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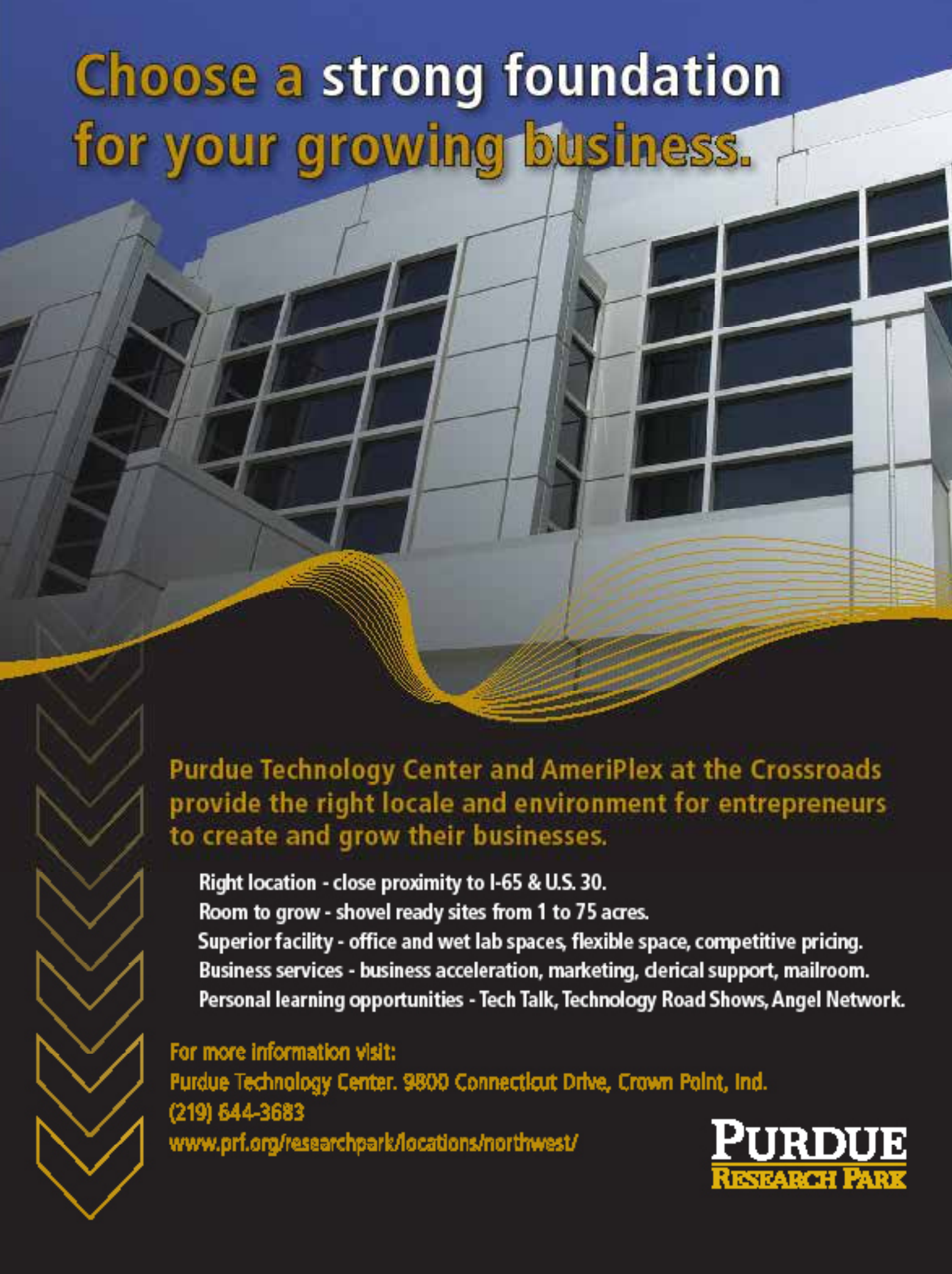
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p 16 Experts weigh in on social media



p 24 Outdated becomes new again

Northwest Indiana Business Magazine

OCT - NOV 2018

Contents

PUBLISHER'S NOTE

5 On the road to success

*Protect, save, plan, maintain, improve and serve
— wise rules to live by to grow your business*

