

Northwest Indiana Business Quarterly

*Serving Greater
Northwest Indiana
and Surrounding Counties*


BEST OF THE BEST

*Our readers pick the
region's top players in
dozens of categories.*

Marcie Crozier

Franciscan Omni Health & Fitness
Best Health and Wellness Fitness Facility

Choose a strong foundation for your growing business.



**Purdue Technology Center and AmeriPlex at the Crossroads
provide the right locale and environment for entrepreneurs
to create and grow their businesses.**

Right location - close proximity to I-65 & U.S. 30.

Room to grow - Purdue Research Park 392-acre site ready for build-to-suit.

Superior facility - office and wet lab spaces, flexible space, competitive pricing.

Business services - business acceleration, marketing, clerical support, mailroom.

Personal learning opportunities - Tech Talk, Technology Road Shows, Angel Network.

For more information visit:

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

(219) 794-1492

www.purdueresearchpark.com/merrillville

PURDUE
RESEARCH PARK

The idea economy is here®

Can you conduct your business banking on the go?

Yes!



The **FREE** Mobile Banking App* with Mobile Check Deposit from Peoples makes it possible.

- Get account balances
- View and search transaction history
- Transfer funds
- Deposit checks by taking a picture from your smartphone or iPad
- Pay bills

Bank Big with your Community Bank.
That's how we put your business first.

Peoples Bank
you first banking

ibankpeoples.com • 219.836.4400



Member FDIC

personal banking » business banking » electronic banking » wealth management

*Must be an online banking customer. Standard message and data rates may apply.

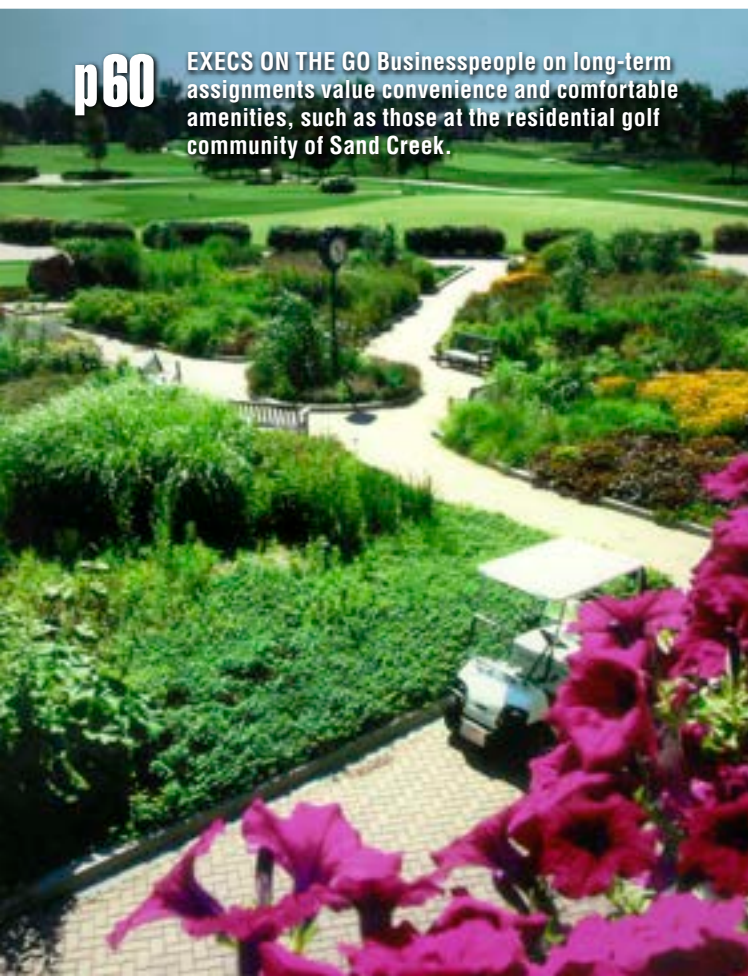
p36

FAMILY FIREWORKS Mike Cartolano's great grandfather lit the fuse of a multigenerational family business, Melrose Pyrotechnics Inc.



p60

EXECS ON THE GO Businesspeople on long-term assignments value convenience and comfortable amenities, such as those at the residential golf community of Sand Creek.



Northwest Indiana
Business Quarterly
SPRING-SUMMER 2014

contents

PUBLISHER'S NOTE

5 A Salute to the Best

Spotlighting winners, from businesses to racing teams.

NOTEWORTHY NEWS BITS FROM...

6 Around the Region

COVER STORY

16 Best of Northwest Indiana Business

Our readers make their picks in dozens of categories.

HEALTH CENTERS

32 The Big Picture of Health

Health centers improve access and offer a holistic approach.

SMALL BUSINESS

36 Family Traditions

Hard work, strong values and careful planning help family businesses last.

WORKFORCE DEVELOPMENT

42 Balancing Act

Developing new employees and the existing workforce.

46 Young Innovators: Ahead of the Game

Dedication and inspiration create jobs across the region.

51 Hire a Kid

Under those tattoos and piercings are tomorrow's workers.

EMPLOYEE WELLNESS

54 The Evolution of Wellness

Programs expand their focus and work on employee engagement.

SPECIAL SECTION: EXECUTIVE LIVING

59 Between Two Homes

Execs on the go often need temporary housing.

62 Staying and Upgrading

Rather than sell, homeowners are remodeling more and more.



Talk v. Walk

It's easy to talk value – law firms do it all the time. At Barnes & Thornburg, we'd rather walk it than talk it. It's a distinction our clients appreciate. They like their matters staffed with less leverage and more partner involvement. They like their lawyering practical, efficient, and predictable. Measuring value not by time spent, but by results obtained. By how well we have walked their particular walk.



btlaw.com

2014
Best of
**Greater
South Bend**
Michiana Business
As voted by the greater
South Bend business readers of
Northwest Indiana Business Quarterly

ATLANTA CHICAGO DELAWARE INDIANA LOS ANGELES MICHIGAN MINNEAPOLIS OHIO WASHINGTON, D.C.



p65

QUALITY OF LIFE Economic-development officials are finding increased interest in the South Bend area.



p72

FAMILY BUSINESS Auto racing is in the genes for driver Graham Rahal and his dad, team owner Bobby.

ARTS

64 Arts Update

From pop culture to popular movie music to two takes on "Hamlet."

ECONOMIC DEVELOPMENT

65 Clearing the Hurdles

South Bend area seeing economic-development success.

LEADER PROFILE

70 A Life of Service

Dr. Marlon Mitchell takes on the region's educational challenges.

EXCLUSIVE: SPORTS

72 Family Ties

Graham Rahal behind the wheel of dad Bobby's race car.

MAKING A DIFFERENCE

74 Health and Well-Being

Community Foundation of Northwest Indiana has a broad impact.

MADE IN INDIANA

75 A New Spin

Merrillville venture remakes the Lazy Susan.

EXCLUSIVE: PUBLIC SERVICE

76 Q&A With the Governor

Mike Pence talks taxes, jobs, infrastructure, workforce and tourism.

TECHNOLOGY

78 Data Breaches

*They happen everywhere.
How can your company be safe?*

LEGAL ADVICE

79 Dealing With Insolvent Customers

Should you sell on a secured or unsecured basis?

VIEWPOINT

80 Stuck in the Past

It's time to take a smarter approach with Indiana marijuana laws.

Cover photo by Shawn Spence

Spring-Summer 2014

Northwest Indiana Business Quarterly

Indianapolis Office
Publisher/Executive Editor/Advertising
GLEE RENICK-MAY

Contributing Editor
STEVE KAEUBLE

Assistant Editor
DENISE C. BUSCHMANN

Administrative Assistant
REBECCA L. ISAACS

Art Director
ANDREW ROBERTS

Contributing Creative Director
VICKY ROCKWELL

Photographer
SHAWN SPENCE

Contributing Writers
PATRICK A. BRENNAN • RON BUSH
LAUREN CAGGIANO • JOHN CAIN
JERRY DAVICH • STEVEN DAVIDSON
SHARI HELD • J. BRIAN HITTINGER
KEITH KIRKPATRICK • MICHAEL PUENTE
BEN SMITH • SENATOR KAREN TALLIAN
JACQUELINE VON OGDEN
HEIDI PRESCOTT WIENEKE

Editorial Advisory Committee
JOHN DAVIES • KATHY DEGUILIO FOX
BARBARA GRIMSGARD • CAROL HIGHSMITH
KEITH KIRKPATRICK • NICOLE MACKOWSKI
JANIS MORAN • LEIGH MORRIS
EVELYN MORRISON • ELIZABETH SIMMONS
MARY WELLNITZ • LINDA WOLOSHANSKY

Circulation
REBECCA L. ISAACS

New Media/Ad Production
JANICE L. DIXON

Web/Tech Support
JASON CRUNDWELL
KIT MALONE

e-mail: businessnews@nwibq.com

web: www.nwibq.com

visit us at facebook.com/nwibq



Northwest Indiana Business Quarterly is owned and published by May Communications Group, LLC, Glee Renick-May, president and CEO.

© Copyright 2014. All rights reserved.
Reproduction without permission is prohibited.

Two-year quarterly subscription rate is \$19.95.
Single magazine price is \$3.95. Requests for additional magazines will be billed shipping charges.
Total circulation: 13,000. Send payment with your name, company address and contact information to:
Northwest Indiana Business Quarterly
9801 Fall Creek Rd. #247, Indianapolis, IN 46256-4802



IndianaChamber
The Voice of
Indiana Business.

PUBLISHER'S NOTE

A Salute to the Best

*Spotlighting winners,
from businesses to racing teams.*



Glee Renick-May

My congratulations to this year's "Best Of" winners in Northwest Indiana and Greater South Bend/Michiana, as chosen by our readers! And thanks again to all our readers who took the time to vote. We had a record number of responses this year and added several new voting categories. Find out who is the best in business in 2014, inside with our cover story.

Manufacturing jobs in Indiana account for 28 percent of our state's economy, but those jobs have changed. The lack of skills needed to fill manufacturing job vacancies is being addressed by workforce development leaders, Ivy Tech and many training initiatives. Read more inside on what is being done to address the needs of our future workforce. Young people, especially, need to be given the opportunity to learn basic job skills—and they just need a chance. We encourage our readers to hire teens this summer to help them develop skills and build their work ethic. College graduates are educated, but lack real-world work experience in their 20s and they are having a tough time landing jobs as well. Balancing a personal life with work is another of the challenges facing younger workers, especially those in their 30s with young families. Some are ahead of the game. Our "Young Innovators"

profiled inside this issue have changed the rules and are doing great things with their own business ventures.

Our small business focus this issue is on family-owned businesses. It can be challenging and when conflicts arise or differences of opinions surface, the region's multigenerational, family-owned businesses seem to know how to overcome these obstacles and continue to thrive. Read the full story inside this issue.

Our exclusive Q&A public service article with Gov. Mike Pence, written by Michael Puente, reflects the positive accomplishments of this year's short legislative session, and our sports department exclusive is on the father-and-son Rahal racing team, written by our sportswriter, Ben Smith.

And our Viewpoint contributor, Senator Karen Tallian of Portage, bravely addresses the need to change the laws for those who get arrested for marijuana possession. She has been trying for several years to reclassify possession from felony to misdemeanor. Indiana has some of the harshest marijuana laws in the nation. She is advocating change, to get Indiana out of the past and into the present by decriminalizing possession of smaller amounts.

Enjoy our current issue!

—Glee Renick-May, Publisher

CONNECT WITH US

NWIBQ.com

Around the Region

ACCOUNTING

Kruggel Lawton CPAs, welcomes **Michelle Chupp** as a staff accountant to the Elkhart office, and **Mike Reed** and **Michele Reed**, both staff accountants to the South Bend office. ... **Jill A. Jones**, CPA, and vice president of **McMahon & Associates**, has earned a Certified Valuation Analyst (CVA) designation. Jones successfully completed the certification process with the National Association of Certified Valuators and Analysts (NACVA) to earn her designation. Requirements to earn the Certified Valuation Analyst designation include being a licensed Certified Public Accountant, completing NACVA's five-day training program, and successfully completing the association's comprehensive examination.

BANKING

Citizens Financial Bank welcomed **Chris Chatfield** to team with the position of vice president, business banking in Highland. Chatfield spent seven years as a senior sales executive at Moneris Solutions and nine years of commercial lending with

Mercantile National Bank of Indiana and **Horizon Bank**. Citizens Financial Bank is now **First Merchants Bank**. A financial holding company headquartered in Muncie, First Merchants Corp. is comprised of First Merchants Bank, NA., which also operates divisions Lafayette Bank & Trust, Commerce National Bank, and First Merchants Trust Co. ... **Lisa Bossi** has joined **Centier Bank** as vice president of cash management, serving Northwest Indiana. Bossi brings more than 25 years of banking experience to the Highland office. ... Entering into a strategic alliance with regional bank **Centier**, **Redhawk Wealth Advisors Inc.**, a leading full-service turnkey RIA, will serve as the ERISA 3(38) provider for the Centier Open MEP. Serving as the ERISA 3(38) investment manager and taking over the fiduciary responsibilities of the investments for the plan and participants, Redhawk is responsible for the selection, monitoring and replacement of the investments in the plan. **Louis A. Cronmiller** and **Linda J. McGinnity** have joined Centier Bank as

part of Centier's Mishawaka Banking Team, serving the Greater South Bend area. Cronmiller joins as assistant vice president/branch manager and mortgage loan originator, responsible for leading a growing mortgage team throughout the area, including Mishawaka, Elkhart and Goshen. McGinnity, a seasoned mortgage lender, joins as mortgage loan originator. **Lori Nicklas** has joined Centier Bank as a mortgage loan originator, serving the Porter County service area. Michael E. Schrage, Centier Bank president, CEO and chairman of the board, announced the addition of **Jennifer Callison** to its board of directors. Callison is vice president, Realtor, and broker for **Mike Thomas Associates/F.C. Tucker Real Estate Firm** in Fort Wayne. Callison has been involved in the real estate business for more than 16 years, managing four offices and more than 100 agents throughout Northern Indiana, with annual sales in excess of \$200 million. ... **Members Advantage Credit Union** welcomes **Leslie Daily** as the new branch manager for its Portage loca-



Michele Reed



Michelle Chupp



Mike Reed



Heather Ennis

tion. Daily has 20 years of experience in the banking and finance industry and has succeeded in a variety of positions including branch coordinator, financial support specialist, banking center manager and mortgage loan officer.

CONSTRUCTION/ ENGINEERING

Saint Joseph Regional Medical Center will expand its Plymouth campus with a new, state-of-the-art emergency department. **MPA Architects**, of South Bend, will design the new space, projected to be complete by September 2015 at a cost of \$9 million. ... **Falk PLI**, which is based in Portage and specializes in industrial metrology and engineering services, announces the addition of **Ken Reddish**, previous owner of **Rotec Inc.**, to its engineering team. He is serving as general manager of remote offices for the organization. For more than 30 years, he has specialized in industrial surveying, alignment and metrology services for the steel, paper, cement, power and aluminum industries.

ECONOMIC DEVELOPMENT

Heather Ennis has been selected as president and CEO of the **Northwest Indiana Forum**. The first woman to lead the regional economic develop-

ment organization, Ennis previously served as executive director of the Duneland Chamber of Commerce and president of the Duneland Economic Development Co., improving the quality of life and breadth of economic opportunity within the five lakefront municipalities of Beverly Shores, Burns Harbor, Chesterton, Dune Acres and Porter. ... The **Indiana Economic Development Corp. (IEDC)** encourages Chicago businesses to move to Indiana with the launch of the state's most recent marketing campaign designed to highlight the benefits companies gain from operating in Indiana's business climate. The Stillinnoyed campaign contrasts the Illinois business environment—marked by tax hikes and budget deficits—with the Hoosier business climate, which is supported by a stable environment and lower taxes. ... **Economic Development Corp. Michigan City (EDCMC)** secured a professional community and economic development services contract from the city of Michigan City. The contract provides \$100,000 to EDCMC in 2014 through the County Economic Development Income Tax fund.

EDUCATION

Linda Mansfield, M.D., has been appointed **director of the Memo-**

rial Sports Medicine Fellowship, partnering with University of Notre Dame and St. Joseph Regional Medical Center to train physicians to train experts in the care of athletes. Dr. Mansfield is a graduate of The Ohio State University and the Memorial Family Medicine Residency Program. ... **Purdue University Calumet** in Hammond and **Purdue University North Central** in Westville will merge administrative duties. The merger will eventually lead to one chancellor overseeing both campuses. The joint proposal reflects Purdue's continued emphasis on administrative cost savings to promote student affordability and accessibility. ... **Jon Becker**, senior lecturer in the Department of Mathematics and Actuarial Science at **Indiana University Northwest**, was awarded the President's Award, one of the most prestigious teaching awards bestowed by Indiana University. ... **Valparaiso University** announces **Mark L. Biermann, Ph.D.**, will join as incoming provost and executive vice president for academic affairs effective July 1, 2014. Biermann will be responsible for leadership and oversight of the university's academic programs as well as student affairs, including campus ministries, international programs, and diversity initiatives. ... **Calumet College of St. Joseph** was awarded



Linda Mansfield



Lynette Eggers



Laine Johnson-Merkel



Steve Lunn



Rodney Beckner



Amanda Pape



Paul Dobransky



Qun Wu



Michael Linton



Goodbye XP. Hello HP.

Windows XP support ends April 2014.

Upgrade your business now with the HP Elite series.

Turn the end of Windows XP into the start of a more mobile, productive workforce with the broadest portfolio of products powered by the Intel® Core™ i7 processor and optimized for Windows 7¹ and Windows 8.²

Upgrading is easy with HP services and our comprehensive migration support. Technology that moves you forward and pays you back matters.



Make it matter.

C Chester inc.

Information Technologies

Network Solutions at Work



See all specializations*

Contact us today for more information about upgrading your workforce.

Phone (219) 464-9999 or 800-778-1131

www.chesterinc.com

* HP specializations include Gold: ServiceOne (Enterprise), ServiceOne (Printing & Computing); Silver: Networking, Server. Productivity software not included.

¹ Not all features are available in all editions of Windows 7. This system may require upgraded and/or separately purchased hardware to install the Windows 7 software and take full advantage of Windows 7 functionality. See microsoft.com/windows/windows-7 for details.

² Not all features are available in all editions of Windows 8. Systems may require upgraded and/or separately purchased hardware, drivers, and/or software to take full advantage of Windows 8 functionality. See microsoft.com

All other trademarks are the property of their respective owners.

© Copyright 2013 Hewlett-Packard Development Company, L.P. The information contained herein is subject to change without notice.

the Leadership Award by the Urban League of Northwest Indiana. The college is the only college or university in Indiana designated by the federal government as a Hispanic-serving institution and has been designated a military-friendly institution. ... Locally owned **College of Court Reporting** announced collaboration with **Lynette Eggers**, former assistant director of educational services with the National Court Reporters Association. Eggers will head the newly formed ev360® Educational Solutions, source-based consortia on strategically designed strengths, leadership and lifelong learning. ... **Purdue University North Central** bachelor's degree in Early Childhood Education recently earned national recognition from the National Council of Accreditation of Teacher Education (NCATE) and the National Association for the Education of Young Children (NAEYC). ... **Mohammad Zahraee**, **Purdue University Calumet** professor of mechanical engineering technology and assistant dean of graduate studies, has been appointed to the ABET Board of Directors, as a representative of the American Society of Mechanical Engineers. Zahraee has served Purdue Calumet since 1989. ABET is a nonprofit, non-governmental organization that accredits college and university programs in disciplines of applied science, computing, engineering and engineering technology. Purdue University Calumet assistant professor of science education **Sharon Schleigh** has been named 2013 recipient of the Distinguished Award for Innovative Science Teaching by **The Hoosier Association of Science Teach-**

ers Inc. (HASTI). Schleigh teaches courses in physics, astronomy and physical science, and research areas include understanding how people learn and engage in science with an emphasis on how teachers present science in their classrooms.

ENERGY

Northern Indiana Public Service Co. (NIPSCO) partnered with **South Shore Clean Cities** to expand opportunities for alternative fuel through the launch of a public charging station incentive program. The NIPSCO IN-Charge Around Town Electric Vehicle Program aims to make it easier and more affordable for businesses and organizations to install public charging infrastructure.

FINANCIAL

Bob Sotak has joined **Weiss Entities** as senior vice president and chief financial officer. Sotak will help lead the growth of the company's regional portfolio of multifamily and retail assets through new development and selective acquisitions.

HEALTH CARE

Stephen Lunn was recently named CEO of **Porter Health Care System**. With more than 10 years of hospital leadership experience, Lunn previously served as CEO of Heartland Regional Medical Center in Marion, Illinois, working to position the hospital as the provider of choice in Marion County. Lunn's achievements earned him the 2012 CEO Excellence in Leadership Award from Community Health Systems. Porter Health Care System recently named **Elaine Johnson-Merkel**, director of the Women & Children's Pavilion, as Porter's Clinical Manager-of-the-Year, and **Amanda Pape**, director of decision support services, as Porter's Non-Clinical Manager-of-the-Year. Porter Health Care System recently named **Rodney Beckner**, bio-med technician, as Associate of the Year. Selected for his high sense of ownership, reliability and responsiveness,

Precision. Experience.

Steady hands make
all the difference.

In an unstable world,
your business deserves
unwavering advocacy
and balanced guidance.
We are a business partner
and defender of success.



2014
Best of
**Northwest
Indiana
Business**

As voted by the readers of
Northwest Indiana Business Quarterly

EICHHORN & EICHHORN, LLP
ATTORNEYS AT LAW



Northwest Indiana

Indianapolis

South Bend / Mishawaka

www.eichhorn-law.com

Becker is responsible for performing critical preventive maintenance, safety testing, incoming inspections, installations, troubleshooting, repairs and calibrations of all patient care equipment. **Porter Regional Hospital** became the first health care facility in Indiana to receive full Atrial Fibril-

lation Certification status from the **Society of Cardiovascular Patient Care**. This elevates the status of the **Porter Regional Hospital's Center for Cardiovascular Medicine**. ... South Bend's **Memorial Regional Cancer Center** (MRCC), through the newly designated **Memorial Cancer**

Research Center (MCRC), has joined the **Mayo Clinic** to provide national clinical trials for local cancer patients. Physicians can enroll patients in clinical trials that will include the prevention and treatment of cancer, as well as symptom management trials. This affiliation allows Memorial and the **South Bend Clinic** to offer new options not available elsewhere within Michiana. MCRC is the first center in the region to currently offer breast and prostate cancer vaccine clinical trials. ... **WorkingWell**, Franciscan Alliance's occupational health program, is expanding to Rensselaer in May. "We are working with the Rensselaer community to establish a WorkingWell facility and along with Franciscan St. Elizabeth Health, our sister hospital, we hope to be able to complement the great service they are providing by bringing additional focus on occupational health and safety," says **Gene Diamond**, chief executive officer of Franciscan Alliance's Northern Indiana Region. ... **Indiana University Health LaPorte** and **Starke** hospitals welcome **Camie Patterson** as the new chief operating officer. Patterson brings an experienced and dedicated career as a senior health care executive to IU Health with successes in finance and focus on process improvement. ... **Michael A. Linton, M.D.**, has been appointed medical director of the **Methodist Physicians Group**. Dr. Linton has been part of the Methodist Hospitals' organization for more than 30 years, serving in various medical staff leadership roles. ... **Porter-Starke Services** received the **Indiana Healthy Workplace Award** and **National Best Practice Award**. Porter-Starke Services also received the state of Indiana's **Psychologically Healthy Workplace Award** from the **American Psychological Association**, honoring organizations that promote employee involvement, work-life balance, employee growth and development, health and safety and employee recognition. ... Obtain-

Putting your business SUCCESS **FIRST**

For 150 years, First Financial Bank has successfully combined the expertise and services of a larger bank with the care and perspective of a neighborhood community bank.

