the bakery's top-selling item, according to Tracy. They're also known for cheesecake, dinner rolls and cinnamon rolls. Both locations serve lunch on a seasonal basis. The menus feature a variety of sandwiches, soups, quiches and salads.

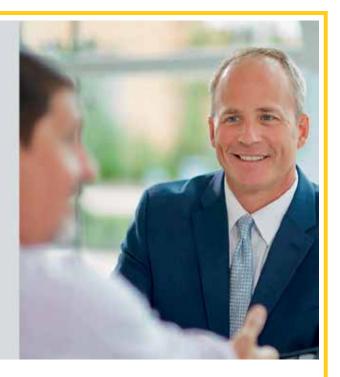
Honoring their Hoosier farm roots, Tracy said the menu changes regularly based on what's seasonal. The produce reflects her resourcefulness.

"Our Hobart bakery is still located on our family's farm," she said. "So originally when we started lunch, it was whatever they had available and that's what we made our menu from."

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NORTHWEST INDIANA





Maurice Sendak exhibit

Couth Shore Arts is hosting a nationally **O**touring exhibit that celebrates the 50th anniversary of acclaimed author and illustrator Maurice Sendak's bestknown work, "Where the Wild Things Are." The story's plot follows young Max, who has been sent to his room without dinner. Max escapes to the land of the crafts for children. (219) 836-1839 or southshoreartsonline.org.

'Mary Poppins The Musical'

veryone's favorite practically perfect nanny takes the Memorial Opera House stage from Feb. 14 through March 1 in Valparaiso in this supercalifragilisticexpialidocious musical adventure! One

of Disney's most

popular movie

musicals of all time,

"Mary Poppins

The Musical" will

capture your heart

in a whole new way. Young Jane

and Michael Banks have sent many a nanny pack-

ing before Mary

Poppins arrives

on their doorstep.

Using a combination of magic and

common sense,

she must teach the

family members

how to value each

other again. Mary

Poppins takes the

children on many



anniversary of Maurice Sendak's "Where the Wild Things Are."

wild things, where he becomes friends with the native creatures who allow him to be their king. But Max begins to miss home and travels back through the wild land and into his bedroom — where dinner is waiting for him. The exhibit has visited more than 40 venues across the U.S., including Chicago's Museum of Science & Industry and the Disney Family Museum in San Francisco. Fans can see it from Feb. 14 through April 12 at the Center for Visual & Performing Arts in Munster. The exhibit includes weekly readings and daily tours, as well as a free Family Arts Fest from 10 a.m. to 2 p.m. Feb. 23 with events and

Photo provided by South Shore Arts

magical and memorable adventures, but Jane and Michael aren't the only ones on whom she has a profound effect. Even grown-ups can learn a lesson or two from the nanny who advises "Anything can happen if you let it." (219) 548-9137 or memorialoperahouse.com.

Northwest Indiana Symphony

he Northwest Indiana Symphony celebrates the 250th birthday of Ludwig van Beethoven on March 6 by performing Symphony No. 5 and its stirring fournote opening motif. Also on the program are Antonio Vivaldi's revolutionary violin concerti "The Four Seasons," featuring symphony concertmaster Michele Lekas, and Sergei Rachmaninoff's exuberant and romantic Piano Concerto No. 1, performed by pianist Yana Reznik. On April 3, the symphony brings to life one of the most recognizable choral pieces of the 21st century, Carl Orff's "Carmina Burana," a master work based on collections of medieval poems with universal themes. Igor Stravinsky's "The Firebird" tells the tale of an evil wizard, enchanted princesses, a handsome prince and the magical bird. Both concerts are at Living Hope Church, Merrillville. (219) 836-0525 or nisorchestra.org.

ARTS & ENTER

A friendship tested

OUT

ow much would you pay for an all-white painting? Would it matter who painted it? Could you call it art? These questions will be addressed in a presentation of "Art," the winner of the 1998 Tony Award for Best Play, from March 13 through 29 at 4th Street Theater in Chesterton. One of Marc's best friends, Serge, has just bought a very expensive painting, about 4-by-5 feet, all white with white diagonal lines. To Marc, the painting is a joke, but Serge insists that Marc doesn't have the credentials to judge. Another friend, Ivan, allows himself to be pulled into their disagreement. Eager to please, Ivan tells Serge that he likes the painting. Lines are drawn and these old friends square off over the canvas, using it as an excuse to relentlessly batter one another over past failures. As their arguments become more personal, they border on destroying their friendships. At the breaking point, Serge hands Marc a felt tip pen and dares him, "Go on." (219) 926-7875 or 4thstreetncca.com.