BUSINESS NEWS

6 Around the Region

*Stay current with local people,
news and events*

COVER STORY — BUSINESS LAW

16 Keys to perception

Learn how to protect, grow digital reputation

ARCHITECTURE/DESIGN

24 Old sites find new life

*Energetic communities emerging
through redevelopment initiatives*

ACCOUNTING

30 Something for everyone

*Tax cuts bring business benefits,
accounting complexities*



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p 36 Making health a priority

HEALTH CARE

36 Pursuit of wellness ongoing

Experts: Message of healthy living heard but changing culture takes time

ENERGY/ENVIRONMENT

40 Reclaiming the land

Region a hub of expertise in redeveloping brownfield sites

ARTS & ENTERTAINMENT

46 Things to See and Do

An update on arts and entertainment options across the Region

FINANCIALLY SPEAKING

48 Preparations will lead to rewards

Many Americans can expect tax savings when filing 2018 returns

MAKING A DIFFERENCE

49 Taking the lead in giving back

United Way Pacesetters' goal to boost business philanthropy

OFF HOURS

50 A carried-away collection

Konnie Kuiper's vintage fleet provides work getaway

VIEWPOINT

52 A calling to serve after long career

Retired banker's journey leads to most rewarding time of his life



p 49 Setting the pace at United Way



OCT - Nov 2018

Publisher/Executive Editor

TROY LINKER

Managing Editor

LARRY AVILA

Director, Advertising Sales

TAMMIE REYNOLDS

Contributing Writers

LARRY AVILA • LESLY BAILEY

JOHN CAIN • JERRY DAVICH

BOB MOULESONG • CARRIE NAPOLEON

JACK WALTON • CARRIE STEINWEG

MATT STOSICH • PHILIP POTEMPA

MIKE BAIRD

Editorial Advisory Committee

ERIKA DAHL • JOHN DAVIES

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KEITH KIRKPATRICK • LEIGH MORRIS

MARY JO ORLOWSKI • MICHELLE SEARER

ANTHONY SINDONE • MARY WELLNITZ

LINDA WOLOSHANSKY

Photography

MICHELLE HAMSTRA

PETER RINGENBERG • RICHARD WARNER

Magazine Design

HEATHER PFUNDSTEIN

email: businessnews@nwibq.com

web: www.nwindianabusiness.com

visit us at facebook.com/nwibq

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On the road to success



Troy Linker

*Protect, save, plan, maintain, improve and serve
— wise rules to live by to grow your business*

In business, your company's reputation is an asset just as valuable if not more valuable than many of your physical assets. You buy insurance to protect your tangible assets. Are you doing enough to protect your reputation? In our cover story, Jerry Davich talks with local experts about techniques that can help you protect one of your company's most valuable assets.

The 2018 tax year is almost over. Experts talk about lower tax rates and deduction changes designed to spur business investment and grow the economy. We have all heard something about the new tax law changes, but do you know how it will affect you and your company's financial health? In this issue, Bob Moulesong interviews Region tax experts who share their understanding of the changes and how they might impact your business.

Communities across Northwest Indiana are redeveloping properties to meet the expectations of today's companies and personal renters and buyers. Lesly Bailey talks with several local officials who share their cities' plans to incorporate more mixed-use developments, which include locating residential, retail, restaurants and commercial spaces into updated walkable community projects.

Indiana ranks in the bottom third on health-related statistics, such as smoking, obesity and drug-related deaths. Are you doing your part to help us improve as a state by encouraging your employees and co-workers to take advantage of the wellness programs offered by your insurer and health care providers? Employees spend more waking hours at work than anywhere else, so it makes sense that

workplace wellness programs can have a significant impact on our community's health. Carrie Napoleon shares stories from insurers and companies who understand that incentive-based wellness programs are not only good for our society but also a financial win-win for both the employer and the employee.

When developers learn about a piece of land that might have some environmental issues, known as a brownfield, they might turn away from the property because of the potential high cost to remediate the site back to something safe and usable. Carrie Steinweg profiles regional projects that use insurance archaeology, government grants and tax credits to turn brownfield liabilities into profitable investments.

Also, in this issue, John Cain and Jack Walton share ideas about things to do in Northwest and Northcentral Indiana. Matt Stosich tells us why we can expect lower taxes when we file our 2018 tax returns. Larry Avila tells us about the United Way's Pacesetter program, which helps businesses who want to be more philanthropic.