With local decision making, flexible terms and access to smart resources to help companies grow, First Financial delivers customized and timely solutions to keep local businesses moving forward.

To learn how we can help your business take another step on the path to success, visit bankatfirst.com/Business or contact:

Mike Schneider
Market President
Northwest Indiana
219.322.9527

FIRST
first financial bank



877.322.9530
bankatfirst.com



Dawn Bundalo



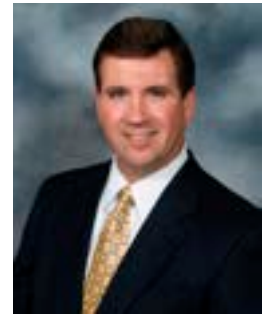
Joyce Coulter



Carly Brandenburg



David Jensen



John McCrum

ing primary health care services will soon be easier for the homeless and public housing populations in the Hammond area, thanks to the **New Access Point Grant** awarded to **Regional Mental Health Center**. The Lake County nonprofit has treated 100,000-plus area residents during more than four decades of existence. **Dr. Paul Dobransky** recently joined Regional Mental Health Center as staff psychiatrist at the Strawn Center in Merrillville. Before coming to Northwest Indiana, he was an attending psychiatrist at New York University's Bellevue Hospital, specializing in mood disorders, relationships, psychological trauma, gender psychology/women's/men's issues, teaching, and contributing to media and public relations, community relations, as well as therapy and evaluation services for nursing residences in the Chicago, Ill. area. **Dr. Qun Wu** has also joined Regional Mental Health Center as a staff psychiatrist. Dr. Wu graduated from Rush University Medical Center in Chicago as a Fellow of Child and Adolescent Psychiatrist in August. He previously served as an adult psychiatry resident at Maine Medical Center in Portland, and also practiced internal medicine at Duchang County Hospital in Duchang, Jiangxi Province, China, where he also obtained his bachelor of medicine degree.

HOSPITALITY

Joyce Coulter has been named general manager for **Good to Go by Lucrezia** in Chesterton and Valparaiso and **Dawn Bundalo** has joined Good to Go by Lucrezia as store manager for its new Valparaiso location.

Community businesses need a community bank.

*Are you a Fortune 500 company? No?
Then why is it important that your bank be?*

Make a decision to bank with a financial institution whose connection with the local community is as strong as yours. Work with a banker whose livelihood is as tied to the local community as your own. Let a community bank help you with your business borrowing to satisfy needs such as:

Refinance your existing commercial real estate

Traditional operating Lines of Credit

Construction financing for commercial building

Equipment loans – to modernize your operation

Asset-based financing alternative to factoring

Call our Lending Center at
(219) 365-6700 to set up a meeting with a business specialist.

Ask about special incentives for businesses owned by women, minorities and veterans!



A REAL COMMUNITY BANK... Not just a branch in your community.

www.amsavings.com

MUNSTER
8230 Hohman Ave.
219.836.5870

HAMMOND
4521 Hohman Ave.
219.931.1015

DYER
1001 Main Street
219.322.5005

SCHERERVILLE
7580 Wicker Ave.
219.365.6700

MEMBER FDIC
©2014 MDS amb40304



Kirk Bagrowski



Lou Voelcker



Megan Brennan



Nicholas Brunette



Trent Gill

LEGAL

Eichhorn & Eichhorn LLP announced that **David Jensen, John McCrum** and **Lou Voelker** were named by *Indiana Super Lawyers* magazine as some of the top lawyers in Indiana for 2014. This is Jensen's 11th consecutive year in the publication and second consecutive year for McCrum and Voelker. Only 5 percent of the lawyers in the state are recognized by *Super Lawyers*. Eichhorn & Eichhorn also announces that **Kirk Bagrowski, Trent Gill, Carly Brandenburg, Nick Brunette,**

Megan Brennan and **Brett Clayton** have been named by *Indiana Super Lawyers* magazine as Rising Stars in Indiana for 2014. Bagrowski, Gill, Brandenburg, Brunette and Brennan practice out of the firm's Hammond office; Clayton's home office is Indianapolis. Gill will be transferring to the firm's Indianapolis office this summer.

MANUFACTURING

Designer and manufacturer of plastic air movement components and systems **Tec Air Inc.** is relocating

to Munster from Willow Springs, Ill., potentially creating up to 258 new jobs by 2016.

MARKETING

VIA Marketing recently welcomed **Libby Walker** as the SEO specialist. Walker, a Crown Point resident and Olivet Nazarene University grad, holds a BS in business administration and marketing.

PROFESSIONAL SERVICES

Theresa Valade, CEO of **Success Trek Inc.** of Valparaiso, has joined

**IT'S YOUR GOAL.
WE MAKE IT
HAPPEN.**

Your business goals evolve in strategic, promising ways every day. Whatever your goal is today, or tomorrow, First Merchants Bank (formerly Citizens Financial Bank) can make it happen. We help you realize every opportunity to grow your business with full-service commercial banking solutions – from convenient business checking accounts to smart lending options, comprehensive cash management, and more.

It's your goal. We make it happen.

At First Merchants, we see beyond the numbers by using powerful financial resources, prompt local decisions, and personal attention.



**First Merchants
Bank**

Citizens Financial Bank is now **First Merchants Bank.**

The strength of big. The service of small. | firstmerchants.com | 800.205.3464





Libby Walker

the Chicago Society for Human Resource Management Board of Directors for 2014 as chair of the Education: Human Resource Development Committee. ... **Hard Hat Hub** has launched a new technology platform helping match engineers, project managers, construction professionals and facility managers with leading employers.

REAL ESTATE

New officers and directors of the **Greater Northwest Indiana Association of REALTORS®** and **Greater Northwest Indiana Association of REALTORS® Multiple Listing Service** took office earlier 2014. **Edith Cothran** of **McColly Real Estate** in Schererville became GNIAR president. **Joe Wszolek** of **Appraiser-Joe.com** in Portage was elected as 2014 GNIAR president-elect. **Rose Dobbins** of **Coldwell Banker Res. Brokerage** in Highland was elected for the 2014 GNIAR treasurer position. Elected directors include: **Craig Frendling** of **Century 21 Executive Realty**, Schererville; **India Castaneda** of **Coldwell Banker Res. Brokerage**, Highland; **Valarie Kubacki** of **Prime Real Estate**, Valparaiso; **Nathan Reeder** of **Reeder Companies**, Hammond; and **Celeste Zajac** of **North American Title** in Merrillville. **Brenda Miley** of **McColly Real Estate** in Schererville ascended to 2014 GNIAR/MLS president. **Kathy Boswell** of **RE/MAX Realty Associates** in Munster was named 2014 GNIAR/MLS president-elect. **Thelma Nolan** of **Care Management and Realty** in Munster was elected as 2014 GNIAR/MLS treasurer. GNIAR/MLS elected directors include: **Steve Dattilo** of **Dattilo Appraisal and Realty** in Valparaiso and **Milt Petersen** of **Columbia Group Inc.** in Merrillville. ... Sixteen broker associates, sales managers and directors from **McColly Real**

Estate attended the **Leading Real Estate Companies of the World® (LeadingRE)** annual conference in February. The international event drew a record attendance of 2,500 real estate professionals from nearly 20 countries.

RECOGNITION

Michael Suggs, director of operations integration and strategy for **Northern Indiana Public Service Co.**, recently received a 2014 Champion of Diversity award from *Indiana Minority Business Magazine*. Suggs has been involved for many

General Insurance Services | **GIS**
www.genins.com

2005 - 2013

Best of
Northwest Indiana Business

Voted by the readers of Northwest Indiana Business Quarterly

Best Insurance Agency for Business

Coverage for your most precious assets.

**AUTO | HOME | BUSINESS
LIFE | HEALTH**

**NORTHWEST INDIANA'S MOST TRUSTED INSURANCE
ADVISORS FOR OVER 75 YEARS.**

Contact an agent in your area to discuss your policy needs.

LaPorte
219.362.2113

Michigan City
219.879.4581

Valparaiso
219.464.3511

years with diversity efforts at NIPSCO and at the state and national levels with **American Association of Blacks in Energy**. ... **Carpenters Union Local 599** (part of Indiana/Kentucky/Ohio Regional Council of Carpenters) has approved a sponsorship for **Jake Haney**, a sophomore

at Valparaiso High School, for his motocross racing. Haney is the son of Keith Haney and grandson of Dan Brown, who are both members of Local 599.

TOURISM

The **South Shore Convention and**

Visitors Authority announced **Rik Piszczek** as its new manager of human resources. Piszczek will be responsible for bureau programs, policies, day-to-day operations and assisting the bureau with staffing needs.

MC INDUSTRIAL BUILDING MISSOURI SOLAR FARM

MC Industrial Inc., an independent McCarthy company with a prominent office in Portage, has been chosen to manage the design and construction of Ameren Missouri's multimillion-dollar project to build the state's largest investor-owned solar energy center. The facility will be located in O'Fallon, Mo. MC Industrial has been named the EPC (engineer procure construct) contractor, which means the company is responsible for all engineering, procurement and construction functions; including design, planning, programming, purchasing, communications, scheduling and actual construction of the project. MC Industrial has hired Burns & McDonnell to assist with the engineering.

Construction is scheduled to begin in April following final design and permitting in late spring. The project is expected to deliver power to Ameren Missouri customers by December 2014. The O'Fallon Renewable Energy Center will be capable of generating 5.7 MW, enough electricity to power 650 average-size homes in the St. Louis area. The facility will feature more than 19,000 solar panels and will be built adjacent to Ameren Missouri's Belleau substation, in St. Charles County, on approximately 19 acres already owned by the utility. The project is expected to generate 50 to 70 construction jobs.

"We envision this project as a partnership between MC Industrial, Ameren Missouri and the St. Louis Area Building Trades," says MC Industrial Vice President of Operations Chad Cotter. "We are excited to have the opportunity to use our solar construction expertise locally to increase renewable power generation options in the St. Louis region." **BQ**

Local Knowledge. Timely Decisions. Trusted Advice.



From well-structured commercial loans and convenient cash management services to local involvement and a genuine commitment to the community, Standard Bank offers everything you need to grow your business. Contact one of our trusted advisors today.

Serving Northwest Indiana...

- | | |
|--|--|
| ▶ Chesterton 755 Indian Boundary Rd. | ▶ Lowell 2090 E. Commercial Ave. |
| ▶ East Chicago 4518 Indianapolis Blvd. | ▶ Merrillville 579 W. Lincoln Hwy. |
| ▶ Hammond 7007 Calumet Ave. | ▶ St. John 9321 Wicker Ave. |
| ▶ Highland 2930 Ridge Rd. | |

866.499.2265
standardbanks.com



INDIANA COMPANIES TO WATCH WINNERS GET NOTICED...

“The honor of being recognized as one of the “Indiana Companies to Watch” is a milestone for our company and is appreciated greatly. We are somewhat isolated in rural Northwest Indiana and we have noticed that we are receiving a lot more attention than we have in the past. We feel that this award is also an acknowledgment of decades of hard work and dedication from our team at FRATCO.”

– Bill Champion, Director of Operations, FRATCO, Inc.

...MAYBE IT'S TIME YOU GET NOTICED TOO.

The seventh annual Indiana Companies to Watch, presented by the Indiana Office of Small Business and Entrepreneurship (OSBE) and its Indiana Small Business Development Centers (ISBDC), the Indiana Economic Development Corporation (IEDC), and endorsed by the Edward Lowe Foundation, recognizes the state's successful second-stage companies that have a history of growth and are projected for future success. These elite Indiana companies will be honored at an awards ceremony on August 20 at the Indiana Roof Ballroom.

APPLICATIONS ARE OPEN NOW THROUGH APRIL 16.

FOR INFORMATION ABOUT INDIANA COMPANIES TO WATCH, VISIT **INCTW.ORG**

FIND US ON TWITTER AT **#INCTW**

2014 SPONSORS

Indiana Companies To Watch

NEW PARADIGM SPONSOR

BARNES & THORNBURG LLP
btlaw.com

VISIONARIES

KSM KATZ
SAPPER
& MILLER

KeyBank

PURDUE
UNIVERSITY

DESSERT RECEPTION SPONSOR

IVY TECH
CORPORATE COLLEGE

MEDIA SPONSORS

BIZVOICE

(i) INSIDE INDIANA
BUSINESS
WITH GERRY DICK

**Northwest
Indiana
Business**
JOURNAL

PRESENTED BY

INDIANA
ENGINEERING EXCELLENCE

ISBDC
Business. Smarter.

Best of Northwest Indiana Business

Our readers make their picks in dozens of categories.

Who doesn't want to be the best? Students do, as do athletes and performing artists. So, of course, do businesses, and for them the proof comes from satisfied customers who voice approval through word-of-mouth recommendations.

That's what *Northwest Indiana Business Quarterly's* annual reader

survey reveals... the approval of customers and peers across the business community. To those honored businesses and organizations, we say "congratulations!" And to the readers who took time to vote in our online survey, we say "thanks!"

BEST COMPANIES TO WORK FOR
Winners: Centier Bank; Franciscan

Alliance hospitals; Porter Regional Hospital; and Peoples Bank.

Greater South Bend/Michiana: Crowe Horwath and Gibson Insurance.

"At Crowe, we're excited to receive this honor," says Gary Fox, managing partner of the firm's South Bend office. "We have a very dedicated team that believes in



DOUBLETREE BY HILTON Best hotel for business events and business travelers in Greater South Bend/Mishawaka.



BRIAR RIDGE COUNTRY CLUB Best golf course and best course for charitable/business outings. Pictured is Briar Ridge pro Jack Sudac, displaying proper grip of the club.



B&E MARINE IN MICHIGAN CITY Best place to purchase a boat.

providing an exceptional client experience, actively participating in our community and having fun. We

provide opportunities for team members to establish a proper work/life balance.”

**BEST MEETING SITE
FOR SMALL GROUPS**

Winner: Avalon Manor, Hobart.

Greater South Bend/Michiana:
Windsor Conference Center, Mishawaka.

**BEST MEETING SITE
FOR LARGER GROUPS**

Winner: Avalon Manor, Hobart.

Greater South Bend/Michiana:
Century Center, South Bend.

**BEST HOTEL
FOR BUSINESS EVENTS**

Winner: Star Plaza, Merrillville.

Greater South Bend/Michiana:
DoubleTree by Hilton.

BEST CONVENTION SITE

Winner: Star Plaza, Merrillville.

Greater South Bend/Michiana:
Century Center, South Bend.



At HIA Insurance, we build lasting relationships by putting you and your business first. Our staff is the main reason we are celebrating more than 80 years in the business. Our experience and knowledge of the insurance industry combined with our friendly attitude makes choosing the right insurance products easy.

Call us today for a free quote.

HIA HIA INSURANCE

219.865.1777 | 888.233.3880

www.hiainsurance.com

Proudly Representing





PORTER REGIONAL HOSPITAL IN VALPARAISO Best hospital, best health care provider for cardiology and treating cancer, and one of the best companies to work for.

Is Your Company Prepared for Obama Care?



Matthew H. Glaros

Willis H. Glaros, RHU
Owner, Registered Health Underwriter

Contact the Health Reform Specialists at Employer Benefit Systems

It pays to review your benefits package every year—but who has the time? We do the work for you, so you can spend your time doing what you do best. With 30 plus years of experience, we offer the insight and relationships needed to secure the best, most cost effective benefit solutions.



EMPLOYER BENEFIT
systems

219.322.1556 • www.EBSinsure.com

BEST HOTEL FOR BUSINESS TRAVELERS

Winner: Star Plaza, Merrillville.

Runner-up: Hampton Inns, locations in Merrillville, Valparaiso and Munster.

Greater South Bend/Michiana: DoubleTree by Hilton.

BEST RESTAURANTS FOR BUSINESS ENTERTAINING

Winners: Gino's Steakhouse, Dyer and Merrillville; Gamba's Ristorante, Merrillville; Bistro 157, Valparaiso; and Giovanni's, Munster.

Greater South Bend/Michiana: Café Navarre, South Bend; LaSalle Grill, South Bend; and Ruth Chris Steak House, South Bend.

BEST BED & BREAKFAST FOR BUSINESS TRAVELERS

Winner: The Inn at Aberdeen, Valparaiso

Runner-up: Arbor Hill Inn and Guest House.

Greater South Bend/Michiana: Oliver Inn.

BEST CATERER FOR BUSINESS EVENTS

Winner: Great Lakes Catering, Michigan City.

Runner-up: Comforts Catering, St. John.

BEST CASINO FOR BUSINESS MEETINGS AND EVENTS

Winner: Blue Chip Casino, Michigan City.

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

BUSINESS SERVICES

BEST AIR TRAVEL/CHARTER SERVICES

Winner: Southwest Airlines, Chicago.

Runner-up: Gary Jet Center Inc.

Greater South Bend/Michiana: Allegiant Air.

BEST ACCOUNTING FIRM

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

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

Greater South Bend/Michiana: Crowe Horwath, LLP.

"We are very happy to be named best accounting firm," says Gary Fox, managing partner of the firm's South Bend office. "Northwest Indiana is where our firm started, and we enjoy the relationships we have here. I think the fact we get this kind of recognition is because of the hard work and dedication to community that our people have."

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



LOAN
DECISION NEXT
BUSINESS
DAY
GUARANTEED!*

Your Customers
Need it Now.
You Can Deliver.

Voted Best Bank for
Attaining a Business Loan

Meeting deadlines is critical to creating and maintaining customer loyalty. At Horizon Bank, our experienced advisors will customize a business loan that can provide the funds you need to meet deadlines and deliver on time...all the time. Trust Horizon Bank with your financial needs. We deliver sound financial solutions to help your business thrive.

HORIZONSM
BANK



Contact a Horizon Bank
Business Advisor Today!

888-873-2640

horizonbank.com/cash2



LENDER Member FDIC

EXCEPTIONAL SERVICE • SENSIBLE ADVICE®

* See an Advisor for Details.

BEST AD AGENCY FOR WEBSITE DESIGN SERVICES

Winner: Group 7even, Valparaiso.

Runner-up: AC Inc., Valparaiso.

BEST ADVERTISING AGENCY FOR A BUSINESS

Greater South Bend/Michiana:

Pathfinders Advertising and Marketing, Mishawaka.

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

BEST COMMERCIAL PRINTER

Winner: Home Mountain Printing, Valparaiso.

Runners-up: Lithographic Communications, Munster; Largus Printing, Munster; and Accucraft Imaging, Hammond.

BEST TECHNOLOGY CONSULTING COMPANY

Winner: Golden Tech, Valparaiso.

Runners-up: Impact Solutions, Valparaiso; and Chester Technologies, Valparaiso.



AVALON MANOR IN HOBART Best meeting site for both small and larger groups.

Proud to be Named
"Best Technology
Consulting Company"

2014
Best of
**Northwest
Indiana
Business**

Our Mission:

"THE PURSUIT OF
EXCELLENCE IN MAKING
TECHNOLOGY WORK
FOR PEOPLE."

A man in a cap and glasses holding a laptop, with a circular logo reading "GOLDEN Tech".

**GOLDEN
— Tech —**

**We keep your IT finely tuned
and fresh so you can focus on
what you do best**

| | | |
|------------------|---------------------|------------------|
| IT SOLUTIONS | golden-tech.com | 219-462-7200 |
| Managed Services | Business Continuity | Cloud Networking |

BEST BANK FOR BUSINESS

Winner: Centier Bank.

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

Greater South Bend/Michiana: 1st Source Bank.

Runner-up: Lake City Bank.

BEST BANK FOR CUSTOMER SERVICE

Winner: Centier Bank.

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

Greater South Bend/Michiana: 1st Source Bank.

BEST BANK FOR OBTAINING A BUSINESS LOAN

Winner: Horizon Bank (locations across the region)

"Banking has changed a lot since I started in the business, but the



SHAWN SPENCE SHAWNSPENCE.COM

FRANCISCAN OMNI HEALTH & FITNESS IN SCHERERVILLE
Best health and wellness fitness facility. Pictured here is Sharon Sporman, regional executive director of the wellness center.



**KRAMER
LEONARD**

Kramer & Leonard, Inc.
312 Roberts Rd
Chesterton, IN 46304

P: (800) 922-5226

F: (866) 929-4686

www.kramerleonard.com

UPGRADE TO X

The Officejet Pro X-Series:

A Breakthrough Portfolio of Printing Products

The revolutionary HP® Officejet Pro X Series will change what you think about ink in the office. They feature robust color printing with up to twice the speed and half the printing cost of comparably priced color laser printers - all without compromise.

TWICE THE SPEED

- Up to 70 pages per minute!
- First page out in less than 10 seconds.

HALF THE COST

- Cost per page is less than \$0.07 Color/\$0.015 Black.
- No expensive long-life consumables.

A WORKHORSE

- Designed for shared use among 3-15 users.
- Up to 9,200 - page yield XL cartridges.

CALL TODAY
for your free
PRINT AUDIT



HP Officejet Pro X 400 / 500 color MFP series (print/scan/copy/fax)

A photograph of a modern, curved glass skyscraper with a blue tint. At the top, there is a large, stylized sunburst or compass rose logo in gold and white. The word "Centier" is visible in white on a dark blue band near the top. Overlaid on the building is the text "who is Centier?" in a large, white, sans-serif font. The word "is" is smaller and has a gold circle with a white dot inside it, resembling an eye or a stylized 'i'.

who is Centier?

Centier is Indiana's largest private **family-owned** bank. Since 1895, the Schrage family has built a **legacy** of success, not merely through business, but through **philanthropy** that extends throughout the communities it serves. As a family-owned bank, Centier stands firmly behind its **"Not For Sale"** promise, pledging to the families, businesses, and communities of Indiana that it will continue to **preserve** independent, **hometown banking** in Indiana for generations to come.

1-888-CENTIER | CENTIER.COM

fact that it is a service business will always stay the same,” says Rob Gardiner, Horizon Bank market president for Lake County. “It is a nice feeling when you can help business owners reach their goals. One of the best parts of my job is learning about a business and using that opportunity to make both of us better at what we do.”