Visit the South Shore Arts regional calendar for more information on current exhibits, concerts, plays and other arts events at SouthShoreArtsOnline.org.



Art 4 in the spotlight

A new professional musical theater company called Art 4 made a splash in 2019 with local premiere stagings of "Next to Normal" and "Ghost Quartet." Co-founders Mark Albin and Aaron Albin open 2020 with a six-show run of Jason Robert Brown's theatrical song cycle "Songs for a New World," running Feb. 7 through 16 at LangLab in South Bend. Rather than follow a strict narrative, the show spins different variations on a unifying theme: "the moment of decision." (515) 205-9498 or art4sb.org.

New home for The Acting Ensemble

he Acting Ensemble is leaving its longtime home at Studio 217 in downtown South Bend for a new venue at 602 E. Mishawaka Ave. in Mishawaka. The switch to the new location is not slowing down the troupe's production schedule. On March 9, Acting Ensemble presents a staged reading of Henrik Ibsen's "A Doll's House," a show that complements the full production of Lucas Hnath's "A Doll's House Part 2," from March 6 through 22. Hnath's play is a 2017 sequel to Ibsen's immortal work of 1879. At the end of Ibsen's revolutionary original, the character Nora emphatically slams a door shut. The sequel begins with that same door opening, leading to a fantasy about what happened to the characters after Ibsen left them. (574) 807-0108 or actingensemble.com.

'First Date' at Bristol Opera House

At the Bristol Opera House, Elkhart Civic Theatre presents the musical "First Date" from Feb. 21 through March 7. It's a lighthearted look at the thrills and pitfalls of the dating world, especially the white-knuckle nerves that can strike on a blind date. Suspense follows with ECT's next show, Peter Colley's "I'll Be Back Before Midnight." A woman who has suffered a nervous breakdown is hoping to find peace in a rural, farm setting. Instead, she encounters hauntings that may be real ghosts or might just be figments of her imagination. (574) 848-4116 or elkhartcivictheatre.org.

Live at Notre Dame

The University of Notre Dame's DeBartolo Performing Arts Center enters its busiest stretch of the year with a performance of Renaissance choral music from Schola Antiqua on Feb. 23. The Irish Theatre of Chicago comes for two performances of John Patrick Shanley's "Doubt, a Parable" on Feb. 28 and 29. The South Bend Symphony Orchestra is in the midst of a complete cycle of Beethoven symphonies, presenting Symphony No.4 on March 8 at the center. One of the elite classical violin virtuosos of her

GREATER SOUTH BEND

JACK WALTON



the Boston Pops' concert April 8. (574) 631-2800 or performingarts.nd.edu.

Music at The Morris

The Morris Performing Arts Center in South Bend hosts a one-night presentation of "Menopause the Musical" on Feb. 8. Country singer Cody Jinks performs Feb. 13. While Jinks might be a big star now, major country legend Wynonna Judd performs with The Big Noise on Feb. 22 at the Morris. Standup comic Nate Bargatze brings his show titled "Good Problem to Have" on Feb. 28. The Morris stage transforms into the wild terrain of Simba, Scar and Mufasa from March 4 through 20, as "The Lion King" comes for an extended run. The show features music by Elton John and lyrics by Tim Rice. Two tribute acts follow. RAIN: A Tribute to the Beatles plays on March 25. On April 7, Brit Floyd presents "Echoes



Photo by Jamie and Eric Photography

generation, Jennifer Koh appears in a recital March 21. The Fred Hersch Trio (with bassist John Hébert and drummer Eric McPherson) plays on March 27. Highlights from the film scores of John Williams form the program of 2020." Along with faithful renderings of the best-known pieces from Pink Floyd's catalog, this show is unusual for its inclusion of a full performance of the band's legendary epic space-out jam, "Echoes." (574) 235-9190 or morriscenter.org.

READ ON PHONE

MAKING A DIFFERENCE **Advice for real problems**

1 Million Cups offers entrepreneurs outlet to exchange ideas, grow networks

MICHAEL PUENTE

he casual observer likely would call Breanne Zolfo a successful entrepreneur.

The 31-year-old owner of Cafe Fresco coffee shop in downtown Crown Point has gained national notoriety for just being nice to people.

Zolfo and her baristas write inspirational messages for customers on their coffee cups. She's used tip money to surprise people shopping at local grocery stores to help pay for purchases, and she started a Facebook group called Community Love, which encourages people to give time to a cause.

"I realize that inspiring people and encouraging them can literally change

"One Million Cups is an informal way to provide ... one-on-one feedback to business owners," said Kenneth Gonzalez, business adviser at the Northwest Indiana Small Business Development Center in Crown Point.