Philip Potempa launches a new series of articles where we profile local business leaders and ask them how they spend their off hours. In this initial article, Philip talks to local funeral-home owner Konnie Kuiper about his antique car and transportation collection.

Finally, retired banker Mike Baird encourages us to find ways to use our skills and passion to serve our community during retirement.

Thank you for reading this issue of Northwest Indiana Business Magazine.

Around the Region

Stay current with local people, news and events

LARRY AVILA

Business

Milt Lee was named new executive director of **Downtown South Bend Inc.** Lee will be responsible for working with the organization's board of directors to further its mission, overseeing the day-to-day operations and long-term strategy, as well as continuing the partnerships with its key supporters, Downtown South Bend said in an Aug. 13 statement. Lee most recently served as the executive director and CEO for the Food Bank of Northern Indiana. He has more than two decades of leadership and management experience in both for-profit and nonprofit business.

Geof Benson, a member of the **Beverly Shores Town Council** and chairman of the **Northwestern Indiana Regional Planning Commission**, was named president of the **National Association of Regional Councils** during NARC's annual conference and exhibition in June in Orlando, Fla. **Brenda Temple**, vice president and general manager of **Blue Chip Casino, Hotel and Spa** in Michigan City, was appointed to the board of directors of the **Economic Development Corp. Michigan City**.

Temple will fill a vacancy through the end of this year left by the departure of Lief Erickson, former general manager at Blue Chip Casino. Temple will begin a three-year term starting in 2019 as the Michigan City appointee.

Banking

NorthWest Indiana Bancorp, parent of **Peoples Bank SB**, is continuing its expansion in Illinois. The company announced July 31 that it acquired **AJS Bancorp Inc.** and its wholly-owned subsidiary, **A.J. Smith Federal Savings Bank** of Midlothian, Ill., which operates one branch in Midlothian and two in Orland Park, Ill., in a stock and cash transaction. Its latest purchase follows Peoples Bank's recent closed acquisition of First Personal Financial Corp. and its wholly-owned subsidiary, First Personal Bank of Orland Park, Ill. That purchase added three branches to Peoples Bank, which brought its total to 19 branches.

Evelyn Price was named vice president, treasury management sales officer for **Centier Financial Partners** of Merrillville. Price has more than 17 years of banking experience and working with business clients

from all industries and sizes throughout Northwest Indiana and Chicago. She will be responsible for providing comprehensive treasury management solutions to clients throughout the Region.

Joe Koranek was named mortgage loan officer, assistant vice president of mortgage lending at **Centier Bank** in Schererville. He will focus on Lake County. Koranek previously served as branch manager at Centier's Griffith location. Koranek has been with Centier for 17 years.

Education

Purdue University Northwest in Hammond hosted a groundbreaking Aug. 23 for its new \$40 million Bioscience Innovation Building, a STEM (science, technology, engineering, math) -centered facility, which will house the college's nursing and biological sciences departments. The building is expected to be completed by 2020. Funding for the project was approved by the Indiana General Assembly in 2017.

Ivy Tech Community College Lafayette Chancellor **Dr. David Bathe** was appointed vice president of finance for the **National Council for Workforce Education**. As an affiliate



Banking
Evelyn Price



Banking
Joe Koranek



Education
Dr. David Bathe



Education
Scott Caldwell



Education
Rev. Gerard J. Olinger



Education
James Sullivan



Gaming
Brenda Temple



Gaming
Bret Cox

council of the American Association of Community Colleges, NCWE provides a national forum for administrators and faculty in workforce education and basic skills. Bathe joined the NCWE board in June 2017. Bathe will serve on the executive committee and oversee financial operations of the organization.

Indiana's award-winning **Jobs for America's Graduates** program, which helps high school students achieve success through graduation, will be adding four more sites around the state, including two in Northwest Indiana: **Merrillville High School** in Lake County and **North Judson San Pierre** in Starke County. JAG Indiana is administered by the Department of Workforce Development and is funded by state and federal dollars. JAG is a workforce preparation program, which allows students to receive class credit by completing the course. The program helps students learn in-demand employability skills and provides a bridge to post-secondary education and career advancement opportunities.

The **University of Notre Dame** named the **Rev. Gerard J. Olinger** vice president for mission engagement and church affairs. Olinger is a former Notre Dame trustee and succeeds the Rev. William M. Lies, who was elected provincial superior of the Congregation of Holy Cross, United States Province of Priests and Brothers.