Runners-up: Centier Bank and Peoples Bank

Greater South Bend/Michiana: 1st Source Bank.

BEST CREDIT UNION

Winner: Tech Credit Union, Crown Point.

Runners-up: Regional Credit Union, Valparaiso; and Members Advantage

Credit Union, Michigan City.

Greater South Bend/Michiana: Teachers Credit Union.

Runner-up: Notre Dame Federal Credit Union.

BEST INVESTMENT AND FINANCIAL ADVISORY COMPANY

Winner: Edward Jones (locations across the region)

Runners-up: Centier Bank, Merrillville; and Horizon Bank Trust Investments, Michigan City.

BEST WEALTH MANAGEMENT ADVISORY COMPANY

Winner: Peoples Bank Wealth Management.

“We strive to provide our clients with excellent investment, trust and estate planning services at very competitive fees,” says Terrence M. Quinn, senior vice president and chief wealth management officer. “Being recognized as the Best Wealth Management Advisory Company is much appreciated and hopefully indicates that we do, indeed, offer the best overall value.”

Greater South Bend/Michiana: Indiana Trust & Investment Management, Mishawaka.

BEST COMMERCIAL CONSTRUCTION COMPANY

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

Runners-up: Tonn and Blank, Michigan City; and Hasse Construction, Calumet City, Ill.

BEST CONSTRUCTION COMPANY FOR COMMERCIAL OFFICE REMODELING AND EXPANSION PROJECTS

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

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

BEST COMMERCIAL ARCHITECTURAL DESIGN COMPANY

Winner: Design Organization, Valparaiso.



**Recently voted:
Best Professional
Employment Staffing Agency**

To learn more, visit www.cfstaffing.com
Or contact us:

South Bend/Elkhart: 574-236-7600
Fort Wayne: 260-487-2360
Indianapolis: 317-706-2600

Creative Financial Staffing (CFS) is the nation's largest, privately-held accounting and financial staffing firm. We provide qualified accounting and finance professionals on a temporary and permanent basis across a broad range of industries. Our affiliation with leading accounting firms provides us with resources that help us better understand our client's needs, attract a higher caliber of candidate, and best assess candidate potential.

Cleaning **Your** Business
Is **Our** Business

Family Owned and Operated Since 1917

- Commercial Contract Cleaning
- Construction Cleanup
- Carpet Cleaning
- Floor Maintenance Programs
- Window Cleaning
- Janitorial Supplies and Equipment
- Snow Removal (South Bend area only)




800-358-6951 • www.performancep.com

BEST COMMERCIAL REAL ESTATE COMPANY

Winner: McColly Bennett Commercial.

Runners-up: Prime Real Estate and Commercial In-sites, Merrillville.

Greater South Bend/Michiana: Bradley Company, South Bend.

Runner-up: Cressy & Everett, South Bend.

BEST COMMERCIAL LANDSCAPING COMPANY

Winner: RV Property Enhancement, Valparaiso.

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

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

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



ABERDEEN RESIDENTIAL COMMUNITY, WHERE THE INN AT ABERDEEN RESIDES
Best bed and breakfast for business travelers.

Thank You for voting us #1 in office furniture!



SUPPLIES

EQUIPMENT

FURNITURE

TECHNOLOGY

PROMOTIONS



McShane's
BUSINESS PRODUCTS & SOLUTIONS




800.837.1400
www.mcshanes.com




OLTHOF HOMES IN ST. JOHN Best residential homebuilder.


Porter Medical Campus

Offices | Assisted Living | Healthcare | 45 miles east of Chicago





Voted Best Commercial Real Estate Company,
Northwest Indiana Business Quarterly Reader's Poll
2014 Best of Business



Contact: Larry Malinowski, *Commercial Sales Assoc.*, (219) 246-9331 | Jeff Bennett, *Commercial Div. Mgr.*, (815) 922-6505

PorterMedicalCampus.com

Runners-up: Krieg & DeVault, LLP, Schererville; Eichhorn & Eichhorn, LLP, Hammond; Newby Lewis Kaminski & Jones, LaPorte; and Rubino Ruman Crosmer & Polen, LLC, Dyer.

BEST CORPORATE LAW FIRM

Greater South Bend/Michiana: Barnes & Thornburg, LLP, South Bend.

BEST LAW FIRM FOR LITIGATION

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

Runners-up: Krieg & DeVault, LLP, Schererville; Burke Constanza & Carberry; and Rubino Ruman Crosmer & Polen, LLC, Dyer.

BEST INSURANCE AGENCY FOR A BUSINESS

Winner: HIA Insurance, Schererville.

Runners-up: General Insurance Services, LaPorte, Michigan City and Valparaiso; State Farm Insurance (locations across the region); and Rothchild Agency, Merrillville.

Greater South Bend/Michiana: Gibson Insurance Agency.

BEST COURIER/PACKAGE DELIVERY SERVICE

Winner: UPS (locations across the region).

Greater South Bend/Michiana: UPS.

BEST PROFESSIONAL EMPLOYMENT STAFFING AGENCY

Winner: Express Employment Professionals, Valparaiso.

Runner-up: Staff Source, Hammond.

Greater South Bend/Michiana: Creative Financial Staffing.

BEST COMMERCIAL INTERIOR DESIGN COMPANY

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

Runner-up: Lincoln Office, Crown Point.

BEST PLACE TO PURCHASE OFFICE FURNITURE

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

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

Greater South Bend/Michiana: Office Interiors.

BEST PLACE TO PURCHASE OFFICE EQUIPMENT & SUPPLIES

Winner: Kramer Leonard, Chesterton.

Runners-up: Lincoln Office, HDW Interiors and McShane's.



LARSON DANIELSON

Construction Company, Inc.
Quality Construction since 1908



DESIGN/BUILD

CONSTRUCTION MANAGEMENT

GENERAL CONTRACTING

FACILITY SERVICES

2014
Best of
**Northwest
Indiana
Business**

As voted by the readers of
Northwest Indiana Business Quarterly

219.362.2127

LDCONSTRUCTION.COM

302 TYLER STREET

LA PORTE, IN 46350

**BEST LOCAL
TELECOMMUNICATIONS
COMPANY**

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

Runners-up: Comcast Business Services, Valparaiso; and AT&T.

**BEST UNIVERSITY TO
OBTAIN AN MBA**

Winner: Indiana University Northwest, Gary.

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

Greater South Bend/Michiana:

University of Notre Dame, Mendoza School of Business.

**BEST UNIVERSITY TO
OBTAIN AN ONLINE DEGREE**

Winner: St. Francis University, Crown Point.

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

**BEST UNIVERSITY FOR
OBTAINING A TECHNOLOGY
DEGREE**

Winner: Purdue Calumet School of Technology, Hammond.

Runners-up: Indiana University Northwest, Gary; Ivy Tech Community College, Gary; and Valparaiso University.

**BEST CHAMBER OF
COMMERCE**

Winner: Valparaiso Chamber of Commerce, Valparaiso.

Runners-up: Crossroads Chamber of Commerce, Merrillville; Duneland Chamber of Commerce, Chesterton; Munster Chamber of Commerce; and Lakeshore Chamber of Commerce, Hammond.

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

Runner-up: Elkhart Chamber of Commerce.

**BEST BUSINESS LEADERS
AND BUSINESS ADVOCATES**

Jim Jorgenson, attorney with Hoepfner, Wagner & Evans; Calvin Bellamy; Krieg Devault; Heather Ennis, Northwest Indiana Forum; George Carberry, attorney, Burke Costanza Carberry; and Leigh Morris, Legacy Foundation.

Greater South Bend/Michiana: Jeff Rea and Paul Laskowski, St. Joseph County Chamber of Commerce.

**BEST WOMEN OWNED
BUSINESSES**

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

BCC

BURKE COSTANZA & CARBERRY^{LLP}

ATTORNEYS AT LAW

Advisors you want. Advocates you need.

GOOD
BETTER
BCC

FOR THE PAST 5 YEARS!

*as voted by the readers of
Northwest Indiana Business Quarterly
Thank you!*

Find out why at
www.bcclegal.com

or call us at
219-769-1313



9191 Broadway | Merrillville, IN 46410 | t. 219.769.1313 | f. 219.769.6806
156 Washington St. | Valparaiso, IN 46383 | t. 219.531.0134 | www.bcclegal.com

RAYMOND WEIL

GENEVE



PRECISION
IS MY INSPIRATION



MARTIN BINDER
JEWELER
VALPARAISO

219.462.5931 | www.martinbinders.com

HEALTH AND WELLNESS

BEST HOSPITAL

Winner: Porter Regional Hospital, Valparaiso.

Runners-up: Community Hospital, Munster; Franciscan St. Anthony, Crown Point; Franciscan St. Marg-

aret Health, Dyer and Hammond; IU Health LaPorte Hospital.

"I am pleased to join the dedicated physicians, associates and volunteers at Porter Health Care System and support their work to provide the Northwest Indiana community with high-quality care," says Porter Health Care System CEO Steve Lunn. "Porter Regional Hospital is an important

resource for this area. I'm honored to be part of the hospital team recognized as the Best Hospital by *Northwest Indiana Business Quarterly*."

Greater South Bend/Michiana: Memorial Hospital of South Bend.

BEST HEALTH CARE PROVIDER FOR CARDIOLOGY

Winner: Porter Regional Hospital.

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

BEST HEALTH CARE PROVIDER FOR TREATING CANCER

Winner: Porter Regional Hospital Cancer Center, Valparaiso.

Runners-up: Franciscan Alliance Cancer Care; and Community Hospital Oncology Center.

Greater South Bend/Michiana: Michiana Hematology Oncology, South Bend and Michigan City.

BEST HEALTH CARE PRACTICE FOR TREATING SPINE, JOINT AND BACK PAIN

Winner: Lakeshore Bone and Joint, Chesterton.

Runner-up: Midwest Interventional Spine Specialists, Munster.

BEST OCCUPATIONAL HEALTH PRACTICE

Winner: WorkingWell-Franciscan Alliance.

Runner-up: Health At Work, Valparaiso and Chesterton.

BEST URGENT/IMMEDIATE CARE CLINIC

Winner: Franciscan Hammond Clinic, Hammond.

Runners-up: Care Express, Porter Regional Hospital; Immediate Care Center, Schererville; and Franciscan Urgent Care, Crown Point.

BEST HEALTH AND WELLNESS FITNESS FACILITY

Winner: Franciscan Omni Health & Fitness, Schererville.

Runners-up: Fitness Point, Munster.

continued on page 52



Just
ask
business
lending.



LaPorte Savings Bank offers more than just business loans. We lend opportunity to our local communities. Visit laportesavingsbank.com/business-banking or just ask us for details at your local branch office.

 Equal Housing Lender

Member FDIC

Northwest Indiana Business Quarterly Magazine Testimonial

"On the Cutting Edge," an article written by Rick Richards, was published in the winter edition of *Northwest Indiana Business Quarterly*. That article put Don Keller, CEO of Tri-State Automation in Hammond, in contact with Doug Rassi, cofounder and president of Poly-Wood Inc. of Syracuse, Ind. Executives of the two companies met in early March at Poly-Wood's facility.

Doug Rassi was looking for a robotic welding integrator capable of providing a complete turnkey solution for his fast-growing outdoor furniture business. After reading Rick's article, Doug contacted Tri-State Automation and set an initial meeting between the two companies.

Tri-State Automation conducted a parts review, a feasibility study and a process review before presenting Poly-Wood with a CAD 3D simulation of a robotic welding solution that included three robots, tooling, programming and training.

This automated solution will allow Poly-Wood to expand its daily production capabilities by multiple times and lower its cost of production by improving accuracy in its welding process. Tri-State founder Don Keller says, "This project is a great way for two Indiana companies to come together and creatively solve a production roadblock." This partnership will result in a competitive advantage for Poly-Wood and has resulted in new hires for Indiana as Tri-State increases its staff. Founder Doug Rassi of Poly-Wood attributes the relationship to the article in *Northwest Indiana Business Quarterly*.

For more information on either of these companies please contact:

Tri-State Automation Inc.
4923 Columbia Ave.
Hammond, IN 46327
219-933-1710
www.tristaterobotics.com

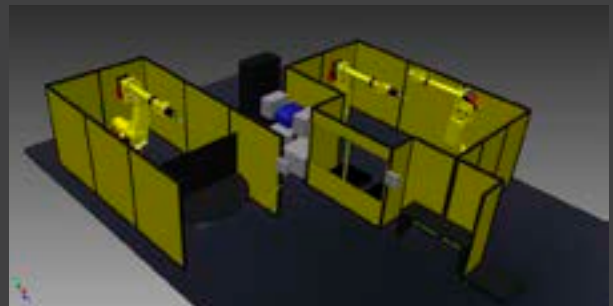
Poly-Wood Inc.
1001 W. Brooklyn St.
Syracuse, IN 46567
877-457-3284
www.polywoodinc.com



Doug Rassi



Don Keller



To find out more about how we can help your company succeed contact us at:
adinfo@nwibq.com or call us at 888-915-0339

**Northwest
Indiana
Business
Quarterly**

The Big Picture of Health

Health centers improve access and offer a holistic approach.



MAKING HEALTH CARE ACCESSIBLE HealthLinc operates a mobile school-based health center.

BY STEVEN DAVIDSON

Few topics have been in the headlines more than health care during the past year, as the implementation of the Affordable Care Act has picked up steam. The political controversy continues even after the conclusion of the first open enrollment period—meanwhile, health-care providers are quietly working to achieve the ultimate aims of reform: increasing access to care and reducing costs by keeping people healthy.

The region's health centers expect to play a significant role as changes take hold. They strive to give area residents in need of routine care an appropriate alternative to the hospital emergency room. They're work-

ing to remove barriers that make it difficult for some people to get the care they need. They hope to help patients get chronic conditions such as diabetes and high blood pressure under better control, another key to avoiding more costly care. And they're increasingly focusing on the big picture of wellness.

"We need to go from a sick-care system to a well-care system," says Dr. Janet Seabrook, executive director of Community HealthNet. That means tackling chronic conditions through better access as well as patient education. "You're able to keep people out of the ER, which is going to reduce the cost for everybody."

"The ultimate goal is to keep people healthy," agrees Dr. John Johnson,

physician and owner of the Immediate Care Center in Schererville. His operation differs in some significant ways from Community HealthNet, which is a Federally Qualified Health Center that receives government support for its mission of serving the underserved. But these two clinics' ultimate aim is more similar than different: Deliver care conveniently, striving to provide patients with the right level of care at the right time, so they can avoid more costly alternatives.

One of the most frequently cited potential benefits of health insurance reform is keeping people out of the ER who don't really need to be there. Those who are uninsured, or underinsured, often go there for non-

emergency needs because in most cases the ER is required to provide services regardless of ability to pay, and also because the ER is open 24/7 when other care sites are not. "Well over 60 percent of the patients who show up in the ER don't need to be there," says Johnson, whose medical specialty is emergency medicine. "You have a lot of people getting very expensive care."

That was one of the reasons why he and others opened the first Immediate Care Center in the early 1980s in Greenwood (most locations of the Immediate Care Center chain have since been acquired by the Franciscan Alliance, though Johnson still owns the Schererville location). Back when the business began, he says, an ER trip might have cost a minimum of \$120, a lot to pay for treating an ear infection that could easily be handled in a clinic or physician's office. Today, the ER bill could be \$800 or more. Immediate Care Center



ONE-STOP SERVICE Bringing multiple services under one roof is the Valparaiso Health Center.

"was based on the concept that a lot of patients really didn't need that level of care or cost," Johnson says.

Getting more people insured can be a good solution for those patients who can't afford more routine care and end up in the ER when

they need "free" treatment. But the broader solution is not that simple. When the state of Massachusetts moved to more universal insurance coverage through a system similar to what the Affordable Care Act has created on a national basis, ER usage



MAXIMIZE YOUR OPPORTUNITIES

Behind every successful business is a solid financial support team. Swartz Retson is the oldest and largest accounting firm in Northwest Indiana. For more than 80 years, companies have relied on our expertise to help them maximize their opportunities. Our strength lies in our experience and cross consulting philosophy, drawing on our team of 25 professionals to identify and attain your financial and operational goals.

**Swartz
Retson**

CERTIFIED PUBLIC ACCOUNTANTS

235 E. 86th Avenue, Merrillville, IN 46410

(219) 769-3616 • fax (219) 736-4876 • www.swartz-retson.com

did not decline right away, many studies found. In some cases, those newly insured still went to the ER because that was where they knew to go. What's more, simply getting coverage doesn't automatically translate into getting the routine, preventive care or early treatment that can keep an ER trip from becoming necessary. Those issues are more related to behaviors and education, and the need for a wellness focus rather than simply treating ailments.

That's a role the region's clinics are eager to play as the future of health care unfolds. The idea is to connect with patients early and regularly, providing not just care but also education on everything from diabetes to

high blood pressure, depending on the patient. Do that, says Seabrook, "and you reduce the incidence of mortality related to heart disease, renal disease, stroke, heart attack."

Another thing clinics can do that's tough for ERs is provide diligent follow-up. HealthLine Community Health Centers has achieved certification as a patient-centered medical home, says CEO Beth Wrobel, a concept that focuses on strong patient connections and coordination of care. Among the priorities is ensuring that patients follow up with everything from tests to appointments with other providers.

"A lot of people don't follow through," Wrobel says. "In a patient-

centered medical home, we're going to follow up. If you do go get that lab done, we're going to document the result, and if we don't get the result we'll call you."

When patients have trouble getting the care they need, her staff tries to figure out why and resolve the problem. Transportation issues, for example, can stand in the way of effective medical care and healthy outcomes. "We can find out what are the barriers to the care they need."

Her health center was an early adopter of electronic medical records. That helps keep better track of care within the office, and beyond that, through Indiana's cutting-edge health information exchange, can help the center keep track of care patients receive elsewhere, too. "We're able to see the big picture. If one of our patients goes to Indianapolis and gets treated, we get the information."

Caregivers are becoming more and more attuned to the need for holistic care—the mind-body-spirit focus recognizing that good health goes beyond physical medical care. That means an ever-bigger role for organizations such as Regional Mental Health Center. Bob Krumwied, president and CEO, notes that his organization has received designation as a Federally Qualified Health Center, which means that it now is better equipped to serve not just the behavioral health needs of patients, but also physical health.

Krumwied says Regional Mental Health Center takes things a step further, focusing on other social determinants of health. It's involved in everything from child-care vouchers to Head Start to a fatherhood program that tries to help reunite dads with their kids. It's a truly big-picture approach to helping community members achieve better health. "These are all wrapped up in the belief that in order to have true health you have to be healthy in body, spirit and mind," he says.

Providers, policymakers and insurers alike are really starting to realize the strong connection between phys-

**IMMEDIATE
CARE
CENTER**

THE DOCTOR IS IN

7am–10pm, 7 days 365 days a year including ALL holidays

ALWAYS seen by a PHYSICIAN

Most major insurance, Medicare, Medicaid, cash, check, credit/debit card.

No appointment. No hospital fees.

Children & adults Illness & Injuries

Occupational Medicine & Sports exams.

Serving NW Indiana since 2003

US Hwy 30 & Burr St—SE corner "Pointe"

219/769-1DOC (1362)

ical health and behavioral health. "You can't separate one from the other," Krumwied says. "If you do, you end up driving up costs on both ends and don't fix either problem. You can no longer practice on an island."

As for the access issue, enhancing convenience is a key to a better patient experience and, ultimately, better health. That's the thinking behind the Valparaiso Health Center, a multispecialty center recently opened by St. Mary Medical Center. Janice Ryba, St. Mary CEO, notes that the facility includes a variety of provider offices, a full range of imaging and lab services, an urgent care center and yoga classes, among other things.

Equally important is the coordination of the services. "We can assist with additional appointments after they see their primary-care provider," she says. "We're scheduling many other appointments prior to

them leaving." In many cases, multiple tasks can be accomplished in the same visit, and lab results in some cases can be delivered while the patient is still in the building. One-stop care is convenient, boosts patient satisfaction, and can help with the follow-through that is so important to enhancing health.

Helping more people gain easier, more complete access to care benefits more than just the patients themselves, Wrobel observes. The business community is another beneficiary. "If you're in a community that has a lot of sick people, that can lead to people not being able to go to work," she says. And of course, the better the health of the people on the company medical plan, the lower the cost to the business.

Seabrook agrees. Her organization operates a clinic in a high school, and that benefits not just the kids who use it, but also their parents and the companies that employ their parents.

How? In many cases, a child with a medical need can be seen right there at school, and return to classes, without needing the parent onsite. Otherwise, she says, "parents would have to leave work to get their child from school, and if they couldn't get to the doctor that day they'd have to miss another day of work." The presence of the clinic means fewer lost workdays for parents, more days in school for kids, and ultimately, higher academic achievement and graduation rates.

That, in a nutshell, describes the growing understanding of the interconnected web between physical health, mental health and other aspects of quality of life. Tackle the health part of the equation and you may benefit more than just health. Take care of social issues, and better health may follow. It's a philosophy that's more holistic than ever, and as Wrobel notes, "I think that will change the landscape of health care." **BQ**

A Call For Nominations

Northwest Indiana Business Quarterly's

2014 Health Care Honors

**Northwest
Indiana
Business
Quarterly**

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

- Advancements in Healthcare
- Outstanding Physician
- Outstanding Health Care Worker
- Outstanding Volunteer
- Compassionate Care

Go to **www.NWIBQ.com** to submit your nominee.

Deadline: May 30th

Family Traditions

Hard work, strong values and careful planning help family businesses last.

BY JERRY DAVICH

Family-owned businesses employ two-thirds of America's workforce and generate nearly 80 percent of all new job creation in this country. These so-called "mom and pop" companies, roughly 5.5 million strong, also comprise 35 percent of Fortune 500 firms and have an average lifespan of 24 years, according to U.S. Census Bureau data.

Still, only four of 10 family-owned businesses survive to the second generation, 12 percent make it to the third generation, and just 3 percent to the fourth and beyond.

"Research indicates that family business failures can essentially be traced to one factor: An unfortunate lack of family business succession planning," according to the Family Business Institute.

How do successful multigenerational family businesses in Northwest Indiana buck the odds and, more important, why? *Northwest Indiana Business Quarterly* spoke with the people behind several such businesses and discovered that they share similar ideals: Pride, hard work, long hours, deep-rooted family values and a vision for the future.

"NATURAL BORN WORKFORCE"

Matthew Glaros was given sage advice that he took to heart when considering his career future. At age 22, he didn't seriously consider working at his father's business, Employer Benefit Systems in Dyer.

He was quite content to begin his career with a hedge fund orga-

nization in Denver after leaving the region for seemingly brighter skies. Then, he received an unexpected suggestion from an unlikely source—his wife's grandmother, Elaine Pellar of Munster.