The Kauffman Foundation started the initiative in 2012 in Kansas City. Mo., as a way for entrepreneurs to engage with their communities, figuratively, over a million cups of coffee. The movement has grown to more than 180 communities nationally, with Hammond joining in 2016.

The group meets weekly and invites owners of businesses with five or fewer years in operation to get feedback from other entrepreneurs.



the direction of their life and empower not only a person but a community and then an area and eventually a nation," Zolfo said. "Our mission of Community Love was a spark and that spark spread like wildfire."

Zolfo and her unique business approach recently were featured on a segment for CBS morning news and on the Steve Harvey show. But even with the notoriety she achieved on her own, Zolfo realized she still needed help with her business.

That realization led her to attend a meeting of the new business networking group 1 Million Cups.

Photo provided by Purdue University Northwest

"We have business owners and supporting types of businesses from marketing firms, professional firms to get legal advice," Gonzalez said. "Sometimes we have bankers to offer advice, (and) sometimes you get funders that come by and think that's something they want to invest in."

Kasia Firlej, a professor of marketing at Purdue University Northwest in Hammond, said business owners who find themselves at a 1 Million Cup presentation usually walk away with a solution to a problem.

"A lot of these businesses have different barriers," Firlej said. "I believe this is

one of the best kept secrets in Northwest Indiana for students to learn about what type of real issues businesses face."

She said attendees make connections. "It's just such a great vibe to see people giving back," Firlej said. "These are people who are very dedicated."

Firlej teaches digital marketing at PNW in Hammond and has presented at 1 Million Cups meetings to help upstart businesses survive the marketplace.

"Digital marketing is a big growing field, and there's a lot of unscrupulous kind of behavior," Firlej said. "These people here are very dedicated that strive to bring in resources and expertise to help business and entrepreneurs thrive."

Meetings usually offer presentations about a local business or product while attendees enjoy some coffee. A presenter is provided six minutes to discuss their service or product with a 20-minute question-and-answer session. The presentation culminates in a final question of what the community can do to assist them.

"In some ways, it's like Shark Tank," said Mont Handley, associate director of the Commercialization and Manufacturing Excellence Center at Purdue University Northwest in Hammond.

Sometimes, Handley said, an aspiring entrepreneur learns whether to start a business or change course.

"I can tell pretty quick whether something is going to work or fail," Handley said. "It's better to fail fast than invest all that time and money."

Firlej said 1 Million Cups is a gathering of people looking to help each other.

"It's just a bunch of people giving encouragement to the business owner who might be struggling with different elements of 'What am I going to do next?'," Firlej said.

Zolfo agrees even successful entrepreneurs can use a little help.

"This is definitely needed," she said. "It's a good thing to have this kind of support in Northwest Indiana."



LEADER PROFILE **Serendipitous encounter**

Casual meeting leads seasoned leader to La Porte symphony

PHILIP POTEMPA

fter more than two musical decades guiding the growth and future of the Louisville Orchestra, Tim King was ready for retirement when he moved to northern Indiana.

"It was around 2015 when the director for the La Porte County Symphony (Orchestra) had left, and I just happened to meet Leigh



Music is a wonderful way to connect a community."

> —Tim Kina Executive director La Porte County Symphony Orchestra

Morris, chairman of the symphony's board of directors, and his wife. Marcia. at one of the concerts," said King, who lives in Rolling Prairie.

"I was so impressed with this orchestra and very taken by the entire concert experience," King said. "Leigh asked to meet with me. and later I was invited to fill in

for about nine

months in the vacant position, and here I still am, as we narrow down our music director search."

During the leadership transition, King, 61, has worked closely with Chuck Steck, the principle trumpet player of the 55- to 60-member La Porte County symphony. Steck is serving as the associate conductor for the orchestra.

Included with his administrative duties as executive director, King serves as the liaison for the growing number of almost 300 symphony season subscribers. in addition to the between 600 and 1,000 single-ticket patrons who attend the concerts throughout the year at the La Porte Civic Center.

The La Porte County Symphony Orchestra, now in its 47th season, annually presents two pops concerts and one classical performance. The symphony's season runs from Labor Day to Memorial Day. April 25 is its final concert for the 2019-2020 season.

"We are working with a budget of around \$250,000 to \$300,000, which is not very big considering what we are able to provide each year while supporting an orchestra this size," King said.

He said the symphony's programming priority is to listen to its audience.

"We know that not every concert can be all the works of (Gustav) Mahler or other classic greats," King said. "We make sure we offer something for everyone."

During the past two seasons, King, Morris and the governing board also have been listening to their patrons and audience members during the selection process for a new music director.