The **Purdue University Northwest College of Nursing** was named one of 16 "Centers of Excellence" by the

National League for Nursing for the second straight year. The recognition is awarded to nursing programs that demonstrate sustained excellence in faculty development, nursing education research, and in student learning and professional development. A four-year designation, PNW was previously named a center of excellence in 2014.

Ivy Tech Community College has awarded its **Glenn W. Sample Founder's Award for Excellence in Instruction** to **Scott Caldwell**, program chair and assistant professor, Richmond campus. The Glenn W. Sample Founder's Award recognizes an individual who exemplifies the mission of Ivy Tech. It's been awarded since 1983 and is the college's highest honor. The recipients of the **2018 President's Awards** include:

- Anderson – **Jane Ellen Hall**, assistant professor (business)
- Bloomington – **Stacy Strand**, assistant professor (hospitality)
- Columbus – **Richard Lamborn**, assistant department chair (behavioral sciences), associate professor (psychology)
- Evansville – **Andrea Jefferson**, assistant professor (liberal arts, sciences and education)
- Fort Wayne – **Anthony Ramey**, assistant professor (business administration)
- Indianapolis – **Claire Maxson**, student success faculty, Foundations of Success Department chair
- Kokomo – **Laura Lanning**, department chair (public affairs

and social services), program chair and associate professor (human services)

- Lafayette – **Andrew Irrgang**, assistant professor (physical sciences)
- Lake County – **Daniel Mallon**, assistant professor (human services)
- Lawrenceburg – **Leighann Rehtin**, program chair (communication), associate professor (English and general studies)
- Madison – **Annabet Garner**, program chair (health care specialist and medical assisting)
- Marion – **Thomas Chester**, department chair (arts, sciences and education)
- Michigan City – **Paul Oman**, assistant professor and program chair (mathematics)
- Muncie – **Autumn McNichols**, associate professor (arts, sciences and education)
- Richmond – **Scott Caldwell**, program chair and assistant professor (agriculture)

James Sullivan, **University of Notre Dame** professor of economics and co-founder of the university's Wilson Sheehan Lab for Economic Opportunities, has been appointed to the **U.S. Commission on Social Impact Partnerships**. The commission, created by the 2018 Social Impact Partnerships to Pay for Results Act, will advise the Treasury Department on the selection of state and local pay-for-success projects that will be supported by a new \$100 million fund. The goal of the



Government
Jordan Seger



Government
Jerry Raynor



Insurance
Ann Amico Moran



Insurance
Stephen Swihart

act is to encourage public-private partnerships that improve the effectiveness of social programs.

Teresa Lubbers, commissioner of the **Indiana Commission for Higher Education**, was awarded the inaugural **Exceptional Leader Award** from the **State Higher Education Executive Officers**. The award is based on her leadership, commitment to higher

education, contribution to the greater good, and service to the SHEEO association, a national organization whose members include chief executives of statewide governing, policy and coordinating boards of post-secondary education. Lubbers has served as the Indiana commissioner for higher education for nine years.

Fitness

Eastlake Athletic Club of Elkhart announced Aug. 8 that it acquired **Fitstop**, which operates seven fitness centers, including five in Indiana and two in Michigan. The Fitstop sites offer many services, including cardio and strength training, group classes, martial arts training, child care,



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Tania Bengtsson



Government
Elizabeth Tavitaz



Nonprofit
Lisa Jordan



Nonprofit
Cindy Cavanaugh

tanning, 24-hour access and nutritional supplements. Fitstop's Indiana locations are in Grainger, Elkhart, Middlebury, Osceola and Mishawaka; the Michigan sites are in Dowagiac and White Pigeon. Eastlake Athletic Club is a family-owned network of 10 athletic and fitness clubs in Northern Indiana, with locations in Elkhart, Kosciusko and St. Joseph counties.

Gaming

New leadership recently was appointed at **Blue Chip Casino, Hotel and Spa** in Michigan City. **Brenda Temple** was named vice president and general manager, and **Bret Cox** was named assistant general manager. Both executives are returning to Blue Chip from senior management

positions at other Boyd Gaming properties. Temple's career with Boyd Gaming spans almost 14 years and began at Sam's Town in Tunica, Miss., where she was director of finance. She served as director of finance for Blue Chip Casino and most recently was assistant general manager at Cannery Casino and Hotel in North Las Vegas. Cox began his 30-year career at Boyd

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Gaming as a table games dealer and was promoted to director of table games at Blue Chip in 2002. He has held key leadership positions at several other Boyd Gaming properties before returning to Blue Chip.