"Why don't you start by first shingling your father's roof and then one day it will be your roof, too," she told him. "What she said hit me square between the eyes and I've never forgotten it," says Glaros, who's now 30 and vice president of sales for his father's business.

Matt joined EBS in 2007 and he hasn't looked back, much to his father's joy. "Though I never pushed Matt to be in the business, it was always a hope of mine," says Will Glaros, who founded EBS in 1979. "There's always that dream for a father to want his son beside him in the family business. I couldn't be happier."

This is a common theme and familiar chorus for owners of family-owned businesses.

"My dad had a natural born workforce at his disposal," says Tim Ozinga, 27, referring to his father, Martin III, former president of Ozinga Bros. Inc. Today, the multifaceted ready-mix cement company is led by fourth-generation family members, including Tim, one of six brothers, who serves as the company's director of marketing communications.

Ozinga's first full year in the family business started at age 16, though he was never pressured to remain there. "It was always an option for us, never expected," he says.

Three years ago at a board meeting, he mentioned that the company

had much more potential to grow, especially with website development, public relations and corporate communication. "The next thing I know I had a new job that didn't exist before," Ozinga says.

In 1998, Rik Dekker's father, Jan, made him an offer he couldn't refuse.

Jan, who was born in the Netherlands, was one of the world's leading authorities on vacuum applications. He asked his son to open their own business together. They started Dekker Vacuum Technologies Inc. in Michigan City, whose products are used in countless manufacturing processes, including chemical, pharmaceuticals, food processing and packaging, furniture making, plastics and wastewater treatment.

Will the business continue into the future under the guidance of Rik's two sons, 18-year-old "Irish twins" born 10 months apart? Rik is a hopeful realist.

"A family business can be a challenge, so I told my sons that the price of admission in our family business is an MBA," Rick says. "I don't think they are part of the long-term plan, but who knows."

SUGAR-COATED SUCCESS

The Albanese Confectionery Group in Merrillville started as a small candy store selling other people's candy and roasted nutmeats. Today, it's worth more than \$130 million, with two million visitors making an annual pilgrimage to the sugar-coated factory on U.S. 30, which boasts 250 full-time employees, 80 of them added just last year. In addition, several Albanese family members still work



"EVERY DAY WE EARN OUR TITLES; THAT IS THE CULTURE OUR DAD CREATED" Bethany Albanese is director of operations for Albanese Confectionery Group in Merrillville. Her dad's chocolate recipe has helped the company grow dramatically.

Albanese
Confectionery

there. "We are growing and in a constant state of reinvestment," says Bethany Albanese, the company's director of operations.

Her father, Scott, always had a passion for producing great food, but the business really took off when he dipped his passion into chocolate. "It led him into chocolate enrobing and

panning with his delicious creamy chocolate recipe," says Bethany, whose parents and grandparents taught her the meaning of having a tireless work ethic. "When you create something you are passionate about, it's natural to want your children to be a part of it."

At age 20, Bethany began working

at the store, and today she wears several hats while inside the spacious factory, which is again expanding. Along with her two sisters, they each had to apply for their jobs and were hired independent of their father's influence.

"There is no entitlement, and every day we earn our titles," Bethany says. "That is the culture our dad created."

LIGHTING THE WICK LONG AGO

Mike Cartolano's great grandfather brought his ancient craft for fireworks from Italy to America at the turn of the 20th century. He likely had no idea he was lighting the wick for a multigenerational family business that would explode into the Midwest's largest, most creative and technologically advanced fireworks company.

Today, under Cartolano's leadership, it's called Melrose Pyrotechnics Inc., employing 32 full-time staff members and providing fireworks entertainment to more than 350 customers over the Fourth of July holiday alone.

Located in Kingsbury, the internationally known firm also provides fireworks entertainment to more than 30 professional sports teams from the NFL, NBA, NHL and MLB. This includes the Chicago Bulls, Gary SouthShore RailCats and South Bend Silverhawks.

Did Cartolano's great grandfather ever dream of such an American success story? Probably not, but nearly 90 percent of first-generation business owners believe their company will remain in family members' hands. Why? Hard work, long hours and keen attention to their typically loyal customers.

"We do our best to hand-hold our clients and they appreciate it," says Will Glaros of Employer Benefit Systems. "We only lose clients when they sell or close up shop."

Will has been a registered health underwriter for decades, and EBS specializes in one field within the massive health insurance industry: employer benefits, such as medical,

Security for Small Business



SOUND * NURSE CALL * FIRE ALARM * TELEPHONE * CCTV * SECURITY * MEDIA SYSTEMS

SYSTEMS ENGINEERING / INSTALLATION AND SERVICE

3320 SOUTH MAIN STREET / SOUTH BEND, INDIANA 46614

TELEPHONE: (574)299-6928 / FAX: (574)291-8577

WWW.COMMUNICATION-CO.COM

CONNECT WITH US

NWIBQ.com

vision and disability. The annual challenge is to maintain clients' health care costs without rate increases.

The business has grown 30 percent since the implementation of the Affordable Care Act, mostly because of its highly experienced field of expertise. "Some of our clients have been frantic about the Affordable Care Act because no one completely understands it due to all of its changes," Will says.

This echoes another familiar trait with family businesses: They understand their niche in the global market.

"There's not a whole lot of players in our industry," says Rik Dekker. "One of our biggest challenges is educating the public as to what we do. People think we sell vacuum cleaners but nothing can be further from the truth."

Dekker Vacuum is a privately held company operating in a 45,000-square-foot manufacturing, distribution and warehouse facility. It has grown to be one of the top vacuum equipment suppliers in the industry and, in 2007, was listed on the Inc. 5000 list of fastest-growing companies in America.

"I'd say 85 percent of manufacturing processes use vacuums of some form," says Rick, who came to this country from South Africa in 1979, at age 10.

Carl Bossung's mother, Loretta, issued a familiar plea to her family during the final stages of her life: "Don't put me in a nursing home."

Bossung didn't do that, but his family also couldn't find reliable, reputable and high-quality home care for his mother. This common quagmire led to the creation of Senior1Care in 2006, modeled after the care she needed before she died at age 95.

"A light bulb went on," says Bossung, 70, a long-time certified public accountant who founded the South Bend-based family business with his three sons. "My mother would have been proud of our success and the home care philosophy it embraces."

Bossung's son, Kyle, who oversees the agency's intricate automated scheduling process, also oversaw the family's "kitchen table planning" from day one. They designed the agency from the ground up.

"We always knew we wanted to operate a family business but we weren't sure exactly what to do,"

says Kyle, 35, who first spent time in Chicago after graduating from Xavier University in Cincinnati.

HARD WORK, SWEAT EQUITY

Like most every owner from any generation, Cartolano is adamant about attention to detail, precision control

LEGAL SOLUTIONS

We Have Attorneys for That

 KRIEG | DEVAULT



Robert A. Anderson
PARTNER
randerson@klegal.com



Calvin Bellamy
PARTNER
cbellamy@klegal.com



Patrick A. Brennan
ASSOCIATE
pbrennan@klegal.com



David A. Buls
OF COUNSEL
dbuls@klegal.com



Karen L. DeJong
PARALEGAL
kdejong@klegal.com



Carrie L. Flores
ASSOCIATE
cflores@klegal.com



J. Brian Hittinger
PARTNER
jhittinger@klegal.com



Steven P. Lammers
ASSOCIATE
slammers@klegal.com



Lori McLaughlin
OF COUNSEL
lmclaughlin@klegal.com



Julie A. Rosenwinkel
PARTNER
jrosenwinkel@klegal.com



Laura M. Trznadel
PARALEGAL
ltrznadel@klegal.com

SERVICES

Health Care | Financial Institutions | Corporate Representation | Mergers & Acquisitions
Employee Benefits | Employment | Litigation | Creditors' Rights & Bankruptcy
Commercial Lending | Public and Municipal Finance | Governmental Affairs
Real Estate | Estate Planning | Tax



Krieg DeVault LLP
8001 Broadway, Suite 400
Merrillville, Indiana 46410
Phone: 219.227.6100

www.kriegdevault.com

INDIANA | ILLINOIS | GEORGIA
FLORIDA | MINNESOTA

© Krieg DeVault 2014

and public safety, insisting on strictly using electronic firing for fireworks displays.

"He has also spearheaded safety initiatives for the professional fireworks industry, devoting nearly one-third of his own time to industry leadership to promote safety standards and regulations," says com-

pany spokesman Jamie Lowther.

Today, Melrose Pyrotechnics stocks one of the most diverse fireworks inventories in the country, including 17 suppliers from four continents. The company also uses high-tech computer controlled firing systems to produce its multimedia shows.

During Matt Glaros' first two years

in the family business, he mostly "rode shotgun" with his father, attending all meetings and learning the industry lingo.

EBS caters to roughly 120 clients, from mom-and-pop businesses that employ only two workers, to major corporations with 4,500 employees, such as Community Healthcare System in Munster. And EBS does this with only four employees.

Matt has since worked in every aspect of the business, from claims resolution and self-funded plan analysis to managing the firm's middle market business to business accounts.

At Ozinga Inc., each son (and also two cousins) offers a unique talent or skill to the mix, complementing each other's contribution. One trait has always been a constant since day one, they say. "The value of hard work was instilled in each of us at a young age," Tim Ozinga says.

Each son was expected to learn every job in the ever-expanding business, from dispatch and sales to yard labor and driving a tractor. They each started working during summer breaks from school, whether it was shredding papers, sweeping floors or learning the ropes.

"Some jobs we liked more than others," Ozinga jokes. "But we had to prove ourselves. None of us got off easy. Because our name is Ozinga, we had to take pride in our work. My dad's hobby is his work."

In its first year, Senior1Care started with just three part-time caregivers and earned only \$9,000 in revenue, prompting concern from everyone involved. Did they make a mistake? What should be changed? Is there market for another home care agency in a graying America?

They eventually ironed out the wrinkles and business skyrocketed 154 percent in three years. It now employs 130 caregivers, expanded its services into the Indianapolis and Carmel area, and recently nabbed the 2014 Small Business of the Year Award by the St. Joseph County Chamber of Commerce.



Celebrating 100 years of putting clients first.



We're proud to celebrate Merrill Lynch's centennial as we continue to empower investors across America. We're also pleased to have been a part of the Northwest Indiana community for the past 35 years. Together, the investment resources of Merrill Lynch and the banking convenience of Bank of America offer clients a powerful combination of solutions, advice and insights — today and in the years to come.

Merrill Lynch
707 East 80th Place
Merrillville, IN 46410
866.637.0868



| | | | |
|----------------------|-----------------------------|--------------------------------|-----------------------|
| Investment products: | Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value |
|----------------------|-----------------------------|--------------------------------|-----------------------|

Merrill Lynch makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer and member SIPC, and other subsidiaries of Bank of America Corporation ("BAC"). Banking products are provided by Bank of America, N.A., and affiliated banks, members FDIC and wholly owned subsidiaries of BAC.
© 2014 Bank of America Corporation. All rights reserved. | ARWXGGUN | AD-03-14-1159 | 470909PM-0414 | 04/2014



“NATURAL-BORN WORKFORCE” Fourth-generation family members lead Ozinga Bros. Inc., a ready-mix cement company.

“We’re amazed at our own success,” Carl says modestly. “But it took a lot of hard work.”

LOOKING TO THE FUTURE

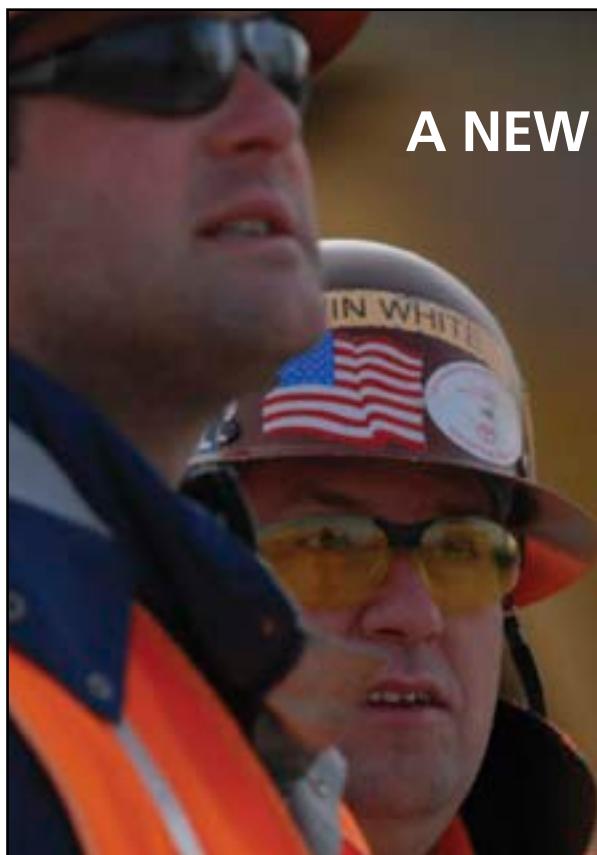
When Martin Ozinga’s family came to the United States from the Netherlands, they settled in the small village of Evergreen Park, Ill. They soon cemented themselves in the community and, in 1928, Martin established a small coal and coke yard there. Ozinga survived the Great Depression and World War II to become one of the first ready-mix providers in the region, including Northwest Indiana.

Today, Ozinga still provides ready-mix concrete, as well as decorative concrete supplies and bulk materials while offering transportation services through an extensive network of truck, rail, barge and ship terminals.

“There are new adventures every day. It’s the best part of our business,” says Ozinga, whose company is best recognized by its familiar red-and-white-striped concrete mixer trucks.

At Melrose Pyrotechnics, Cartolano’s father, Anthony, collaborated with the Chicago White Sox in developing the exploding scoreboard in 1960, beginning a fireworks display tradition that continues today.

“Our forecasted data shows that in 2014 we expect to
continued on page 50



A NEW INDUSTRIAL REVOLUTION IS UNDERWAY. TOGETHER, WE’RE LEADING IT.

MC Industrial’s commitment to contractors, labor and owners working together is helping us reach new levels of safety and performance, ushering in a new era of industrial construction.



mc-industrial.com

Where industry goes to get built. SM



TECHNICAL EXPERTISE Instructor Mike Ulmer demonstrates precision measurement tools to students in the Advancing Manufacturing program at Ivy Tech Corporate College in Lafayette.

PHOTO PROVIDED BY IVY TECH

Balancing Act

Developing new employees and the existing workforce.

BY SHARI HELD

Chuck Knebl, communications manager for WorkOne in South Bend (Region 2), says economic conditions have improved substantially across Indiana's Northern Tier—composed of 23 counties across three regions. For instance, the jobless rate is coming down and employment grew in several sectors during 2013.

"Indiana's Northern Tier serves as a noteworthy compass of the labor market's ripples and currents," Knebl says. "Its 1.05 million workers compose nearly one-third of Indiana's total workforce."

But it's still a mixed bag.

"While the Great Recession of 2010 has ended, global economic restructuring spurred by Information-Age efficiencies continues," Knebl says. "This economic restructuring ripples through entire organizations to change the duties of individual positions."

It all boils down to a workforce and workplace that are in transition, and trying to figure out how to reach that perfect balance between talent pool and open jobs, or at least come close.

And while there are plenty of bumps in the road ahead to navi-

gate—applicants who can't pass drug tests, applicants who lack the necessary skills or applicants who don't have the desired degree of experience—Northwest Indiana appears to be holding its own when it comes to workforce development.

"One thing I can say about our workforce is that when Indiana entertains prospective firms interested in locating in Indiana, the availability of workforce and the qualifications of the workforce are not big concerns," says Craig Lamb, executive director Corporate College for Ivy Tech Community College – Lafayette. "Overall, Indiana's

workforce has been able to rise to the occasion."

RETOOLING THE INCUMBENT WORKFORCE

"When we talk about prepping for what's coming, it's not just about prepping the students," says Robyn Minton, vice president workforce initiatives, Center of Workforce Innovations in Valparaiso. "It's also about making sure workers in existing jobs don't get outmoded and that we are all lifetime learners. We all need to look ahead to see what's around the bend and what skill sets we need to add to our resume to keep competitive as workers."

Lamb takes it a step further. "The emerging workforce is indeed part of the process for solving the problem, but the existing workforce, the incumbent workforce, is more critical," Lamb says. "Partly because of sheer numbers. Eighty-five percent of the people who will be in the workforce in 2030 are already in the workforce today."

Several years ago the Center of Workforce Innovations conducted a survey with more than 100 area employers. It found that employers value success skills such as being a team player, communicating effectively and making a solid contribution to the business. They also indicated that advanced skills (beyond a high school diploma) would be essential for success in the workforce.

That's still true.

"Employers are looking for technical certifications specific to a particular occupation," Minton says. "It's so important for people to look at the high-demand jobs available, determine what their affinity is for those high-demand jobs and the level of education needed for them."

The CWI recently worked with five employers in Jasper and Newton counties who couldn't find qualified applicants to fill maintenance technology jobs. To remedy the situation, it partnered with Ivy Tech Community College – Lafayette to provide certified production technician training to nine people. While Ivy Tech

provided the technical training, the CWI complemented the curriculum by teaching participants the soft skills they would need to get employed.

"And those folks are all getting employed," Minton says. "We are so thrilled. We are in the process of replicating this program in Portage on a much larger scale."

WorkOne also trains people in the skills they need to apply for jobs and get back into the workforce. It offers in-person workshops on a variety of topics, including using computers, navigating the Internet, networking and learning specific software programs such as Word, Excel and Publisher. It also helps people reevaluate and identify the skills they do have. "Sometimes it is helpful if another person looks at their resume and lets them know what skills they've developed over a number of years that would be valuable to employers today," Knebl says.

PUTTING THE EMPHASIS BACK ON MANUFACTURING

In some area counties, manufacturing jobs can account for up to one-third of all wages earned. "In many communities, especially in Indiana, manufacturing is the key driver," Lamb says. "There's no industry in Indiana that's creating more of what we call 'quality jobs' at a faster rate or in larger numbers than manufacturing."

But manufacturing jobs have changed, requiring workers to learn new skill sets. "Just because they don't currently have those skills doesn't mean they can't learn them—and learn them quickly," Lamb says.

For instance, the production technician certification program can be completed in eight weeks, or roughly 140 hours. The short-term training program certifies participants in four areas: safety, quality systems, manufacturing processes and maintenance awareness. Indiana employers identified these four areas as being universal to all types of manufacturing. The training and certification program were built around those needs. Graduates of the program earn national certification through the Manufactur-

ing Skills Standards Council.

Counties and communities, such as Jasper, Newton or Portage, can sponsor training for their workforce that will enable participants to transition to these jobs. "This certification indicates they have a high level of knowledge in those four areas," Lamb says. "What they don't possess, in many cases, is manufacturing experience, but employers will provide that."

This program, called Advancing Manufacturing, first debuted in Lafayette in February 2012. Since then more than 200 people in Lafayette alone have earned their certification. The program has been replicated in other areas with great success. Qualified applicants receive scholarships, so attendance is free, but they have to pass a series of tests and a drug screening to ensure they are job-ready before being admitted to the program.

Partnership with businesses is a key component to the success of the program. Their participation helps promote the program and gives graduates access to jobs. An interview fair with graduate classes provides partner businesses the opportunity to hire right out of the group.

"We are helping communities build self-sustaining training programs that involve education, government and employers to fund and promote the idea of training workers to go into manufacturing specifically," Lamb says. "Essentially we are building that pathway between where the workforce is today and where the employers want them to be so that everybody can succeed."

BUILDING THE WORKFORCE OF THE FUTURE

The Regional Education/Employer Alliance for Developing Youth (READY) Northwest Indiana, under the umbrella of the Center of Workforce Innovations, focuses on increasing the overall education rates of the region, whether that means four-year degrees, associate degrees or industry or IT certifications. Another goal is to emphasize math skills.

"We want students to be able to enter college without needing remediation," says Roy Vanderford, manager, READY Northwest Indiana. "That is very much tied to the cost of attending college, so we are attacking that, too."

The coalition consists of four workgroups—K-12, with a core membership of 15 school corporations; higher

education, with representatives from eight colleges in the region (Ivy Tech Community College, Purdue University Calumet, Purdue University North Central, Indiana University Northwest, St. Joseph College, Ancilla College, Calumet College and Valparaiso University); technical education centers; and employers.

"We have about two-thirds of the

potential workforce involved in the READY effort right now," Vanderford says. "We start with students as they are transitioning from middle school to high school because at that point they are making critical decisions about their class schedules."

Again, businesses are instrumental to the effort, with employers giving classroom presentations about their workplaces. Videos are used to showcase newly graduated students employed at area businesses who talk about what it's like to work there.

The focus isn't just on academics. Employers are also interested in soft skills or social skills. "Those turn out to be the same skills you need to have to be prepared for college," Vanderford says.

ASSISTING COLLEGE GRADUATES

The issues for students obtaining four-year degrees and beyond are slightly different. Non-traditional students, especially those who have been out of school for 10 to 15 years, are often not college-ready when they apply. New high school graduates often lack interpersonal skills, math skills, writing skills and critical reading skills, making it necessary for them to first enroll in remedial classes.

And a four-year degree or graduate degree is no guarantee they'll find the kind of job they want. Many college graduates are underemployed in today's economy.

"College graduates have the skills, it's a lack of real-world experience they're suffering from," Gibson says. "They're having a hard time finding jobs."

The School of Business & Economics at IU Northwest is doing several things to help students become job-ready. Freshmen typically take "Career Perspectives," an introduction to various careers available to business majors and the skills needed for success in each one. The junior or senior year, they take "Business Career Planning & Placement," which teaches them how to apply



Find out why **Hoosier** employers statewide turn to the Business Services Team at **WorkOne** for their workforce needs.

WorkOne

- Free job postings and recruitment through Indiana Career Connect
- Free screening and interview services
- No cost worker displacement assistance due to layoffs and closings
- Resources on hiring incentives, tax credits, and reimbursements

There are no fees when you work with a Northwest Indiana WorkOne Business Services Representative.

Call Allison Bertl today at 1-219-462-2940, ext. 41

**Subscribe
Now
and Renew Online**

For complete details go to:

www.nwibq.com

for jobs and includes a class focusing on the 16 Personal Factors Questionnaire, which helps them understand the type of manager they might be, and the Hogan Development Survey, which points out aptitudes that could potentially derail their careers.

One huge benefit IU Northwest's School of Business & Economics offers is that each student receives one-on-one executive coaching based on his or her results from those tests.

"We're training managers and business owners for the business world," says John Gibson, director of graduate and undergraduate programs, School of Business & Economics, IU Northwest. "This is something unique that we do because we want them to be as self-aware as possible."

FOCUSING ON LEADERSHIP AT ALL AGES

"The skill that is probably the most important and is increasingly in short

supply is engaged leadership," says Leigh Morris, interim president and CEO of Legacy Foundation, a community foundation serving Lake County. "Young people are more than willing to become involved and engaged, but it has to be meaningful to them. They simply don't work through the traditional pipelines, such as the clubs that were productive in the past. We have to find different approaches."