"We started with about 11 qualified candidates two years ago, and during this time, we have shared the bios and provided credentials of these professionals with inserts in our concert programs asking our audience to provide their and so fortunate" to have King leading the musical organization through "an important transition and new chapter of growth."

"First and foremost, Tim King is a great musician," Morris said. "But he is also so much more for what is needed to achieve success. He is also a wonderful educator and knowledgeable businessman."

Morris said that, when King was planning his retirement, his "changeof-landscapes" move north was intended to be Michigan.

"It just so happened that when Tim said he wanted to 'escape the heat of Louisville,' he happened to stop through La Porte and look around, which led him to experience one of our symphony concerts," Morris said. "And lucky for our community, he never made it any farther north to Michigan."

King said the opportunities provided by the La Porte County Symphony Orchestra are intended for every age. Emphasis is on Children's Educational Concerts, which annually serve more than 6,000 students from La Porte



musicians now in their 47th season of performances, which concludes April 25 with a final spring 2020 concert.

feedback," King said. "Now, we have narrowed the number of candidates down to six, so we are getting closer."

Morris said the La Porte County Symphony Orchestra is "both blessed Photo courtesy of La Porte County Symphony Orchestra

County schools, as well as senior living facilities and agencies that provide support for those with special needs.

"Music is a wonderful way to connect a community," King said.

Ambitious goals for growth

READ ON PHONE

Creating healthy environment for small business development mission of Indiana SBDC

Business

ith more than 512,000 companies employing 1.2 million Hoosiers, small businesses play a critical role in maintaining long-term economic growth in Indiana and supporting good jobs in our communities. As state director of the Indiana

Small



► Troy Phelps is state director of the Indiana Small Business Development Center.

(Indiana SBDC), I've countless heard stories from Hoosier entrepreneurs and business small owners who are finding success here. From food trucks and landscaping businesses to software developers and manufacturers. these stories are a testament to Indiana's growing entrepre-

Development Center

neurial ecosystem and the state's focus on equipping innovators with the tools needed to champion 21st century developments and launch new ventures.

During the past decade, Indiana has worked diligently to create the best environment in the nation for doing business, and the results speak for themselves. Today, Indiana is ranked No. 1 in the Midwest and No. 6 in the country for entrepreneur friendliness (Small Business & Entrepreneurship Council, Small Business Policy Index 2019) and received an A grade for ease of starting a business.

But as we celebrate our successes, we also recognize the challenges, and exciting opportunities, that face small business owners. These challenges are why the Indiana SBDC was formed almost 35 years ago. The Indiana SBDC, which is a program under the Indiana Economic Development Corp. (IEDC), offers a one-stop shop for entrepreneurs looking to start and grow a business. It delivers expert guidance and resources designed to assist them through all stages of development. Our mission is to create a positive and measurable impact on the formation, growth and sustainability of Indiana's small businesses.

Through our network of 10 regional offices across the state. the Indiana SBDC assists small businesses in developing and executing its business plans, evaluating market research, creating financial projections, formulating strategic plans and determining the value of its business.

For example, the Northwest Indiana SBDC continues to work with B.Nutty, the Portage-based gourmet peanut butter producer, to expand its food distribution and co-packing operations while also helping grow its client base across the U.S. Moreover,

the Indiana SBDC can help small businesses overcome the challenges of hiring its first employee and exporting its products to markets around the world. And thanks to partnerships with the U.S. Small Business Administration, the IEDC and our host universities, as well as the Indiana communities that continue to support our organization, we're able to offer these services at no charge to our clients.

Through late fall 2019, the Indiana SBDC was tracking toward a third consecutive record-breaking year for small business growth, assisting in 366 new business starts, almost \$130 million of capital

BY THE NUMBERS

Indiana is highly ranked in the Small Business & Entrepreneurship Council, Small Business Policy Index 2019:

Entrepreneur friendliness



infusion, and in the creation of 4,100 new jobs. In Northwest Indiana alone, our regional office assisted with 46 new business starts, \$7 million in capital infusion and in the creation of 378 new jobs.

In the years ahead, we're committed to continue cultivating mutually beneficial partnerships, growing and diversifying our client base, and increasing the Indiana SBDC's statewide efforts to support small businesses and build on Indiana's economic success. And we'll continue to set ambitious goals, working collaboratively with our partners to identify new opportunities and

increase awareness of the resources available to small businesses in our state.

To learn more about the Indiana SBDC, register as a client or check out clients' success stories, visit isbdc.org.

In the years ahead, we're committed to ... increasing the Indiana SBDC's statewide efforts to support small businesses and build on Indiana's economic success."





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