Caesars Entertainment Corp. announced July 16 that it completed its purchase of **Centaur Holdings** for \$1.7 billion. The transaction adds **Hoosier Park Racing and Casino** in Anderson and **Indiana Grand Racing and Casino** in Shelbyville to Caesars' properties across 13 states. Caesars operates the **Horseshoe Casino** in Hammond as well as the **Horseshoe Southern Indiana**, which serves the southern Indiana and Louisville areas.

Penn National Gaming Inc. announced June 28 that the Indiana Gaming Commission approved the company's plan to buy **Pinnacle Entertainment Inc.** Penn National operates 29 gaming sites around the country, including the Hollywood Casinos in Joliet, Ill., and Aurora, Ill., and Hollywood Casino in Lawrenceburg in southeastern Indiana, outside Cincinnati. Pinnacle, based in Las Vegas, operates 16 gaming sites around the country, including the **Ameristar Casino Hotel - East Chicago** and the **Belterra**

Casino Resort in southeastern Indiana in Florence near Cincinnati. Pennsylvania-based Penn National Gaming announced in December its plan to buy Pinnacle Entertainment in a cash-and-stock deal valued at about \$2.8 billion.

Government

The **Northwest Indiana Workforce Board** named its officers for 2018-2019. New officers include: chairman, **Mary Lewis**, corporate controller, Andover Management/In Good Company; vice chairman, **Debi Baughman**, director of training, Horizon Bank; treasurer, **Gary Olund**, president and CEO, Northwest Indiana Community Action; secretary, **Frank Cardello**, chief financial officer, Packaging Logic Inc.; board and staff liaison, **Linda Woloshansky**, president and CEO, Center of Workforce Innovations. Board members represent the counties of Jasper, Lake, La Porte, Newton, Porter, Pulaski and Starke.

Jordan Seger was appointed deputy director of the **Indiana State Department of Agriculture**. Seger has been with the department since 2011 and previously served as division of soil conservation director. Seger

grew up in Jasper and was involved with his family's poultry operation. He graduated from Indiana University with a bachelor's degree in public affairs, and previously worked for the National Park Service in Maine and Alaska, as well as the Department of Defense in Washington.

Matthew Wesaw was elected chairman of the tribal council of the Michigan-based **Pokagon Band of Potawatomi Indians**. Other elected board positions include **Kelly Curran**, secretary; **Colin Wesaw**, elders representative, and **Gary Morseau** as member-at-large. Wesaw also will serve as chairman and CEO of the **Pokagon Gaming Authority Board**, which oversees the Band's casino properties, including Four Winds Casinos Michigan in New Buffalo, Hartford and Dowagiac, and the Four Winds Indiana casino in South Bend.

Jerry Raynor was named Indiana's state conservationist for the **Natural Resources Conservation Service**, part of the **U.S. Department of Agriculture**. Raynor will oversee 80 local service centers, four area offices, and eight conservation delivery teams across the state and more than 200 employees who work directly with farmers and landowners. Raynor is a native of North Carolina and has spent most of his 26-year career as part of the conservation partnership there. He began his career with NRCS as a student trainee, and he spent most of his early years in field and area office conservationist positions.

The **Indiana Family and Social Services Administration** and **Indiana State Department of Health** on Aug. 6 both named new chief medical officers. **Dr. Daniel Rusyniak** is the Family and Social Services Administration's new chief medical officer, and **Dr. Melissa Collier** will serve in the same capacity for Indiana State Department of Health. Rusyniak graduated from Villanova University and earned his medical degree from Wake Forest University. He completed an emergency medicine residency and medical toxicology fellowship at the Indiana University School of Medicine. Collier has worked for Centers for

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Disease Control and Prevention. Collier has made contributions to the U.S. Public Health Service, serving at the Newark Quarantine Station during the U.S. Public Health Service Ebola response, and serving on the Smoking Cessation Subcommittee of the U.S. Public Health Service Commissioned Corps Physician Professional Advisory Committee. Collier is a board-certified pediatrician with a background in internal medicine.