Emerge South Shore (ESS), a program associated with the Legacy Foundation, provides young professionals with opportunities to gain hands-on experience with specific organizations. The goal is to make their communities and the region a better place to live, while honing their leadership skills and giving them a personal sense of fulfillment.

For example, the Foundation's Think Tank might provide the strategy for a not-for-profit organization while an ESS member would work

with that organization on an ongoing basis to help it implement the strategy.

Other organizations in the region focus on developing leaders. Leadership Northwest Indiana, a South Shore Leadership Center (SSLC) program, acquaints upcoming leaders with the issues confronting Northwest Indiana while stressing the region's assets. The goal is to engage them so they'll stay in the area and become active participants.

SLYCE, a SSLC program geared toward freshman, sophomore and junior high school students in Lake, Porter, LaPorte, Jasper, Newton, Pulaski and Starke counties, introduces students to community issues and focuses on team-building and servant-leadership skills.

"There are some very significant leadership training initiatives underway in Northwest Indiana to develop the leaders of tomorrow," Morris says. **BQ**



YOUR EMPLOYEES ARE YOUR GREATEST ASSET. WHY NOT REINVEST IN THEM?

Your people. They're what sets your business apart. But in today's environment, even the best employees need to keep pace with changing industry knowledge.

That's where Ivy Tech Corporate College can help. Our world-class training team is committed to one goal: providing the training you need to improve performance, productivity, and profitability. Whether you're looking for an industry certification or a customized program, we can help you get the highest possible return out of your investment in your employees.

**Contact us today for a FREE,
no obligation consultation.**

888.999.3639

IvyTech.edu/CorporateCollege



Ahead of the Game

Dedication and inspiration create jobs across the region.

BY JERRY DAVICH

Without fresh ideas and out-of-the-box thinking, the economy would never grow. That's why young, entrepreneurial minds are such a vital part of the region's future. Read on for some of their stories.

CHRISTOPHER BARBAULD

Ideas. Innovation. Inspiration.

These words best define Christopher Barbauld.

"It's what I live for," he says after coming off a 22-hour work day. "It's what keeps me from turning the lights off at 5 p.m. and heading toward the door. Instead, I'm up until the wee hours working and thinking of the next idea."

At his company, The Barbauld Agency in Valparaiso, he and his team of creative conspirators turn innovative ideas into marketing research, corporate branding, advertising campaigns, billboard design, product brochures, you name it.

"What is an idea? For those of us in advertising, it's what we must have

in order to put dinner on the table," says Barbauld, whose formal title is president and idea man. "If your ad agency doesn't live and breathe ideas, then you better find one that does before your business is out of breath."

While attending Purdue University Calumet, a professor gave him advice he never forgot: "No business works without good marketing."

"Those words and that pitch changed my life," says Barbauld, 30, who graduated in 2007.

Soon after, he began giving free advice to businesses until a friend suggested he started charging for his expertise. Two years later, he was in business for himself.

Barbauld doesn't merely meet with his clients. He absorbs their message. He saturates himself with their identity, their story, their goals.

"That's one thing that really sets me and my agency apart from the others," he says. "I'll stay up all night or not get any sleep at all if I have an idea for my clients."

His firm has won a few awards,

including from American Graphic Design for an eye-catching billboard for longtime client Heinold & Feller Tire & Lawn Equipment. It features a humorous picture of a bald man with text stating, "Curing baldness since 1958, sorry fella... not yours."

Its origin? An idea, sparked by late-night inspiration and brainstormed innovation.

"In the advertising world, you're only as good as your last idea," Barbauld says. "And no matter how good that last one was, that idea is only good for that particular client, on that day and that one time. So we'd better be thinking of the next one before we have even finished with the last one."

BRANDON GRIFFIN AND MILTON THAXTON JR.

Brandon Griffin and Milton Thaxton Jr.'s young brainchild, Social Media Development Group, was born and raised in Gary—just like them.

Created in 2012, SMDG LLC offers several services to clients across the country, including social media marketing, soft cloud IT help desk, website design, video solutions and search engine optimization. In other words, they can do it all in our high-tech, global and ever-innovative business world.

Griffin, 25, who serves as COO, and Thaxton, 40, who serves as CEO, first met in 2007. After discovering each other's business talents, the two speakers, facilitators and entrepreneurs knew they could merge their skills under the same 21st century shingle.

Their first client was the city of Gary, when they were hired to improve the Steel City's social media presence.

"The city approached us," says Griffin, who lives in Merrillville.

"It's been a great marriage," says



BORN AND RAISED IN GARY That description fits Brandon Griffin, Milton Thaxton Jr. and their young brainchild, Social Media Development Group.



AMBITIOUS YOUNG ARTISTS Wade Breitzke, 27, leads WeCreate Media and 27 Entertainment in Valparaiso.

Thaxton, who also serves as a reverend in his church.

Their office is inside the City Hall Annex at 839 Broadway, making it easy to manage the city's website, Facebook and Twitter accounts with more than 2,000 fans and counting.

"No business works without good marketing."

—Christopher Barbauld

But SMDG has since brought on many more clients from across Northwest Indiana and beyond, including McShane's office products, the Society of African American Professionals, and the 2014 Young Innovators Video Challenge.

SMDG, which has a staff of nine at its Gary office, also has a sales office in

New York City. Still, it's old-fashioned word of mouth, hard work and face-to-face connections that have expanded the business the past two years.

They already landed a customer in California and are now courting clients abroad, with plans for social media "boot camps," a crash course for business owners who are unfamiliar with digital marketing and development.

"We don't charge for social media. That's free anyway. We charge for our expertise to take advantage of what social media can offer a business," says Thaxton, the former group sales manager for the Gary SouthShore RailCats.

"Our goal is to exceed our clients' expectations, not just meet them," Griffin says.

"Our focus is on what our region needs and we want to bring jobs back to Gary and Northwest Indiana," Thaxton adds.

The company's motto says it all: "We Get It Done."

KEVIN KAISER

When Kevin Kaiser began his first job at age 15, he couldn't grasp why the owner of Kenny & Carl's Super-valu store in Walkerton worked such long hours.

"Every day I began my shift, around 4 p.m., I would see Carl Vermilyer still in his office or doing various tasks around the store," Kaiser recalls. "I couldn't understand why an owner of a company would work 12-plus hours a day instead of hiring help that would do that for him."

Eventually, Kaiser had a light-bulb moment in the ever-illuminating business world: That's what owners and managers do, work until everything gets done correctly.

The now 29-year-old South Bend businessman now fully understands

this age-old credo as president of J&D's Creative Colors International of Northern Indiana. The firm is a franchise serving the automotive, commercial and furniture industries with onsite repair and restoration solutions for fabric damage.

Kaiser, the youngest of five, began working there in 2005 as a part-time office worker while attending Indiana University South Bend full-time. He continued working there from his home while holding down another full-time job at Penske Truck Leasing.

After getting married, he decided to leave the larger corporation and stay with CCI even though he had little technical experience. "I wasn't sure what I was getting myself into," he admits in hindsight.

He did, however, have a deep fondness for its owners, Dick and Jean Neff, who had always gone above and beyond for him. "All I knew was CCI took a major hit with

the recession, the owners took a major hit financially, and I wanted to do everything I could to help them rebuild their business."

Again, he watched another business owner, Dick, begin his work day very early. Again, he learned from his example.

"He took me under his wing to teach me just about everything he knew about running a business," Kaiser says. "Like Carl, Dick wouldn't ask me to do something that he hadn't done himself or wouldn't do himself."

Last year, he became company president and now oversees 22 employees using his education, experience and enthusiasm to leverage an emerging trend—the growth of the automotive repair and maintenance industry. His typical day begins at 5 a.m.

"But I try to always be done by 5 p.m. to have time with my wife and 18-month-old son."

PAUL WILLIAMS

In 2006, when Paul Williams unleashed his business, Big Dog Transportation, he owned a big dog. It seemed an apt name, though his dog has since died.

What started as a side job, to complement his income as a Spanish and business teacher, gradually became his full-time occupation. He didn't see it coming. "I was just trying to make a couple hundred extra dollars a month," says Williams, 36, whose company has since hauled 15,000 shipments across the country.

Each year, his firm breaks its record for the number of shipments from the previous year. And today Williams owns and operates a debt-free business with offices in Northwest Indiana, Chicago and Texas, where he recently moved.

But it wasn't always such a bump-free ride. When the country's economy ran out of gas in 2008, he sold his house to keep his business on



Saving energy is a bright idea



From retrofits to new construction, we have a number of programs and tips to help you save energy and money.

Visit us at NIPSCO.com/SaveEnergy to learn more.

NIPSCO 



PHOTO BY COREY WEDDING

LIVE AND BREATHE IDEAS Christopher Barbauld and The Barbauld Agency in Valparaiso may stay up all night if that's what it takes to come up with fresh ideas. Pictured here are Molly Randolph, Christopher Barbauld and Dana Wasson.

the road. "I didn't know what else to do," he says with a chuckle. "The tight economy was a blessing, really. We developed steady customers and changed how we do business."

With three children and another on the way, Williams trusted in his company and its potential. It paid off in time and his firm now has a dozen "fantastic" employees. "I can't take all the credit," he says modestly.

He doesn't have an advertising budget, and he hasn't had any drivers on staff for three years. "We're more of a broker these days and it's working out great," says Williams, a graduate of Hyles-Anderson College in Crown Point.

Today, his primary responsibility is to create and execute a business strategy that ensures the safe and efficient movement of 5,000-plus standard and heavy haul shipments throughout North America. This includes flatbed trucks, enclosed trailers, cross-country refrigerated shipments, rail and intermodal transportation.

It helps that he's very familiar with Mexican and Canadian logistic requirements, and fluent Spanish, too.

Still, he gets calls from potential customers asking if he can transport big dogs across the country.

"Sorry, despite our name we don't do that," he typically replies.

WADE BREITZKE

Wade Breitzke could be the 2014 poster child for "Young Innovator."

He's 27, smart, inventive, charismatic and president of WeCreate Media and 27 Entertainment in Valparaiso. "WeCreate" perfectly describes what his talented think-tank does on a daily basis—they create videos, films, design work and branding expertise.

They create ideas. They create compelling marketing campaigns. And they create imaginative identities for companies in need of one or, more importantly, in need of a new one.

Billed as a close-knit company of ambitious young artists, they work (and sometimes sleep) in an artsy office complex on the west side of the city. It's inside a refurbished old building with more character than a Camus novel.

Their many clients include Walgreens, United Way and General Motors, as well as local entities such as Designer Desserts, Purdue North Central and Grace Point Church, among many others.

"It seems like it all happened at once, but it's been a decade in the making," Breitzke says during a break in his busy day.

Through 27 Entertainment, his first business endeavor, Breitzke began

booking 120 events a year by himself as DJ or master of ceremonies. Soon he realized he had to bring in hired help to keep up with the demand.

"Then I saw a huge need for quality video work in this region," he says.

This, in part, led to WeCreate, which also offers branding ideas to companies.

"A lot of businesses are doing great things but they have a hard time articulating their message or brand," he says. "People get caught up in following what others are doing instead of creating a logo with a story and passion behind their brand."

Breitzke quickly credits his young, hungry staff and his business partner, Jeremy Bustos. His nationally known expertise is high-quality photography, showcased in countless magazine spreads.

"It's been an inspiration working with him this past year," Breitzke says. "We feel like our collective services will pay off ten-fold for our clients, and for their clients."

Breitzke also credits his father, a construction project manager, for teaching him how to transform hard work into high rewards. And also the importance of being honest, in business as well as in life. "I really feel like I'm living the dream. Life is good." **BQ**

continued from page 41

produce in excess of 1,000 events," Lowther says, noting several international awards, including first place at the Da Nang International Fireworks Competition in Vietnam, second place at the Jinshan International Beach Music Fireworks Festi-

val in China, and third place at the L'International des Feux Loto-Quebec in Canada.

"Under Mike's leadership since the early 1980s, Melrose Pyrotechnics was among the first adopters of new technology for firing shells electronically," Lowther says.

Since accepting his father's business offer, Rik Dekker's company now serves the North America and South America market and is expanding into Europe and beyond. Predicted revenue for 2014 is \$15 million, he notes nonchalantly.

"We are very much an active company, but we're becoming more proactive than ever before," says Rik, who's 45 and now the company's chairman and president after buying out his father in 2004.

Each company has a shared vision for its future, with older eyes fixed on younger family members.

"I wouldn't feel comfortable leaving my business to someone who wouldn't take care of our customers, some who we've had for 40 years," says Will Glaros, who feels reassured that his "baby" will mature just fine under his son's direction.

Looking to the company's long-term, possible third-generation future, Matt jokes about his 2-year-old twin boys. "I am my father's retirement plan and they could be my retirement plan," he says.

At Ozinga Bros. Inc., the company's current president is Martin IV and his son, Martin V, could someday run the joint, though it may be a bit premature. "He's only 11 years old," Ozinga says with a chuckle.

Melrose Pyrotechnics also has a plan in action to someday pass the torch to Cartolano's two teenage children. "They both work as operators at the events, growing up with the business just like Mike did," Lowther says.

While all family businesses look down the road for forthcoming opportunities, they also don't forget their often humble beginnings by glancing back in their rearview mirrors.

Carl Bossung's first wife, Jan, helped create Senior1Care at the family's kitchen table before getting diagnosed unexpectedly with pancreatic cancer and passing away in late 2007.

"She's looking down and smiling on us, I'm sure," Carl says. **BQ**

Taking Care of Business.

Business Counseling

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

- Entity Formation
- Employment and Labor Counseling
- Financing and Restructuring Transactions
- Real Estate Development and Zoning
- Federal and State Taxation
- Litigation
- Mergers, Acquisitions, Joint Ventures and Sales
- Business Succession and Estate Planning
- Bankruptcy and Collection Matters
- Dispute Resolution, including
Mediation and Arbitration

**HOEPPNER
WAGNER &
EVANS LLP**
ATTORNEYS AT LAW

Valparaiso (219) 464-4961
Merrillville (219) 769-6552
www.hwelaw.com

Hoeppner Wagner & Evans – We Care About Your Business

Hire a Kid

Under those tattoos and piercings are tomorrow's workers.

BY KEITH KIRKPATRICK

On the rare occasion that I go to the mall, I mostly people-watch. I really hate shopping. On one of those visits, I was focusing on the kids. Oh my gosh, look at those tattoos. Seriously, your parents let you leave the house dressed like that! Stop acting like you are so macho and tough while using that kind of foul language. Ouch, you can get that part of your body pierced? In my "shock and awe," I considered—these are my future employees.

Let's retro back to that age of bell bottoms or ragged jeans, long or spiked hair, foul language or silly remarks and remember "that was us!" Yes, today's kids are no different than the generations past. What we must keep in mind is, they are our future workforce and we need them. They are the same as we were and each of them has to start somewhere. Consider: Where did you get your start? What was your first job?

When employers look at hiring young people, they are concerned. Will this kid work? Will he show up on time? How frustrating will it be



KEYS TO THE FUTURE The Jobs for America's Graduates program spotlights opportunities for young high school students.

are key to our long-term economic viability. They need that first, second and third job, opportunity or project. Think about it! Who was your first boss? What was your first great triumph or failure? What did you learn from each experience? Your success today is most likely because of what you learned along the way. For most of us, the lessons in our young careers were the most important.

The Northwest Indiana Youth Employment Council, which is part of the Northwest Indiana Workforce Board, has been pondering these many questions for the past few years and we have reached a few conclusions which drive our agenda.

supply, and the person who needs work done is the demand. Notice that I did not say employer. Any adult who has a task which needs to be completed can offer an opportunity for a young person to engage in work. It may be at a place of employment, but it may be having a garage cleaned out, a room painted, deliveries made, or simply, anything you need done.

You may think these types of tasks to be menial and a young person will not think it worthwhile. If you present it that way, it will be considered to have less value. You should present it as a way to learn and gain experience. You may not realize that they may view it as an opportunity to spend some time with an adult who is interested in them. You don't have to hang around the entire time, but at the start and finish you can teach and show interest.

I believe that young people are hungry for opportunity; they just don't know how to find or capitalize on it. Many do not know how to look, so you may need to help them. Throw out some bait. Mention to friends, relatives, associates that you have a NEED for something to be done and you are looking for a kid to help.

Be prepared! Have your list of projects. Invite the youngster over and have a chat. Tell him or her what you need done, how much you will pay and then ask THE question: Do you want to give it a shot? If you get a "yes," let that worker of the future give it his or her best shot. Explain your expectations, praise the efforts and reward the results. This is how all of us will help build the capacity of our future workforce. Make a commitment to hire a kid. **BQ**

"I believe that young people are hungry for opportunity; they just don't know how to find or capitalize on it."

to keep repeating instructions? Does she expect more money? Will I be wasting my time trying to teach this person what to do? Lots of questions, right? The answers are yes, no and maybe.

What you must keep reminding yourself is that these young people

We know that young people need work experience, and someone has to offer them the chance to work and learn.

We view it in the simple economic principle of supply and demand. The young people, whom we define as teens through early 20s, are the

2014 *Best of Northwest Indiana Business* Local Telecommunications Company

As voted by the readers of *Northwest Indiana Business Quarterly*



Looking for a new telephone system? Call MTA today and set up a live demonstration of MTA's Allworx IP PBX telephone system.

- IP Telephone Systems
- DVR Security Camera Systems
- High Speed Internet
- VOIP Services
- SIP Trunk Services
- Managed Router Services
- Managed Firewall Services



Compare MTA to your current provider and save \$\$\$\$!

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

DESTINATION: PURDUE UNIVERSITY CALUMET



PURDUE DEGREE • VIBRANT CAMPUS
REAL-WORLD EXPERIENCE • ACADEMIC EXCELLENCE

LEARN MORE ABOUT A MASTER OF SCIENCE IN
TECHNOLOGY AT PURDUECAL.EDU/TECHGRAD

PURDUE
UNIVERSITY
CALUMET

HAMMOND, IN

A **Master of Science in Technology** prepares students to become leaders in technology with the flexibility to pursue interdisciplinary interests. Concentrations include **Computer Information Technology, Electrical Engineering Technology, Industrial Engineering Technology, Mechanical Engineering Technology** and **Technology Leadership & Management**.

A **Master of Science in Modeling, Simulation and Visualization** meets a growing demand for individuals who can manipulate and interact within 2D and 3D computerized environments in real time.

EXECUTIVE LIFESTYLE

BEST AUTOMOBILE DEALER FOR BUSINESS EXECUTIVES

Winner: Paul Sur Buick, Valparaiso.

Runner-up: Art Hill Ford/Lincoln, Merrillville.

BEST RESIDENTIAL HOME BUILDER

Winner: Olthof Homes, St. John.

Runner-up: Steiner Homes, Valparaiso.

BEST GOLF COURSE

Winner: Briar Ridge Country Club.

Runners-up: Sand Creek Country Club, Chesterton; Youche Country Club, Crown Point; and Sandy Pines, Demotte.

Greater South Bend/Michiana: South Bend Country Club.

Runner-up: Blackthorn, South Bend.

BEST GOLF COURSE FOR CHARITABLE/BUSINESS OUTINGS

Winner: Briar Ridge Country Club, Schererville.

Runners-up: Youche Country Club, Crown Point; and Sand Creek Country Club, Chesterton.

BEST PLACE TO PURCHASE SPORTING GOODS

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

Runners-up: Cabela's, Hammond; Blythe's, Valparaiso; and Bass Pro Shop, Portage.

Greater South Bend/Michiana: Dick's Sporting Goods, Mishawaka.

BEST BOATING RECREATIONAL SITE

Winner: Lake Michigan Hammond Marina.

BEST PLACE TO PURCHASE A BOAT

Winner: B&E Marina, Michigan City.

BEST REGIONAL RESORT FOR EXECUTIVES

Winner: Swan Lake Golf Resort, Plymouth.



STAR PLAZA IN MERRILLVILLE Best hotel for business events and business travelers and best convention site.

“Voted
#1
Again”

**McMahon
& Associates**
CERTIFIED PUBLIC ACCOUNTANTS, P.C.

10010 Calumet Avenue
Munster, IN 46321
Phone: 219.924.3450
Fax: 219.924.1640
info@mcmahonpc.com
www.mcmahonpc.com

All Stages of Business...and Life

- Voted Best Accounting Firm by Readers of the *Northwest Indiana Business Quarterly* Magazine Nine Consecutive Years and Running
- Our Unique Blend of Large Firm Services with Small Firm Caring Help to Improve Your Bottom Line
- Celebrating Over 40 Years of Helping Businesses Grow and Looking Forward to Another 40 Years Servicing Northwest Indiana
- Our Commitment to the Integrity of Our Services and Depth of Our Relationships Allow Our Professionals to Individualize the Demand of Each Client



**To Experience the McMahon Difference
Contact Our Office for a Free Consultation**

Your Partner for Growth

The Evolution of Wellness

Programs expand their focus and work on employee engagement.


BY JACQUELINE VON OGDEN

Whether you're the owner of a large or a small business, the thought of your employees staying well has undoubtedly crept into your mind. Not a business owner? Concerned about your health or a coworker's? Then read on as we discuss employee wellness and its future.

PAST

The thought of keeping employees well is not a new concept. Health screenings, discounts for gym memberships and weight loss programs have been around for years. When the concept of employee wellness was introduced decades ago on a public level, the concepts of blood levels, baselines



A photograph of a cyclist in a black and red jersey, wearing a white helmet and sunglasses, riding a road bike on a paved road. The road has a yellow double line and stretches into the distance towards a forested hill. The sky is overcast.

and employee awareness were just at the beginning.

How has the concept changed? As with any new idea or concept, acceptance was the big barrier to

the '80s and '90s. And it wasn't just the acceptance; it was also the participation. The focus of the past related to making changes within one's lifestyle, whether it was to start an exercise regime or stop smoking. The big picture, or the long-term outcomes on the employee's health and life, may not have been

pushed. And though there was a personal gain from "getting healthy," the financial gain for organizations and individuals was noted. Additionally, the thought of "being happy" was not always considered. A healthy, or well, employee many times correlated to one who was fit and had regular checkups while managing

ON THE ROAD TO HEALTH Today's wellness programs cut costs and save lives. Organized in 1988, The Wellness Council of Indiana is one of the largest state wellness councils in the United States. It brings together Indiana employers interested in combating the ever-increasing costs of health by helping employees, their families and their communities cultivate a culture of health and wellness.

health. Mental health, stability, happiness and life satisfaction weren't necessarily part of the picture. The U.S. Department of Labor states that the average worker spends one third of his/her life working. Are workers getting happier, but more important, are they now healthier?

PRESENT

With today's wellness, the idea of stopping the further onset of health-related issues appears to be at the forefront for many organizations. And as Tami Janda, wellness coordinator at Centier Bank, points out, identification is key with prevention. "Identifying health risks is huge. Only half of our job is screening itself, the other half is answering the question, 'What are we doing about this problem?'" Janda notes the idea of convenience is important within the working world, but the idea of better health seems more important to employees. "Something has triggered," Janda says of the program. "We have seen participation double within the last few months."

And that something is not just the idea of better health, but also includes the pieces to make an individual happier and healthier. "The older generation was brought up with wellness in mind," says Tim Ross, regional director of occupational/employee health at Working Well.

"Wellness as a whole has changed," says Ross, noting that the younger generations have the potential to be a "sicker" generation. "The idea is to keep the employee engaged. We have a wellness portal, allowing employees to have the ability to track where they are within each component of the program."

He also notes the importance of technological advances in how information is stored and presented. "So many people are visual," says Ross. "In the old days, one might receive an annual computer-generated report. No one would keep that and go through it. Now, everything is at your fingertips."

The push years back may have seemed like a focus on blood work,

but it was really about getting a baseline. After all, as Ross points out, "The first thing one does when hoping to improve is to take a baseline of where they are at."

Ross contrasts wellness now with what it was earlier. "Ten years ago, it was big companies doing this. Bio-

"We don't want to just get people healthy. We want to keep them healthy."

—Ben Evans, OurHealth

metric screenings to create a baseline. Now, health reimbursement accounts (HRAs) become part of the program," says Ross. "We're also working on an application. Larger companies are usually ahead of the curve, and they have been. Today we are seeing municipalities, manufacturing and all different types of industries interested and participating." A typical HRA is an employer-funded spending account, which employees can use to pay for specific medical expenses."

But will the technological advances help? Will additional technology management be the key to getting more involved in health management? Ben Evans, CEO and cofounder of OurHealth, a total health management solution, notes that technological advances are beneficial and describes his organization's usage of health coaches as the next logical step.

OurHealth coaches actually individualize a plan for employees. "We don't want to just get people healthy," says Evans. "We want to keep them healthy." The plan goes a step further by incorporating health issues, eating habits, motivation levels, self-confidence and mood to determine a plan for the employee. The health coach then "coaches" an individual throughout this process via individual, group or telephonic offerings. "When someone goes to a clinic and

receives results from a screening, the health coach could give them the results. We bring the employee and the health coach together right away."

Janda notes that the business side of the wellness programs over the years has been beneficial. "We are not seeing as many claims and we are saving costs off the plan itself," says Janda. "But more importantly, we are saving lives. It is worth it."

FUTURE

What will the future hold for wellness programs? "We are changing people's lives," says Pamela Johnson, wellness supervisor of Healthy U @ Work, "but I see the focus changing." Johnson notes that getting to the root cause of the problem, issue or roadblock to wellness will most likely be the core of future wellness.

Janda notes potential trends for the future of wellness, referencing the various dimensions of wellness. The National Wellness Institute describes the dimensions of wellness as occupational, physical, social, intellectual, spiritual and emotional. The long-used definition by the institute defines wellness as an active process through which people become aware of and make choices toward a more successful existence.

Johnson believes wellness in Northwest Indiana is on par to becoming as big as the culture for safety programs for businesses. "Safety programs have been huge for this area. Everyone focuses on safety. It is the norm," says Johnson. "I see wellness being that next big program. Companies will start to promote the importance of wellness and taking the next step."

Johnson does not believe this new concept or promotion will take long to become the norm within the area, noting that more people are in tune with their health. "Everyday wellness has to come from the top down, and it will. Statistics have shown that we know how to be safe and over time have improved safety," says Johnson. "What makes the worker safe now? Their health." **BQ**

We keep The Region WORKING WELL.



We work closely with employers to create customized workplace wellness programs that promote a healthy workplace and a healthy bottom line.



 **Franciscan**
WORKING Well

866-552-WELL(9355) | WorkingWell.org 



OUR SERVICES AND PROGRAMS INCLUDE:

- Drug & Alcohol Testing
- Injury Treatment
- Wellness Screenings
- Travel Medicine
- Onsite Services
- Injury Prevention
- Health and Safety Education
- Onsite/Near-Site Dedicated Clinics
- Acupuncture
- Physicals (Pre-Placement & DOT)
- Sports Physicals
- Spirometry (Pulmonary Function Testing)
- Audiograms
- Fit Testing (Quantitative)



Scan this code to learn more about all of WorkingWell's Occupational Health Tools.

**SERVING THE NORTHERN INDIANA REGION WITH 8 CONVENIENT LOCATIONS IN:
CROWN POINT, HAMMOND, MICHIGAN CITY, MUNSTER, PORTAGE, VALPARAISO
AND COMING SOON TO RENSSELAER!**

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



- One of the Best Companies to Work For (Franciscan Alliance)
- Best Occupational Health Practice (Franciscan WorkingWell)
- Best Urgent/Immediate Care Clinic (Franciscan Hammond Clinic)
- Best Health and Wellness Facility (Franciscan Omni Health & Fitness)



FALL CREEK GORGE IN WARREN COUNTY © DAN SHEPARDSON

Clean water

The **Nature Conservancy** is the world's leading conservation organization, protecting the lands and waters on which all life depends.

Healthy forests

The **Corporate Council for the Environment** is a group of corporate citizens who share this vision.

Good business

For more information, contact Angela Hughes at ahughes@tnc.org.

CORPORATE COUNCIL FOR THE ENVIRONMENT

CORPORATE PROTECTORS (\$5,000 - \$9,999 annually)



CORPORATE CONSERVATORS (\$2,500 - \$4,999 annually)

AEP Indiana Michigan Power
Barnes & Thornburg
Citizens Energy Group
Cummins Inc.
Duke Realty Corporation
Enbridge Inc.

Indianapolis Power & Light Co.
Johnson Ventures, Inc.
NIPSCO
Samtec
Wild Birds Unlimited

CORPORATE ASSOCIATES (\$1,000 - \$2,499 annually)

Alcoa, Warrick Operations
DeFur Voran LLP
Don R. Fruchey, Inc.
EcoLogic
F.A. Wilhelm Construction Co.
Faegre Baker Daniels
First Merchants Corporation
Flanner and Buchanan
Franklin Electric
Goelzer Investment Management
Heritage Financial Group

Halderman Farm Management and Real Estate Services
Hoosier Energy Rural Electric Coop.
Lake City Bank
Muncie Power Products
The National Bank of Indianapolis
Optronics International
Peine Engineering Company
Peoples Bank
Phillips Financial Services

MEDIA SPONSORS

BizVoice Magazine
Business People Magazine
Evansville Business Journal
Evansville Business Magazine

Evansville Courier & Press
Indianapolis Business Journal
Northern Indiana LAKES Magazine
Northwest Indiana Business Quarterly

SPECIAL SECTION

Executive Living



Sand Creek Country Club
Chesterton, Indiana

Offered by Dawn Bernhardt

\$3,750,000

Direct 219.241.0952

dawn.bernhardt@cbexchange.com



RESIDENTIAL BROKERAGE

Operated by a subsidiary of NRT LLC.

Between Two Homes

Execs on the go often need temporary housing.

BY JERRY DAVICH

Whether it's called executive living, a second office, or split-work residence, it's a rising trend in the ever-expanding business world.

More working professionals, especially executives, are living at two residences for business reasons, often leaving behind a family to better climb the corporate ladder. Some are encouraged to do so for geographic convenience, others are forced from sheer necessity.

"Many of them don't have a choice," says Diane Cline, an assistant broker at McColly Real Estate's corporate office in Schererville. "Even though their company usually pays the bills, it still takes a toll and it can be very hard on a family."

Bob Bennett has lived this split-home lifestyle for more than 30 years, involving roughly 17 household moves from city to city, country to country. The 61-year-old Valparaiso businessman has worked all over the world, from England to Japan and Delaware to Indiana. He's on the move again, this time to Austin, Texas, via Portland, Oregon.

"It takes a special family and a special spouse to understand this work arrangement with a secondary residence," says Bennett, who's been married 42 years. "My wife is a homemaker, which makes it easier, but it's very tough for two working professionals."

As Cline notes, "I've seen couples get divorced because they can't handle this kind of relationship, where one spouse is gone so much."

Bennett arrived in Northwest Indiana seven years ago, hired as a private-contractor project manager for the BP oil refinery expansion project. The Michigan native plans to retire in three years and hopes to finally land for good in Texas to be close to family.



AT HOME ON THE ROAD Local businesses help road warriors settle in while they're here.

He has lived in most every conceivable housing option: Hotels, motels, extended-stay lodging, rental apartments and even a travel trailer. He once owned a home for just nine months, and he once owned four homes at one time. "I've pretty much seen it all," he admits.

The most typical "executive in between" scenario is a corporate executive who is in Northwest Indiana for a contracted period of time while also owning real estate in another region or state. The task is to find a temporary executive lease arrangement, says Dawn Collins, owner/broker for Century 21 Executive Realty in Valparaiso.

"We have had BP, Porter Regional Hospital and Fronius executives pass through our company in recent years," she says. "I can think of several scenarios we have been involved in with buyers and sellers who are

relocating."

Some executives feel somewhat displaced until they can sell their previous home and reestablish themselves in their destination market, she notes. Others choose to live in two places in an attempt to satisfy both personal and professional demands.

"We are sensitive to the fact that the trailing spouse and children are leaving behind not only their home, but their friends, family, schools and, perhaps, another career," Collins says. "This causes a high level of stress not only for the transferring employee, but also for the family who may be reluctant to make the change."

Collins' office, as well as other agencies, offers several services to the traveling executive: introductions to local parks, hair salons, health professionals, banks, chamber members and even local veterinarians, if a

pet is the lone companion.

"We can also assist with carpet cleaners, painters and landscapers, which can be helpful to transferees who don't know who they can trust in a new community," she says.

One Methodist Hospital executive still owns a home in Ohio though he also purchased one in Valparaiso to be closer to his daily job. The home is a temporary "stopover place" for him and his wife, who travels the country for her job.

"When assisting relocating clients, my circle of real estate professionals goes beyond the property transaction," Collins says. "We provide assistance with reestablishing them in their new surrounding community."

Ken Kosky, public relations director for Indiana Dunes Tourism, says a handful of local hotels cater to such extended-stay executives. "Interestingly, we get more long-term workers in refinery, construction and pipeline work," he says.

Extended-stay hotels along the South Shore region cater to these on-the-move execs, knowing that word of mouth is still the best form of advertising, hotel workers say.

"They are typically our best customers because they're more focused on their work than anything else," says one LaPorte County hotel manager. "But I don't know how they live at two different places for several months or longer."

Real estate agents say some execs instead lease a home, offering them the comforts of a house, which doesn't feel like "living out of a suitcase."

One top executive for Porter Regional Hospital was in this region for two years conducting contract-labor work during the construction of the new hospital. He temporarily leased an executive-style home in Aberdeen which was owned by a local attorney who transferred out of state and couldn't sell it during the recession.

Bennett offers advice to younger execs regarding how to best navigate and negotiate such a split-work lifestyle without splitting up your family.

"You simply have to make time for your family, no matter how busy your work day."

—Bob Bennett, traveling executive

First and foremost, daily communication is a must, whether with a phone call, email or Skype video chat.

"You simply have to make time for your family, no matter how busy your work day," he says. "Plus, if

your kids are young, they want to physically see you, even if it's just for a few minutes each night. They need to know you are there for them."

Spouses also need to know where they can find their always on-the-run busy executive, so periodic updates can work wonders.

"Even a brief call or quick text can help the cause," he says.

Bennett also suggests sending a card or some flowers every so often, which goes a long way toward bridging the gap between two homes.

"The idea is to still be a part of the family even though you may not physically be there together," he says. "It's possible, but it takes effort and some creativity." **BQ**



Executive Retreat?

Awaken to a gourmet breakfast, meet for a while, enjoy lunch, continue your successful retreat, relax in your Jacuzzi, dress for a 5-course dinner and an evening with friends followed by dessert and a good night's rest. Perhaps, make it a Mystery Dinner for fun.

Own The Inn for your next business meeting and guarantee success!

Gift Certificates: Order Inn at Aberdeen Gift Certificates to show your family, friends and business associates that you REALLY care.

The Inn at Aberdeen

Bed & Breakfast and Conference Center

3158 South State Road 2 • Valparaiso, IN 46385-7765

Toll Free 866-761-3753 • 219/465-3753 • www.innataberdeen.com

As seen in *Midwest Living*, *Chicago Magazine* and Chicago ABC TV's 190-North.

Voted Best B&B by readers of *SHORE Magazine* & *TIMES* newspaper.

Voted Best Bed & Breakfast for Business Travelers by readers of *Northwest Indiana Business Quarterly*.



the Signature
SERIES

**Now Available
in St. John
and
Valparaiso**

(219) 789-7780

Staying and Upgrading

Rather than sell, homeowners are remodeling more and more.

BY JERRY DAVICH

Custom remodeling of upscale homes is back in vogue, whether it's a \$50,000 kitchen upgrade or a \$200,000 outdoor overhaul.

"Things are looking up again," says Jim Pressel, owner of Pressel Enterprises Inc. in LaPorte, a custom builder and remodeler in Northwest Indiana.

"The rising trend we're seeing is mainly in kitchens and master bathrooms, because that's the focal point in most homes these days," says Pressel, past president of the Builder's Association of LaPorte County who now serves as treasurer for the Indiana Builders Association.

High-end remodeling didn't take quite the hit that other housing-related markets had to absorb since the economic crash in 2008. Most owners of upscale homes, which can range from \$1 million to \$3 million, continued to customize their houses even if it meant downgrading from, say, a new copper sink to a stainless steel one.

"From my experience, the poor economy has been good for remodeling because people are remodeling instead of building new," says Ken Blaney, owner of One Guy with Tools in Valparaiso, which specializes in remodeled kitchens, bathrooms, basements, finished garages and mudrooms.

Data released by the U.S. Department of Housing and Urban Development and the U.S. Census Bureau confirm this trend in the Midwest, as new-home sales fell by 17 percent in the past two years. (The South, West and Northeast showed marked improvement with respective increases of 10 percent, 11 percent and 73 percent.)

On the flip side, it's common for upmarket homeowners to make

remodeling renovations they didn't initially plan. In many ways, it's human nature, remodelers say.

"For example, let's say you go to Walmart for a \$20 fishing pole and walk out with the \$25 pole. People often do the same thing with remodeling," says Pressel, who had just returned from the International Builders' Show in Las Vegas.

Northwest Indiana builders are reporting a similar resurgence in certain high-end remodeling features, such as expanded master bathrooms with walk-in closets, kitchen countertops and cabinets, and patio rooms with hot tubs or rewired fixtures. Energy Star-rated appliances and windows are also being showcased.

"Open concept is still big," Blaney says. As well as wide-plank distressed wood floors, neutral colors rather than bright, door upgrades, and fireplace makeovers, from old brick to stone or pressed concrete and upgrading tile.

Inside the master baths, the most common upgrades involve custom tile showers, heated tile floors, heated toilet seats and natural sunlight openings. Basement remodeling includes built-in cabinetry, accented walls and high-end bathrooms.

"People also are adding egress windows so they can add bedrooms," Blaney says.

According to the National Association of Home Builders, houses with at least three full bathrooms have spiked from 23 percent in 2010 to 35 percent in 2013. And new homes with at least four bedrooms have also seen a spike, from 34 percent in 2009 to 48 percent in 2013.

Also, the average size of new homes keeps getting larger, from 2,362 square feet in 2009 to 2,679 square feet in 2013, according to U.S. Census Bureau data. Bigger, more expansive homes

bring higher sales prices on average, from \$248,000 in 2009 to \$318,000 in 2013. This, too, affects remodeling options, experts say.

"Most homeowners set a budget for their remodeling needs, depending on the size of their home and how big they want to dream," Pressel says.

According to the National Association of Home Builders/First American Leading Markets Index, only 59 of the roughly 350 metro areas across the country returned to or exceeded their last normal levels of economic and housing activity. Northwest Indiana is not one of them, another factor in making remodeling decisions.

"I think more people in the high-end homes are remodeling because their homes are harder to sell," says Brenda Spitz, a broker associate with McColly Real Estate in Schererville. "These people decided to stay put and renovate."

Spitz, who is also a home stylist and artist, worked for 12 years at Walter E. Smithe Furniture as a manager and designer. There, she learned how to assist clients with choosing which colors schemes work best with which amenities.

"The hottest trend right now is a rustic and modern look with grays and creams," she says. "Wood tones are light or gray in tone, and yellow is a trendy accent color, which is a nice touch of happy."

In the kitchen, her clients are asking for white cabinets, glass tile backsplashes and dark wood hand-hewn floors. In the master bathroom, walk-in showers with body spas are all the rage, Spitz says.

Outdoor kitchens also are in demand. "Stainless steel still seems to be the hot finish on appliances, along with a stainless called slate, which is basically a bit darker in color and does not show fingerprints."



WHAT'S COOKING IN REMODELING? Things are looking up in the business of remodeling upscale homes. Kitchens, including this one remodeled by Jim Pressel of Pressel Enterprises Inc., are a major focus.

"There is talk that brass could be the next big thing, but that trend is not here yet," she adds.

Pressel, who's been in business for more than 20 years, said remodeling trends are cyclical in nature but more homeowners are now choosing to go online to pick exactly what they want. Similar to a woman picking a new hairstyle in a magazine and bringing it to her stylist, homeowners are surfing online photo galleries to choose their home's next look.

The most popular sites are Pinterest, a visual discovery tool loaded with photos and images, and Houzz.com, a leading platform

for home remodeling.

"Houzz provides people with everything they need to improve their homes from start to finish—online or from a mobile device," the site states. "From decorating a room to building a custom home, Houzz connects millions of homeowners, home design enthusiasts and home improvement professionals across the country and around the world."

If you're thinking of remodeling, experts say the first question you should ask yourself is a simple but crucial one: Are you remodeling to sell your home or to stay in your home for another 20 years? **BQ**

"I think more people in the high-end homes are remodeling because their homes are harder to sell."

—Brenda Spitz, McColly Real Estate

Arts Update

From pop culture to popular movie music to two takes on "Hamlet."



John Cain

BY JOHN CAIN

South Shore Arts opens its summer-long exhibit "Baby Boom or Bust" on June 15, featuring iconic imagery of the 20th century by artist Brian J. Sullivan along with memorabilia from an "atomic" childhood. As Baby Boomers arrive at the upper reaches of middle age, this exhibit takes a fond look back at the iconic, often innocent images of life in the nuclear age: Superman, Elvis, Marilyn Monroe, the McDonald's arches, cars from the Tail Fin era—even the Gerber baby. Sullivan's work will be accompanied by vintage collectibles from private collections, including Hanna Barbera characters, Barbie and Ken, Howdy Doody, space toys and robots, lunch boxes, presidential memorabilia and vintage paint-by-numbers. An opening reception will be held on Sunday, June 22, (Free Family Arts Day at the Center for Visual & Performing Arts in Munster) from 1-3 p.m. The exhibit runs through August 31.

The Northwest Indiana Symphony Orchestra will close out its 2013-14 concert season with "Symphony Goes to the Movies," on Sunday, June 22, with performances at 2 and 7 p.m. at Crown Point High School. This special concert will feature a variety of well-known movie music, ranging from "Beetlejuice" to "My Fair Lady" to "The Great Escape" and "City Slickers," among many others. The symphony's free 2014 South Shore Summer Music Festival kicks off on Saturday, July 19, and continues through August 9, with concerts



"50s REVIVAL" An oil on canvas by Brian J. Sullivan.

in Cedar Lake, Griffith, Crown Point, Hammond, Valparaiso and Schererville. The full schedule can be found at www.nisorchestra.org.

The Michigan City Uptown Arts District continues its First Friday Art Walks on May 2, June 6 and July 4. These popular evenings of culture, art and networking are designed to revitalize Michigan City's downtown area, using art as an economic catalyst. Local businesses and artists are welcome to participate. Art Walk guides are available at info@walnutinkgallery.com.

Hammond's Towle Theater presents the Indiana premiere of "The Nightmare Room," May 2-18. This dark and chilling psychological thriller tells the story of two best friends, both in love with the same dashing former movie star, locked in a room with a bottle of poison. Towle Theater presents the U.S. premiere of "From Up Here," July 11-27. High above the bustle of the city, five strangers find solace on the Brooklyn Bridge, suspended between who

they were and what they might become. Tickets at www.towle-theater.org.

The Crown Point Community Theatre presents "Hamlet," July 11-26. Director Grant Fitch will give Shakespeare's classic play of madness, ambition and revenge an update with a modern dress retelling. Tickets at www.cpct.biz. For another twist on the Bard, Footlight Players in Michigan City presents "I Hate Hamlet," June 6-15, the story of a successful

young actor who moves to New York to play Hamlet. There's just one problem: he hates "Hamlet," and his dilemma deepens with the arrival of John Barrymore's intoxicated ghost, who arrives to spar with him in full costume. Tickets at www.footlight-players.org.

South Shore Arts reminds you to visit its online Regional Art Calendar at www.SouthShoreArtsOnline.org for listings of local arts events. The calendar lists exhibits, concerts, plays, lectures, film series, dance performances and more, all taking place in your neighborhood. Don't forget the South Shore Arts Facebook page where you can also keep up to date on exhibit schedules and opening receptions, class signups, outreach programs and special events. Local artists also post their events and share local art experiences. **EQ**

Find out more about area arts activities and events by watching Lakeshore Public Television's "Eye on the Arts," every Friday evening at 7 p.m. on "Lakeshore Report."



Clearing the Hurdles

South Bend area seeing economic-development success.

BY HEIDI PRESCOTT WIENEKE

It's not every day that a \$3 billion company like Hubbell Inc. makes a long-term commitment to Indiana. But that is exactly what happened last year when the international steel box manufacturer invested more than \$3 million in a new South Bend distribution center designed around its RACO brand.

Hubbell moved its warehouse operations last fall from Cook County, Ill., to a new 105,000-square-foot distribution hub located adjacent to its existing South Bend manufacturing plant. The decision lowered operating expenses, improved customer service, and made it possible for RACO to ship more than 1 million products from St. Joseph County, where the company employs more than 200 workers. "We're already looking at expanding later this summer," says Kristen Teters, a company spokeswoman.

This is one of the recent success stories that exemplifies how St. Joseph County officials are clearing economic-development hurdles they formerly might have run into and even stumbled over. "I think our area used to have the perception that

it's complicated to do business," says Jeff Rea, president and chief executive of the St. Joseph County Chamber of Commerce. "Now we're seeing tremendous interest."

Interest from existing companies that want to expand. Interest from prospective newcomers to the market. And interest from entrepreneurs who are interested in starting high-tech ventures in the region.

Unlike neighboring Elkhart County, the "RV Capital of the World," St. Joseph County is not a hub of a particular sector. "That's good, because our economy is more diverse and we don't experience the downturns as significantly than a community focused on one primary industry sector," Rea says. "But we also don't experience the upturns as significantly."