Health Care

Rehabilitation patients at the hospitals of **Community Healthcare System** in Munster can track their progress toward recovery via a mobile app. **RehabTracker** is a phone app, available in both Apple and Android formats. It lets patients view updates from their therapy team, track progress on areas of functional improvement and share the results with designated friends and family. The app is being made available through a partnership with Kindred Hospital Rehabilitation Services. Patients who want the app downloaded to their compatible smartphone must sign a consent form.

Indiana University Health has sold its minority ownership interest in **La Porte Hospital and Starke Hospital** in Knox. The hospitals will be governed by a single ownership structure, according to a statement from La Porte and Starke hospitals. They are owned by a subsidiary of **Community Health Systems Inc.** in Franklin, Tenn., which operates 118 hospitals across 20 states, including several in Indiana. IU Health's decision to sell its share in the La Porte and Starke hospitals was described as amicable.

Community Hospital in Munster recently welcomed new physicians to the Community Care Network Inc. team of physicians. **Dr. Omar Hussein**, who is board certified in cardiovascular disease, completed his fellowship training at Rosalind Franklin University. He completed his residency at Mercy Hospital and Medical Center and received his medical degree from Saint James School



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of Medicine. **Dr. Osama Zaghmout** completed his residency at Hurley Medical Center and received his medical degree from the American University of Antigua—College of Medicine. **Dr. Jonathan Ramos** is board certified in family medicine and completed his residency at United Hospital Center. He received his medical degree from St. George's University. **Dr. Kathleen Saoud** completed her residency at the University of Illinois Hospital at Chicago. She received her medical degree from A.T. Still University School of Osteopathic

Medicine.

Insurance

South Bend-based insurance brokerage **Gibson** recently announced the following staff appointments: **Ann Amico Moran** was named director of human resources; **Stephen Swihart** was promoted to client manager; and **Tania Bengtsson** was promoted to SME practice leader. Moran previously served as senior recruiting consultant for university relations at the University of Notre Dame.

Law

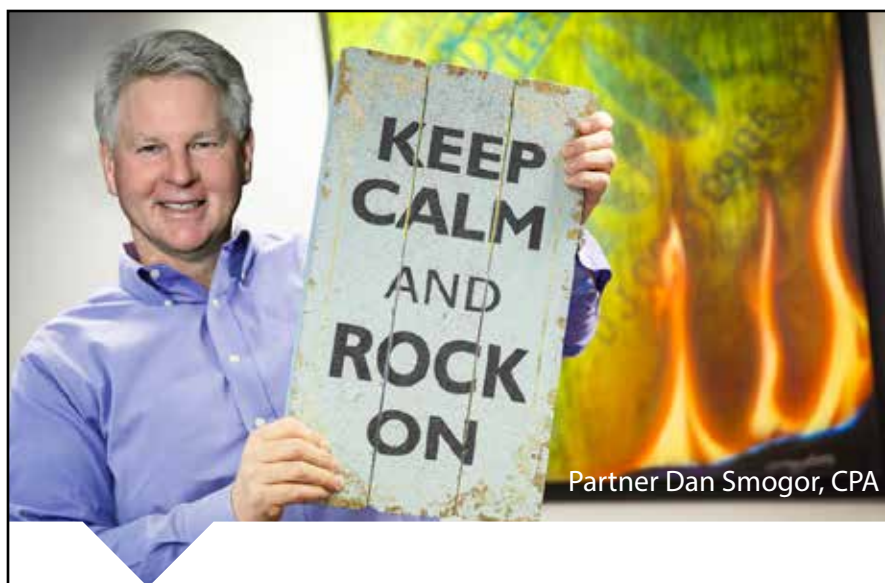
Lake County Superior Court Judge Elizabeth Tavit has been selected to serve on the **Indiana Court of Appeals**. Her selection was announced July 19 by Gov. Eric Holcomb. She will replace Judge Michael Barnes, who retired from the Indiana Court of Appeals in June after 18 years. Tavit was appointed to the Lake County Superior Court in 2006 by Gov. Mitch Daniels. Her docket consists primarily of domestic relations and protection order cases, but she also is experienced in civil commercial cases and tort law jury trials.