St. Joseph County saw 19 local manufacturers invest in major business expansions in 2012. Those projects added about 700 new jobs and totaled about \$100 million in capital investment in manufacturing operations, distribution center additions, call center expansions and data center business growth post-recession.

Last year did not yield as many projects or jobs—2013 fell short on the new jobs and capital investment county officials hoped to see. The county saw its unemployment rate drop to 7.5 percent in December, down from 9.6 percent in December 2012, but development activity slowed a bit. Rea says seeds were planted during discussions about potential development and redevelopment opportunities across the region, however.

About 580 new jobs were added last year in the local market, jobs that included the new RACO warehouse employees. About 100 people were hired for the new Tejas Tubular manufacturing plant in New Carlisle. The Houston-based company invested \$36 million in the new plant, where it processes tubing for the oil and gas industries. Tire Rack opened its \$6.5 million new call center last year in South Bend, and the county saw various smaller projects and expansions completed.

The development picture is already *much* different in 2014. "The Indiana Economic Development Corp. has done a great job at creating a competitive business climate within the

state,” says Regina Emberton, president and chief executive of South Bend-based Michiana Partnership, a four-county economic development marketing initiative.

“In order to capitalize on the momentum of the state’s environment and the general economic recovery, the communities across north-central Indiana are working hard, and as important, working together, to improve the conditions that will facilitate growth of our current companies and will put us on the radar for new business attraction,” Emberton says.

Hubbell already has announced future expansion plans because its plant has reached capacity for making steel electrical components, Rea says. “The fact that its roots go back to the 1920s, and it’s a global company that could have located anywhere, says something about our county and its position for economic growth.

And he believes there are other developments like Hubbell Inc. that the county can now go get.

“It used to be a bigger game of survival, where each week you’re trying not to be voted off the island. Everyone was in self-preservation mode,” says Rea, who has been a driving force behind the aggressive marketing of the region to new businesses and companies looking for areas to expand.

At the same time, Rea understands the importance of assisting existing companies in their growth plans. “I see more people today working on strategies that will help position us for the future. We want to be on radar screens that we haven’t been on in the past. We need to do a better job of telling our story.”

That “story” centers on growing and expanding existing businesses, attracting new businesses, and efforts surrounding recruiting and developing the local workforce that existing

or new companies need, Rea says.

“We recently had an overseas company make an offer on a building by the airport. I can’t tell you a name, but they’ve been here a few times. It’s an advanced-manufacturing company that I would expect will get a deal done,” Rea says. “Several other projects are also in the pipeline. We have been selling the region and raising the profile of our area to outside companies.”

But it’s also important to grow local businesses. “It’s hard to attract new attention if the companies and people you have are not growing,” Rea says. He outlined some recent announcements of large investments that could serve as catalysts for future economic development opportunities.

Lippert Components, a subsidiary of Elkhart-based Drew Industries, several weeks ago announced its expansion into a vacant former AJ Wright warehouse on South Bend’s

STRAIGHT TALK & SOUND ADVICE



At 1st Source, we’re a community bank that specializes in helping our clients grow. Our experienced business bankers get to know you for the long-run. We offer convenience, straight talk and sound advice, always keeping your best interests in mind.

We can help. Give us a call today.



Strong. Stable. Local. Personal.

Valparaiso
Erik Back
219 476-2635

Chesterton/Portage
Jim Magera
219 926-2505

LaPorte/Michigan City
Mike Arnett
219 324-9111

west side. The company, which makes windows, mattresses and seats for the RV and manufactured housing industries, employs nearly 5,000 people in the region. Lippert plans to hire close to 200 people by the end of 2014, with another 200 jobs projected during the next 10 years.

AM General's Mobility Ventures subsidiary this winter touted how it will be ramping up wheelchair-accessible vehicle production at the Mishawaka Hummer plant—a project that has brought hundreds of local employees back to work and will mean a future expansion of its local workforce.

“When General Motors was doing the Hummer H2, I remember they were concerned about attracting the workforce here, but they did,” Rea says. “Now we can say we made the civilian H2, the Humvee, and now the MV-1, which speaks to our ability of being home to a big plant that requires a lot of power and water. It

shows we have a history of doing big projects and small projects. It helps us cast a wider net.”

Around the region, there are initiatives under way to enhance the skills of the workforce, Emberton says. Some of the initiatives include Project Lead the Way, a regional wage and benefit survey, the support of innovation through the local universities, and workforce training programs such as St. Joseph County's Supporting Manufacturers and Regional Talent (SMART) program.

In addition to workforce training, location is becoming increasingly important for expanding businesses and companies on the move. Emberton says the county's proximity to major Midwest markets via the Interstate 80-90 Commerce Corridor, Interstate 94 and other highways is highly attractive to prospective businesses eyeing the region. The South Bend Regional Airport also provides convenient access via 10 nonstop

flights and ample access to connect beyond that.

“I believe there are two main factors that secured their attraction to our community—location and real estate,” Emberton says. “First, our location being easily accessible to the markets the companies serve, and second, the availability of a functional building that was ready for occupancy when they needed it.”

Rea acknowledges how St. Joseph County has a rare combination of accessibility and infrastructure as well as low-priced power and high-tech connectivity. Most communities do not have all these attributes, so it's another part of the story that needs to be told to prospective companies that are considering an area location. Communities that are nimble will be more successful, he says.

“Companies are looking for a cool, hip workplace in an area with a great cultural feeling,” he says. “Culture is critical to our future. Right now

CAPITAL INTEGRITY.

IT'S WHAT SETS US APART.

The premier real estate firm in the Midwest.
We see our integrity as a capital asset; we call it **CAPITAL INTEGRITY**.

Commercial Brokerage | Property Management | Maintenance Services | Research & Consulting



bradleyco.com | 574.237.6000 | 112 W. Jefferson Blvd. South Bend, IN 46601

we're really good at taking orders. But we have less innovation taking place where companies are thinking up the next hot product. We had that culture back in the 1910s and 1920s with Bendix and Studebaker. We're going through a reboot to make sure our climate is right and the talent is here to make this happen again."

Great Lakes Capital Development plans to break ground yet this spring on a \$6 million multi-tenant building for high-tech and research businesses at Ignition Park, a state-certified technology park located south of downtown South Bend. Two additional buildings are already on the drawing board.

"We have several deals already in the pipeline for the first building. We feel good about our ability to get it to substantial occupancy by the end of the year. So we might be starting on the second building sooner than later. Three buildings in three years would be a pretty successful project,"

says Brad Toothaker, president and chief executive of Bradley Company in South Bend, which is partnering on the Ignition Park development.

Bradley and Great Lakes Capital are also developing a \$75 million mixed-use project in Mishawaka, northwest of the Indiana Toll Road. The project is expected to comprise high-end apartments, offices, retail and restaurants. Toothaker has also taken an interest in renovating dilapidated buildings in South Bend's downtown and creating new urban market-rate apartments, offices and retail space.

Great Lakes Capital recently received word that it was chosen to redevelop the former downtown South Bend LaSalle Hotel, which has sat vacant for years. The project, which is a partnership with the city of South Bend, is expected to cost more than \$8 million, creating more than 60 market-rate apartment units and first-floor commercial space.

"We're lighting a corner that has been dark for a long time," Toothaker says. "And we're seeing more lift in the market than we have in years. Two years ago, I could've told you that we were recovering slowly and still had quite a ways to go. I still think we have a ways to go before it feels normal."

Toothaker has seen stronger action across real estate segments—residential, office, medical, commercial and retail—for the first time in years. And the huge lack of new construction in the past five to seven years is now becoming obvious with pent-up demand for certain space and quality product.

"Slowly but surely we're seeing signs of national recovery," Toothaker adds. "We've got a great business environment and we have the right things going on as communities to continue the momentum and to see growth in St. Joseph County and our region." **BQ**



Relationships are built on many things...

Like having partners involved on your account.

Our clients value the opportunity to have Crowe Horwath LLP partners involved in their engagement and throughout the relationship.

To learn more, visit crowehorwath.com, or contact Gary Fox at 574.236.7604 or gary.fox@crowehorwath.com.

Gary Fox, Managing Partner, Tax Services



Audit | Tax | Advisory | Risk | Performance

Crowe Horwath LLP is an independent member of Crowe Horwath International, a Swiss Verein. Each member firm of Crowe Horwath International is a separate and independent legal entity. Crowe Horwath LLP and its affiliates are not responsible or liable for any acts or omissions of Crowe Horwath International or any other member of Crowe Horwath International and specifically disclaim any and all responsibility or liability for acts or omissions of Crowe Horwath International or any other Crowe Horwath International member. Accountancy services in Kansas and North Carolina are rendered by Crowe Chizek LLP, which is not a member of Crowe Horwath International. © 2014 Crowe Horwath LLP FWO15201A



SOUTH BEND REGION HERE!

visit sjchamber.org

CATCH THE MOMENTUM BUILDING
IN THE SOUTH BEND REGION. HERE!

- Tapped as the next research hotbed with Innovation Park & the University of Notre Dame.
- Home to 14 colleges and universities.
- 11 *Indiana Companies to Watch* (2nd in state) & three state small business award winners in the past three years.
- Within a one day drive of 80% of the U.S. and Canadian populations.



ST. JOSEPH COUNTY
CHAMBER OF COMMERCE



MICHIANA PARTNERSHIP
GROWING OUR REGIONAL ECONOMY

A Life of Service

Dr. Marlon Mitchell takes on the region's educational challenges.

BY MICHAEL PUENTE

In 2005, Gary native Dr. Marlon Mitchell was a successful businessman and real estate developer in Albany, Georgia, about three hours south of Atlanta.

There, he built multiuse buildings and single-family homes while also undertaking historic restorations, along with project management consulting and leadership coaching and development. He also designed and developed an entire subdivision.

"Those buildings are still standing," Dr. Mitchell says with a chuckle. "Very few people in real estate get to build a whole subdivision."

Dr. Mitchell also purchased and opened a bed and breakfast, in what was once the home of Albany's mayor James Gray, a well-known segregationist who later dropped his opposition to Civil Rights. Gray, who was also a newspaper publisher and state Democratic chairman, died at the age of 70 in 1986.

Nevertheless, Dr. Mitchell decided to open a bed and breakfast in this house. On some days, Mitchell, who holds a doctorate in instructional systems technology from Indiana University, would do the cleaning, cooking and serving. "That's a part of me. I really love serving people," Dr. Mitchell says. "That fulfillment can come in the area of recreation. I feel that's the reason I'm on this Earth."

Besides being president of East Bank Development in Albany, Dr. Mitchell became dean of academic affairs at Atlanta Technical College in 2008.

But a year later, Dr. Mitchell's desire to serve others came to a head. He decided to return to his hometown of Gary to help care for aging grandparents. To make it happen, he took a position of director of information and instructional technology with the Gary Community School Corp. in 2009.

A year later, Dr. Mitchell was named regional dean for Indiana Wesleyan University. The university's expansion plans envisioned having Dr. Mitchell moving to Ohio, which prompted him to instead sign on in January as vice chancellor and campus president for Ivy Tech Community College's Northwest Region campus in Gary.

"Dr. Mitchell will be like a CEO for the Gary campus, overseeing operations and acting as the college's face in the community," Ivy Tech spokesman Jeff Fanter said in a statement in January. Mitchell reports directly to Chancellor Thomas Coley, who oversees the Northwest region and the North Central region for Ivy Tech Community College.

Dr. Mitchell says he has several goals for the campus in his new role, but of primary concern is student morale. "I want to restore the morale of the students at the Gary campus and to grow programs through innovation initiatives, such as looking at new programming that will prepare our students for the 21st Century and global society," Dr. Mitchell says.

Dr. Mitchell wants to enhance or expand on the two-year college's offerings in programs such as advanced manufacturing, forensic homeland security, health care, innovation, technology and aviation.

But another key goal for the next year, Dr. Mitchell says, is restoring and renewing relationships between Ivy Tech and the business community.

Dr. Mitchell says this is critical so that the college knows what programs and skills to introduce—such as courses that take advantage of the growing green industry, perhaps helping to build today's modern windmills.

"I would like to see closer partnerships and programs in the area of advanced manufacturing," Dr. Mitchell

says. "We already have a number of programs in green technology and alternative energies right here in Gary. But we hope to bring more of those programs to Gary, such as turbine engine technician, so that they will be able to work on the windmills."

Dr. Mitchell says introducing newer programs is dependent on cooperation with companies. It's critical that they make commitments to setting up shop in Northwest Indiana so the college can commit to teaching such programs.

"It takes a little time to wrap those programs up, but the only way that we're about to bring a program is if we can show that we can sustain a program. One way of sustaining a program is building partnerships with those corporations to have some type of guarantee that they will come," Dr. Mitchell says.

But establishing cooperation is easier said than done. "It's almost like what comes first, the chicken or the egg? You need both of them to work. It's very difficult for us to establish a program if the industry is not here or we know that they are not coming here," Dr. Mitchell says. "But if we know that the industry is coming and we have some commitment that it will happen, then it's easier for us to establish a program so that we can begin to educate and build a workforce that will be able to fill those jobs of that new industry."

It would have been easy for Dr. Mitchell to stay in business and industry, but education, he says, allows him to live out his philosophy of giving service to others.

"I have a heart for people. It's very difficult to give service to others when you're in a technical or business field like IT, like I was in. There's not a lot of human interaction," Dr. Mitchell says. "But I like to share the gifts and talents that I've been given with



SHAWN SPENCE SHAWNSPENCE.COM

“I HAVE A HEART FOR PEOPLE” Gary native Dr. Marlon Mitchell is vice chancellor and campus president for Ivy Tech Community College’s Northwest Region campus in Gary.

others, and the best place, I felt, is in higher education or in education in general. Where I really built my career is in education both as a professor and administrator.”

Beyond Ivy Tech, Dr. Mitchell continues to serve in other capacities.

He’s president of Hurtsburo Consulting Group of Northwest Indiana and Chicago, while serving as an executive coach with the John Maxwell Team. He is the current chair of the Economic Development Committee with the Gary Chamber of Commerce. He also serves on the board of directors for Lake Area United Way and Urban League of Lake, Porter and LaPorte counties.

But Dr. Mitchell hasn’t ended his

work with the Gary schools. He serves on the planning committee for Dr. Cheryl L. Pruitt, superintendent of Gary Community School Corp. A graduate of Roosevelt High School in Gary, Dr. Mitchell understands the struggles the district is going through and hopes to play a role in its recovery.

In March, the Indiana Department of Education announced plans to partner with Gary schools to help them better manage federal dollars that come into the district and to help turn around many of its struggling schools.

“The Gary schools are in a prime opportunity for success. It’s not unlike someone who falls on hard times. When the person wants to

change, that’s the perfect opportunity to give them the resources to change. I think Gary is in the situation right now that they want to change, but to change on their own is difficult because they don’t have the resources,” Dr. Mitchell says.

“I think that this partnership with the DOE will come with the resources that they need and they want to make. I believe the Gary school corporation will return to being one of the better school corporations as they were once in the past. I am hopeful that the partnership will lead to the citizens here in Gary having a much greater opportunity to participate in the education and workforce arena.” **BQ**

Family Ties

Graham Rahal behind the wheel of dad Bobby's race car.



LIKE FATHER LIKE SON An optimistic racing year lies ahead for Bobby Rahal and son Graham.

BY BEN SMITH

The videotape is semi-legendary now. Graham Rahal has mentioned it a zillion times now these last five or six years, because it's a good place to start with him, a good place to trace the source of everything he is and maybe is yet to become.

On the tape, it's the early 1990s, and Graham Rahal is maybe 3 years old. Someone asks him what he

wants to be when he grows up. And out of the mouth of the babe comes this, or something close to it: "I want to be a professional race-car driver. Or, a professional golfer."

Twenty-one or twenty-two years later, Rahal plays golf to a six handicap and has days when he's really good and days when he's, well, not so good. It's a small clue which path he chose, or perhaps which path chose him.

"Obviously I made up my mind

pretty early what I wanted to do," Graham Rahal says today, as he prepares to tackle the Indianapolis 500 for the seventh time.

Or as one of his team owners puts it: "I think he was pre-ordained to be where he is today."

And that's not just because the team owner is also his father. Or, that his father's face is on the Borg-Warner Trophy, along with all other Indy 500 winners.

RACING'S IN THE GENES

Before there was the son, there was the father. This is that kind of story.

It's a story of blood and family and maybe destiny, and it begins with a bespectacled, introspective man named Bobby Rahal, who came out of the heart of Ohio in an all-consuming hurry. As a race car driver, he won three championships and 24 races in Indy cars in a career that spanned 17 seasons and was highlighted by victory in the 1986 Indianapolis 500.

Six years after climbing out of the car for the last time, he won Indy as a car owner himself. Buddy Rice brought his Rahal-Letterman ride home first in 2004; the next year, Danica Patrick burst upon the IndyCar world in Rahal-Letterman colors, finishing fourth in the 500 as a rookie.

By that time, another kid was beginning to make some noise. Bobby's kid.

He'd long ago decided to forgo the 1-iron for the internal combustion engine, and if his father today sees that as pre-ordained, it was despite his own ambivalence. On the one hand, Graham had been hanging around the track since he was 5 or 6 years old; Bobby would even take him to sponsor dinners, where Graham would put his head in his dad's lap and fall asleep. On the other hand, he didn't exactly push his son behind the wheel.

"It took a while for me actually to convince my dad to let me race," Graham says now. "For a long, long time he was really against it. It's funny to think about it now, but my dad was the kind of guy who wouldn't let me play football because he didn't want me to get injured, but he eventually let me drive an IndyCar."

That's because the kid had talent, almost from the jump. A year after Patrick made her debut for his dad's race team, Graham took the Champ Car Atlantic series by storm, winning five races and finishing second in the points. He was 17 years old.

The next year he was signed by Newman/Haas/Lanigan as its No. 2 driver in Champ Car, after which he

promptly crashed on the first lap of his first race. Two weeks later, in his third Champ Car race, he finished second at Houston to become the youngest driver in series history to gain a podium finish.

The next year, of course, he really burst onto the scene. Newman/Haas/Lanigan moved into IndyCar—and Graham Rahal, mere weeks before turning 20, won his very first IndyCar race at St. Petersburg.

He finished fifth in the points that year. And then ... stuff happened.

"You think you finish fifth in the championship in 2009 at 20 years old, there's nothing but good things," Bobby says. "But then the team folded, they lost their sponsor and he had to struggle for the next couple years."

The sponsor was McDonald's, which bailed on IndyCar to throw its money into the 2010 Winter Olympics. That cost Graham his ride with Newman/Haas/Lanigan, and he scuffled around as driver-for-hire for a couple of years, running races for Sarah Fisher and Dreyer & Reinbold and Chip Ganassi. He even ran the 2010 Indianapolis 500 for his dad's team.

In 2013, his dad hired him again, this time as Rahal/Letterman/Lanigan's only full-time driver. And the family circle closed.

If not always perfectly.

FAMILY MATTERS

Of course it's different. How could it not be, blood kin being what blood kin is?

And so when Bobby Rahal hired Graham Rahal, he pulled him aside and said, listen, no matter what, there must be respect. The old man had to respect what his son had achieved. The son had to respect what the old man had achieved. And, no, it wouldn't be easy at times.

"It represents a big challenge, frankly, because you need to keep it on a very professional level," Bobby says. "When it's a family business, emotion can play a big part. That's something I've always really guarded myself against: allowing the emo-

tional side, the father-son element, to get in the way of the owner-driver element. And it's hard. You really have to stay on guard to ensure that you really treat this in a professional manner."

Graham, for his part, acknowledges that. But he also says the professional relationship/family relationship balancing act has been easier than he expected, perhaps a tribute to how hard his dad has worked at it.

"I thought that we'd bump heads more than we have, frankly," Graham says.

And they could have. Since that first giddy triumph at St. Petersburg, Graham hasn't won an IndyCar race, and last season, with a rules package that favored the Chevys over the Hondas run by Rahal/Letterman/Lanigan, Graham finished 18th in the points with just two top-five finishes. At Indianapolis, where he's finished in the top 10 just once, he qualified 26th and finished 25th, completing just seven laps before getting caught up in a crash.

This season, with Juan Pablo Montoya and 1995 500 winner and former Formula One champion Jacques Villeneuve back in Indy cars, the challenges remain. But changes in the engineering group, positive results in testing and the signing of veteran driver Oriol Servia as a second driver for a limited number of races has the Rahal/Letterman/Lanigan camp feeling optimistic.

As is the father about the son.

"Graham doesn't make a lot of mistakes," says Bobby, critiquing his son's driving style. "He doesn't have a lot of crashes and that type of thing. He's pretty smart about what he wants in the car and he's very good at deciphering what the car needs. So I don't think he's too dissimilar from my driving style in general.

"I think he's ultimately a little bit faster than I was, frankly. And if we give him a good year and the confidence level he's gonna have from that, he's just gonna be tough to beat."

It is, after all, what his son does. Pre-ordained or not. **EQ**

Health and Well-Being

Community Foundation of Northwest Indiana has a broad impact.

BY LAUREN CAGGIANO

Everyone benefits when our communities are healthier and stronger. That's what drives the Community Foundation of Northwest Indiana (CFNI) in its everyday work.

CFNI is a not-for-profit 501(c)(3) organization that provides leadership and resources for the enhancement of health and the quality of life in Lake and Porter counties.

"At the heart of CFNI's charitable endeavors is operation of Community Healthcare System, comprising three not-for-profit hospitals: Community Hospital in Munster; St. Catherine Hospital in East Chicago; and St. Mary Medical Center in Hobart," says Mary Ann Shacklett, senior vice

president and chief financial officer for CFNI.

Shacklett is proud to share the system's successes. Among them, Community Hospital has been named among America's 100 Best in multiple specialties by HealthGrades and

has been named a HealthGrades Distinguished Hospital for Clinical Excellence for the 11th consecutive year. Community Hospital is the only hospital in the state of Indiana to be recognized 11 years in a row for superior clinical excellence.

But the foundation is invested in more than just hospitals. According to Shacklett, the Community Cancer Research Foundation "offers moral support to patients and families." The not-for-profit offers cancer detection, diagnosis, treatment, education and prevention, and promotes the acquisition of knowledge through clinical research.

"And via the foundation's Cancer Resource Centre, people affected by cancer can receive free support, complementary therapies and educational services," she says.

The hospital system is also doing its part to fight the obesity epidemic. Community Hospital Fitness Pointe, located just down the road from Community Hospital, is a medically based, 73,000-square-foot fitness center designed to help individuals achieve lifelong health and fitness through innovative, quality programs, state-of-the-art equipment and highly credentialed staff. For example, Shacklett cites in-house classes on nutrition.

The hospital system also takes the fight against obesity outside of its facility walls. A program in the local school systems helps children make healthy choices, she explains. Surveys have indicated that childhood obesity is an issue plaguing Northwest Indiana, she notes. To that end, staff work with school staff to educate them on best practices in nutrition.