Manufacturing

U.S. Steel will make \$750 million in capital investments to modernize its **Gary Works** facility in Gary. U.S. Steel has announced a \$2 billion asset revitalization program, which includes Gary Works. The investment will be made over five years to modernize and enhance the company's flagship operation in Gary and includes installation of new state-of-the-art production equipment, machinery and modernizing technology.

Canada-based **New Flyer Inc.**, a maker of buses and motor coaches, is closing its Elkhart facility in April 2019, eliminating 78 jobs. The company, in a Worker Adjustment and Retraining Notice (WARN) filed with the Indiana Department of Workforce Development on June 25, expects the plant to close on or about April 5, 2019. The company did not provide a reason for the closure in the filing. The plant is at 4600 Wyland Drive in Elkhart. It's the company's only Indiana facility.

CTS Corp., an Illinois-based provider of sensing and motion devices, in a WARN notice to the Indiana Department of Workforce Development, said it will end manufacturing operations at its facility at 1142 W. Beardsley Ave. in Elkhart. A total of 103 manufacturing jobs will be lost when the plant closes at year's end. The company said the move is part of a restructuring plan previously announced in June 2016.



Partner Dan Smogor, CPA

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Nonprofit

Lisa Jordan, president and CEO of the **Family & Youth Services Bureau** in Valparaiso, is retiring from the post effective Dec. 31. Jordan has logged 23 years of public service to Porter County. She has overseen more than 20 different programs, which have served more than 4,000 families and youths annually. **BeLinda Georgeff**, presently the organization's vice president, has been selected by its board of directors to succeed Jordan. Georgeff and Jordan have worked together closely the past eight years.

Cindy Cavanaugh has been named by **Goodwill LEADS Inc.** as vice president for **The Excel Centers**. Cavanaugh previously served as director of the Hammond Excel Center. The Excel Center is a free, public high school serving students 18 and older with year-round accelerated classes.

The **WNBA** will donate \$10,000 to **South Bend's Venues Parks & Arts Foundation**. The donation is being made on behalf of **Skylar Diggins-Smith**, a South Bend native and 2018 recipient of the Dawn Staley Community Leadership Award. Diggins-Smith, Dallas Wings guard and three-time WNBA All-Star selection, chose South Bend's Venues Parks & Arts Foundation for her organization of choice to receive the donation, which comes with the Dawn Staley award. She earned the Dawn Staley award for her support of the **Boys & Girls Clubs of America** and her positive impact on youth basketball. Diggins-Smith is a Notre Dame graduate. She played a key part in forming the foundation's Sky Diggs Soldiers, Martin Luther King, Jr. Recreation Center's travel basketball program.

Sustain Our Great Lakes, a public-private partnership supported by **ArcelorMittal**, announced Aug. 13 that \$6.6 million in grant funding was awarded to 25 ecological restoration projects in the Great Lakes basin. About \$8.2 million in additional project support will be leveraged by grantees, for a total on-the-ground conservation impact of \$14.8 million, ArcelorMittal said in a statement. The grants will support projects in New



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York, Pennsylvania, Ohio, Indiana, Michigan, Illinois, Wisconsin, Minnesota and the Canadian province of Ontario to sustain, restore and protect fish, wildlife and habitats. The projects will restore coastal wetland habitat, enhance the quality and connectivity of streams and riparian habitat, control invasive species, restore wetland hydrology, improve near-shore health and water quality through green stormwater infrastructure, and reduce sedimentation and nutrient runoff. In Indiana and Illinois, **The Nature Conservancy** received a \$219,340 grant to go along with \$773,500 in matching funds. Its project will focus on controlling invasive species and enhance coastal wetland habitat at five sites in the bi-state Calumet Region.

Tourism

The **Schrage** family and **Centier Bank** have committed to a \$250,000 founding partner sponsorship to the **Mascot Hall of Fame** in Whiting set to open later this year. Henry Schrage founded Centier Bank in Whiting in 1895, then known as Bank of Whiting, nearby what will be the Mascot Hall of Fame's entrance. Michael Schrage is the fourth generation of

the Schrage family to own the bank. The 25,000-square-foot Mascot Hall of Fame at Front and 119th streets near Lakefront Park, is in the final construction phase. It will feature fun and educational exhibits that emphasize technology, engineering, science, art and mathematics.