On the other end of the demographic spectrum, the Community Foundation of Northwest Indiana operates Hartsfield Village, a retirement community in Munster that provides independent living, assisted living, memory care residence and skilled nursing care, as well as specialized Alzheimer's disease care. The facility consists of 106 independent units, 71 assisted living units, 24 memory support units and 112 nursing care units.

Caring for the whole person means considering their other needs. In this case, it's cultural. The foundation offers support in the form of operational management for the Center for the Visual and Performing Arts in Munster. A theater within the center boasts a performing arts series, a children's theater program (Theatre

for Young Audiences) and hosts special programs that enhance cultural opportunities in Northwest Indiana.

"We try to cater to the population so they don't have to go to Chicago for entertainment," Shacklett says about the theater's robust programming.

Speaking of robust, the foundation's economic impact on the region is significant. "Since 2001 our three hospitals have spent over \$630 million in buildings and equipment," Shacklett says. The hospital system's employment of 6,000 workers is also a boon to the local economy. There are currently about \$1 billion in assets in the system.

According to Shacklett, the hospital system is on solid financial ground. "Over the years we have really strengthened the stability of our bond rating, as it was upgraded four times in five years.

Shacklett credits the community support and its recognition of the system's quality care. That means treating each patient—regardless of socioeconomic status—with a world-class experience. The hospital system reported \$115 million in charity care to the community last year. This community investment is in response to dire conditions in parts of the service area. For example, the East Chicago area is a medically underserved and impoverished location. Nearly 30 percent of patients at St. Catherine's are on Medicaid, Shacklett says.

These statistics underline the need for community support. As health care resources become scarce and costs skyrocket, charitable contributions help the system maintain or expand its services.

In Shacklett's words, "Charitable contributions will become more important in the changing health care environment." **EQ**

For more information, visit www.combs.org.



Mary Ann Shacklett

A New Spin

Merrillville venture remakes the Lazy Susan.

BY KATHY MCKIMMIE

At The Image House at Home, Amy Slater dreams of the day when every home will have one of her artsy Lazy Susans.

She's no stranger to dreaming big dreams, evidenced by the fact that the year-old venture is a spinoff division of her successful large-format, high-resolution digital printing company, The Image House, established in 2005. It now has 11 full-time employees.

The Image House prints for six primary markets: displays, events and tradeshow, in-store point-of-purchase, vehicle and wall graphics, window and outdoor graphics, and its latest focus area, fine arts. A few years ago, with her sophisticated printing equipment able to print on just about anything and the economy down, Slater asked herself, "What else can we do?"

"I love art, I've always loved art," Slater said. "I knew we could do high-end reproductive art." She began to meet with local artists and photographers and talk about using their images on things other than traditional wall art. And she discovered in her discussions with retail specialty shops that Lazy Susans were in demand, "but the basic ones were boring."

On the manufacturing side, the best type of tempered glass for the job was determined and durable Lazy Susan hardware was selected. On the business and marketing side, informal agreements were made with local artists to use their images, for which they are paid a commission for each piece sold. Then, with samples in hand (well, in the trunk) Slater took off and visited shops in the region that she thought would be a good match for the wholesale product. Her sister, Julie Graham, Tucson, started doing the same thing



ANYTHING BUT LAZY Adorning this Lazy Susan is a photograph by Jocelyn Muscalero, an artist who helped with the product concept.

in Arizona. They have now lined up 22 retailers—patio shops, design studios, art galleries, wine and gift shops, even a museum—in Indiana, Michigan, California and Arizona, and are always on the lookout for more.

The basic Lazy Susan sizes are 12, 15 and 22 inches, but custom sizes are available. In addition to the glass Lazy Susans, The Image House prints on glass squares, coasters and table-tops. "We recently did a 48-inch custom piece for a designer," Slater said. The company also does acrylic wall art and creative custom pieces, such as printing on doors. "You can take your door off its hinges and we'll print on it," she said. A flat door is required, which is painted white and then run under the printer, which can take thicknesses of up to 2 inches.

Coming to work became even more fun for Amy a year ago January when her daughter Lauren, 24, joined the company, while still working on her MBA. Lauren's business acumen, computer savvy and love of art have been put to good use in

tracking orders, commissions, purchasing, managing the website and maintaining customer relationships.

"Never having expected her to join us, this has been a special blessing," Slater says. Lauren and her brother, George, grew up hearing their parents, Amy and Steve, talk shop around the dinner table at night, but they never seemed to be interested in joining them after college. Now George, 22, works with his father in another Merrillville company the couple started in 2004, Masterlink Concrete Pumping.

Amy and Steve left the corporate world 10 years ago and started both companies from scratch, initially hiring experienced people to successfully get them off the ground. Now, the second generation seems to be firmly in place. "What is really cool," Lauren says of the At Home division, "is that it's something no one else is doing, and we'd like to see it expand." **BQ**

Visit *The Image House* online at www.theimagehouse.net and *The Image House at Home* at www.tiba-thome.com.

Q&A With the Governor

Mike Pence talks taxes, jobs, infrastructure, workforce and tourism.

BY MICHAEL PUENTE

The 2014 Indiana legislative session was considered a “short session.” While the session was short in length, it was not short on substantive issues.

From the controversial elimination of a business property tax to economic-development initiatives, Gov. Mike Pence tells *Northwest Indiana Business Quarterly* that he views the past session, his second since taking office in 2013, as a successful one.

But what about expansion of the South Shore Rail Line and poor road conditions that plagued Northwest Indiana during a brutal winter season this year? Pence addresses those issues in our interview. We start off the conversation with a very basic question.

NWIBQ: With the session having wrapped up recently, were most of your goals for this session met?

Pence: Every Hoosier will be glad to know that this session brought real progress on jobs, roads and schools. Efforts to reform taxes, invest in infrastructure and open doors of opportunity to quality pre-K education for disadvantaged kids all prove that a short session need not be short on accomplishments for Hoosiers.

The work we have done has built on the success of the last legislative session and, I believe, will lead to a more prosperous future for Indiana. Last year, we achieved historic tax relief for Hoosier families. This year, we provided tax relief to Hoosier businesses to grow and create jobs.

Last year, we dedicated tens of millions of dollars for Indiana’s roads and bridges. And this year, we are investing another \$400 million for projects to put Hoosiers to work now and make sure we remain the Crossroads of America. Last year, we expanded opportunities for low-

income kids to attend the school of their choice. This year, for the first time ever, Indiana has funded pre-K education so low-income kids can start school ready to learn.

Throughout this session, this General Assembly and our administration have put Hoosier families and children first. We helped veterans and their families by expanding access to the Military Family Relief Fund. We improved the well-being of families by creating an Indiana adoption credit. We launched a comprehensive assessment of career and vocational education for our students, expanded adult high schools to help more workers earn a high school diploma, and created a new program for adult workers who need to improve their skills to reach their full potentials.

And Hoosiers will be glad to know that most of what we accomplished was passed with broad and bipartisan support. So on behalf of every Hoosier, I offer my heartfelt thanks to each and every member of the 2014 Indiana General Assembly, especially House Speaker Brian Bosma and Senate President Pro Tem David Long, for a job well done.

NWIBQ: Why did you make passage on the elimination of the business personal property tax one of your top priorities?

Pence: Job creation is job one in Indiana, and we are in a national and global competition for jobs. The tax reform that I recently signed into law will allow Hoosier businesses to grow and create jobs by making it possible to phase out the business personal property tax. This is important because this tax discourages new investment in the equipment and technology businesses need to grow. The tax reform I signed also lowers the corporate tax rate, giving

Indiana the second-lowest corporate tax rate in the nation, up from 25th, and lowers the financial institutions tax.

These two changes will save Hoosier job creators \$185 million per year when fully implemented, improve our pro-business tax environment, and strengthen our competitive edge to attract new businesses and good-paying jobs to our state.

NWIBQ: What do you say to communities in Indiana who are worried about losing revenue?

Pence: After listening to local communities across our state, I have informed legislative leaders that I am open to full state replacement revenue for local governments to cover the cost of eliminating the business personal property tax on small businesses with less than \$25,000 in equipment, as proposed in Senate Bill 1. This would ensure that any reform of this tax does not unduly burden local governments or shift the cost of this tax onto hardworking Hoosiers.

NWIBQ: What do you see as challenges or hindrances in attracting business to Indiana? What still needs to be done?

Pence: Our economy is improving. January’s decrease in unemployment was the fourth-largest drop in the country; Indiana’s unemployment is the lowest among our Midwest neighbors and is now below the national average.

At the same time, we are seeing more Hoosiers returning to the job market. In 2013, the state added more than 50,000 jobs and our labor force grew at the sixth-fastest rate in the country. In addition to being the best state for business, we need to continually be improving the talent and skills of our workforce. This includes retaining more of our col-

lege graduates, improving career and technical education, and helping to retrain individuals already in the workforce for opportunities available in today's more technical economy. We have made great strides in aligning our education with available jobs, and providing retraining opportunities, but this is an ongoing challenge. The availability of highly skilled and highly motivated talent is always one of the most important factors in attracting business to the state.

The state also needs to continue efforts to increase entrepreneurial activity; this includes improving access to capital and ensuring our legal and regulatory structure allows more new businesses to start and grow right here in Indiana.

NWIBQ: *Specifically in Northwest Indiana, public transportation is a major issue. Cities and towns are now deciding whether to fund an extension of the South Shore Rail Line. Proponents say it's a good idea in that it might help to attract people from Illinois. Do you have a position on whether Northwest Indiana should extend the South Shore train system and should the state help in that effort?*

Pence: We need a transportation system that allows for the efficient movement of people, and that may include the use of rail. The key question is whether rail is a cost-effective option for a particular area or region.

Northwest Indiana's dense population and proximity to Chicago creates a unique opportunity for passenger rail, but such a decision needs to be carefully considered to ensure economic sustainability. Ultimately, whether to extend the South Shore line is a decision that local officials and residents need to make.

NWIBQ: *This winter has certainly been a difficult one for Indiana and especially Northwest Indiana. Snow, icy roads, car accidents and potholes continually made for negative headlines regarding Indiana's ability to respond to inclement weather. Do you think this will hurt busi-*



"REAL PROGRESS" Gov. Mike Pence, shown here addressing the Indiana General Assembly, says this year's legislation session made advances in jobs, roads and schools.

ness opportunities in Northwest Indiana or do you think business will realize that winters aren't always this bad in Northwest Indiana?

Pence: The impact of this year's severe winter has been seen in recent reports of decreased retail sales and slower factory output. I am confident, however, that companies recognize that these are short-term impacts—we've had difficult winters before.

After all, individuals and businesses that are exploring opportunities in Northwest Indiana are considering a myriad of other factors such as the tax and regulatory climate, the infrastructure, and the skilled workers the area has to offer.

NWIBQ: *Both as the governor of Indiana and as an outside observer, what does Northwest Indiana have to do to continue attracting new businesses and economic opportunities to the region, especially from Chicago?*

Pence: Northwest Indiana has historically been known for manufacturing and heavy industry. As our economy changes, we need to

ensure that our workforce has the skills necessary to be competitive for the new high-tech manufacturing opportunities that are becoming more prevalent. It may also be helpful to think about how yesterday's factories could be retrofitted or updated to be attractive locations for today's new businesses.

NWIBQ: *The Indiana Dunes draw tourists far and wide. What can the state do to enhance Northwest Indiana's top tourist attraction?*

Pence: Indiana Dunes is our state's biggest attraction, bringing over 3 million visitors to the Indiana lakeshore each year. The dunes will feature prominently in the new Honest-to-Goodness Indiana branding campaign. We want to showcase Indiana's great geographic diversity. The impact of tourism on our state's economy has become more well-known and the state can continue to devote resources to tourism development and marketing that will encourage even more travelers to explore all corners of the Hoosier state, especially the great assets in Northwest Indiana. **BQ**

Data Breaches

*They happen everywhere.
How can your company be safe?*



Ron Bush

Almost no industry seems to be free of data breaches. In retail, we've heard about Target and Neiman Marcus (and now Sears and other retailers are investigating whether they have been hacked). In education it's Indiana University and University of Maryland, the most recent as of this writing. We've heard about Barclays Bank and the government and you name it. One begins to wonder how many times can our information be bought and sold, and it still affects us? But does it have to be this way?

Well, like many questions in life, I suppose yes and no. Back in the day, before the Internet, people used to talk about home security and front door locks. The old saying was that, "Locks keep honest people honest." Implied was the knowledge that any lock that can be designed by one human can be picked by another. The same is true for physical security today and especially cyber security. Much like Homeland Security has noted about terrorism, "We have to be right 100 percent of the time, while they only have to be right once." Hackers can use software (most of it free, with YouTube videos to help the uneducated learn), social engineering, disgruntled employees, and the list seems to go on for quite a while.

So, what can you and I do, Mr. Businessman or Ms. Businesswoman, to keep us, our employees and clients' information safe and secure, yet still accessible when needed? Well, actually there are a number of things we can do. There isn't enough room to discuss paper records, but some of these suggestions apply to both.

Write down policies and procedures for physical security and cyber

security. Then train your employees in what to do when problems arise. For instance, what would your office do if a computer technician showed up to fix your server and you were not available?

- Keep your server physically safe and secure. It should remain locked in

words, keep the permissions current and appropriate on each login and require strong passwords. Then change them every 30 to 45 days, depending on how secure you want to be.

While this isn't exhaustive, it's at least a start. In everything regarding

*If it isn't written, it doesn't exist,
and if you are breached, you should
be able to prove whatever efforts
you have taken to avoid it.*

a properly air conditioned room with limited access. Social engineering is the new term for con jobs (check out Kevin Mitnick's book *Ghost in the Wires* for some incredible tales). See the first bullet—write down policies and procedures and train.

- Do not allow unsupervised or unstructured access to the Internet. An innocent and unsuspecting employee can easily download a worm or all kinds of viruses unknowingly.

- Don't allow access to personal emails (especially Gmail and Yahoo accounts). This is another excellent way to become ensnared in a phishing scam.

- Check your browser to be sure third-party cookies are disabled.

- Update user logins and passwords immediately when someone leaves. This won't help with the disgruntled employee that is still employed, but at least the one that just left won't be able to pass credentials around to someone who knows how to use them.

- While we're at logins and pass-

this (I know I've said this but it bears repeating) write up the policy or procedure and train your employees. If it isn't written, it doesn't exist, and if you are breached, you should be able to prove whatever efforts you have taken to avoid it. If you have written it down but don't keep your employees trained and aware of it, you aren't much better off. If your employees don't know company policy on computer access for them and visitors to your office, how can they be expected to protect your company the way you want it protected?

Don't be a willing victim. If you are breached, be sure you make them work for it. **BQ**

Ron Bush founded and oversees DRD, LLC, an information management company, consulting with companies to improve the safe and secure management of their information. He is also president of the Valparaiso Rotary and active in a number of local and international organizations.

Dealing With Insolvent Customers



J. Brian Hittinger



Patrick A. Brennan

Should you sell on a secured or unsecured basis?

Successful businesses must prepare for potential problems and possible solutions related to selling to and buying from companies that are insolvent, or may become so. Here are some considerations in that regard.

An important business decision is whether to sell to customers on a secured or unsecured basis. If you are secured, you are more likely to get paid or you can retrieve your inventory or potentially receive adequate protection in a bankruptcy case. Alternatively, if you are unsecured and have no reclamation rights, you are less likely to get paid. You can ship on a COD basis for additional sales, but you will generally not collect prior outstanding balances. Of course, credit policy must be balanced against your overall profit, as a tighter credit policy may reduce sales. Additionally, your customers may have a secured lending arrangement with their primary lender, in which case your security interest in the products you sell may reduce your customer's credit availability with its primary lender.

To become secured, a valid security agreement, setting forth your customer's correct legal name and a description of your collateral, must be signed by your customer, and your security interest then must be properly perfected according to applicable law. Be sure to obtain and review copies of your customer's organizational documents and identify any other liens that may take priority over your interest. In most states, online searches are available. Once perfected, secured parties should create a tickler system to monitor expiring financing statements and

notice periods for purchase-money security interests.

Additionally, consider proactively addressing potential disputes with other secured creditors before a problem arises. For example, if the goods in which you have a security interest are incorporated into

Your credit policy must be balanced against your overall profit, as a tighter credit policy may reduce sales.

other goods, disputes could arise over allocation of proceeds. Where certain disputes are foreseeable, consider entering into inter-creditor agreements. Also, identify goods that may be subject to a purchase-money security interest, and send notice of a purchase money security interest to any blanket lienholder. Moreover, analyze how your customer's credit practices may affect your collateral. For example, if your lien continues in identifiable cash proceeds, but not in receivables, consider whether your customer generates receivables. If so, is there a way to create a mechanism to segregate cash proceeds to be identifiable as proceeds from sales of your inventory?

On the other hand, when dealing with suppliers, consider whether you may be purchasing goods that are subject to liens in favor of your supplier's creditor. Generally, a sale of inventory in the ordinary course of business cuts off a lien granted by a supplier to its creditor, so a buyer in the ordinary course pur-

chases free and clear of any security interest created by its seller. Also, if the goods you purchase have been "identified to the contract," they probably will be safe from creditors of your supplier. Alternatively, if certain goods are not "identified to the contract," and you have not

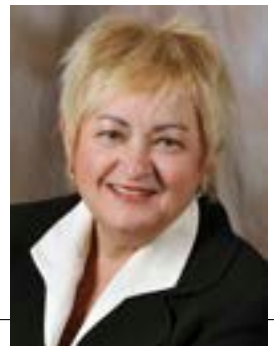
received the goods, you may run the risk of creditors of your supplier retaining a lien, even if you have made substantial payments towards the purchase of those goods.

In summary, as with any contract, examine your contracts related to the sale or acquisition of goods carefully. If you are dealing with a sales contract, consider whether you are comfortable with your credit policy and options to obtain proper security. If you are dealing with a purchase agreement, consider whether the goods you are purchasing are sufficiently identified. If not, you may need to create better identification of those goods to the relevant contract, so you may receive the goods free and clear of any lien upon paying the final amount due under the contract. **BQ**

J. Brian Hittinger, is a partner with the law firm of Krieg DeVault LLP and the executive partner of the firm's Northwest Indiana office. Patrick A. Brennan is an associate with the firm.

Stuck in the Past

It's time to take a smarter approach with Indiana marijuana laws.



State Sen. Karen Tallian

BY STATE SENATOR
KAREN TALLIAN (D-PORTAGE)

The young woman called my law office, tearfully pouring out her story. As an 18-year-old at a graduation party, she had been arrested and charged with possession of a small amount of marijuana. She was booked and made bond, pleaded guilty, went through substance abuse evaluation, did community service, paid a fine and went through probation for a year. Then she went to college, obtaining her teaching degree without further mishap. She was assigned to a local school for student teaching but was soon confronted by the superintendent. Waving her “criminal history” before her, he declared that she would never teach in his school and that she should look for a new career.

This story, like countless others, is the reason why I have been adamant on reforming the marijuana laws in Indiana. As an attorney, I have witnessed it many times: jeopardized futures, branded with a criminal record that may follow them for years. Even during Prohibition—which we all know did not work—it was never illegal to possess alcohol, only to sell it.

Many states have seen the benefits of adjusting their policies on marijuana. Colorado and Washington have legalized marijuana for recreational use, and have seen millions in additional tax revenue generated as a result. Twenty states, including our neighboring state of Illinois, have passed laws allowing marijuana to be used to treat a variety of medical conditions like cancer, glaucoma, multiple sclerosis and epilepsy. Addi-

tionally, 15 states and the District of Columbia have made the decision to be pragmatic and decriminalize the possession of small amounts of marijuana to cut down on the monetary and social costs of enforcing, prosecuting and sentencing low-level marijuana offenders.

Here in Indiana, I have tried for

spends countless tax dollars arresting and sentencing our citizens for what other states have deemed permissible. As a state we are saying it is acceptable to lock up minorities and young people at alarming rates for something that is legal for them to do on vacation in Denver.

For context, there were 18,455

Something must be done to address the real drug problem in Indiana and refocus our resources where they can do the most good.

years to have our state marijuana policies studied, and ultimately adjusted, to take a smarter approach to those who commit minor offenses. My proposals received only one committee hearing. Even then, no vote was taken to move the proposal forward.

This issue is about taking a small and much-needed step forward for Indiana, because our policies are clearly stuck in the past. In Indiana, possession of one joint is punishable by up to one year of incarceration and up to a \$5,000 fine, and the penalties only go up from there. There is also a real racial disparity, as African-Americans are 3.4 times more likely to be arrested for marijuana possession despite nearly equal usage rates between African-Americans and Caucasians. 88 percent of marijuana arrests are for simple possession. Yet, marijuana arrests account for 57 percent of all drug arrests in a state where meth and heroin use have reached epidemic levels.

The fact is, every year Indiana

marijuana arrests in Indiana in 2006, accounting for 6.22 percent of all arrests that year. The total costs of the criminal justice system including policing, judicial and legal services, and corrections totaled \$2.39 billion. Consequently, using a percentage method of estimation, marijuana arrests cost Indiana \$148.81 million in 2006.

Do these policies seem fiscally prudent for a state that has some of the harshest penalties for first-time marijuana offenders? I think not. Something must be done to address the real drug problem in Indiana and refocus our resources where they can do the most good. ■

Sen. Tallian represents Senate District 4 which encompasses portions of northern Porter County and Michigan, Coolspring and New Durham townships in LaPorte County. For more information on Sen. Tallian, her legislative agenda or other State Senate business call 800-382-9467 or visit www.IN.gov/s4.

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

- **Workers' compensation coordination**
- **Occupational health services**
- **Preventive health and wellness services**
- **General health service coordination**
- **Personalized health coaching with certified nurse health coaches**

HEALTHIER EMPLOYEES

CAN MEAN A HEALTHIER BOTTOM LINE.

Health At Work Clinic

809 LaPorte Avenue, Valparaiso

New Clinic Now Open

Portage Hospital
3630 Willowcreek Road, Portage



Porter
REGIONAL HOSPITAL

**HEALTH
AT WORK**

**Occupational Health and
Corporate Wellness**



Quality Care,
in your neighborhood.

When you need Immediate Care - we are here!

Cough, cold, flu, sprained ankle, bumps and bruises?

When you do not feel good, you want to see a doctor as quickly as possible.

The Valparaiso Health Center of St. Mary Medical Center offers Immediate Care for patients who need treatment for minor illnesses that are not life threatening.

There is no appointment necessary, and since we are open on evenings and weekends, you can get medical care when you need it most.

OPEN 7 Days! | 8 am - 8 pm
219-286-3707

 Community Healthcare System®
ST. MARY Medical Center
VALPARAISO HEALTH CENTER

3800 St. Mary Drive
Valparaiso, IN
www.comhs.org
219-286-3700



Friend & Follow
CHSHospitals