News

The potential to bring in \$400 million to the Region's economy over a 20-year period was among the chief reasons the Portage-based **Northwest Indiana Forum** said it supports a proposed convention center in Lake County. In a statement issued July 13, the forum's managing board said it applauds Lake County government for commissioning the **Northwest Indiana Regional Development Authority** to do a convention center feasibility study and encouraged the county to keep the positive momentum going.

"A new convention center in Lake County will have a profound and positive impact on our region," said Heather Ennis, forum president and CEO. "It has the potential over the next 20 years to inject nearly \$400 million into the local economy while creating over 700 full-time and

part-time jobs. It will also boost local and state tax revenues by more than \$44 million over the same time frame."

The Northwest Indiana Forum is a regional economic development organization serving Lake, Porter, La Porte, Newton, Jasper, Starke and Pulaski counties.

State and Region officials broke ground Aug. 15 in Hammond on a new **Digital Crossroads of America Data Center** at the former site of the State Line Generating Facility. Gov. Eric Holcomb, Hammond Mayor Thomas McDermott and other Region representatives were joined by representatives for **Indiana NAP LLC**, developers of the data center. Leading the development are **Tom Dakich**, Indianapolis attorney, and **Peter Feldman**, a veteran New York data center developer and founder of DataGryd.

According to the state, Indiana NAP LLC will initially invest \$40 million to construct a 105,000-square-foot facility on about 12 acres of the 77-acre site. This will be the first phase of the project initially announced in the spring, which will include a data center and shared-space tech incubator. Developers say the project has the potential to grow into a \$200 million investment across three buildings and 400,000 square feet of state-of-the-art space.

U.S. Sen. Joe Donnelly, D-Indiana, Gary Mayor Karen Freeman-Wilson and other Region leaders on Aug. 8 dedicated and formally opened the new \$1.5 million **U.S. Customs and Border Protection** facility at the **Gary/Chicago International Airport**. The custom's facility is one of numerous projects to boost usage and improve business activity at the airport in recent years.

The runway expansion, which was completed in June 2015, has allowed larger planes to land at the airport and led to more passengers and an increase in cargo operations using the facility. Airport officials have said increasing the main runway from 7,000 to 8,859 feet has helped increase operations at the airport by 15 percent.

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Keys to perception

Learn how to protect, grow digital reputation



Photo provided by Purdue University Northwest

Matthew Hanson, left, clinical assistant professor of marketing at Purdue University Northwest's College of Business, meets with students. Hanson said: "We need to be reminded that we are all in charge of our own unique personal brands."

JERRY DAVICH

Internet immortality sounds enticing for working professionals in the Digital Age, unless it involves allegations of libel, slander and defamation of character. The World Wide Web rarely forgets and never forgives, especially with inflammatory social media posts that can cost a job, damage an otherwise stellar reputation or even sabotage a career.

How far is too far when sharing personal information, juicy gossip or provocative photos about yourself or others on social media, or in

traditional media?

"In the world of social media, there is no place which is too far," said James Jorgensen, an attorney with Hoepfner

"I am forever grateful that I got to be young and stupid before virality was invented."

—A Tweet by Lydia Polgreen, editor in chief, HuffPost, on Aug. 2, 2018

Wagner & Evans LLP in Valparaiso.

"Unfortunately, social media takes on a life of its own, and control is lost."

Jorgensen and other legal experts agree this topic can be confusing and complicated, with multiple ramifications from a workplace standpoint.

However, its most crucial aspect is quite simple: Once something has been dumped into the depths of cyberspace, with the mindless simplicity of a single click, it's extremely difficult or absolutely impossible to retrieve it or remove it.

"Unlike verbal confrontations,



James Jorgensen, an attorney with Hoeppner Wagner & Evans LLP in Valparaiso, said about sharing information online: "Unfortunately, social media takes on a life of its own, and control is lost."

social media presents lasting consequences that leave a digital footprint long beyond the initial discussion,” said Matthew Hanson, clinical assistant professor of marketing at Purdue University Northwest’s College of Business.

“We need to be reminded that we are all in charge of our own unique personal brands.

“What we end up posting, sharing and even who we connect with become part of the positioning that we take on to the general public.

“Everyone’s threshold is different, but keep in mind that your threshold may be seen in an unfriendly light to someone else’s threshold.”

Jeanine Gozdecki, a partner with Barnes and Thornburg LLP in South Bend, said that good manners go a long way regarding this issue.

“In kindergarten, some children learn about three gates: What you say must first be first. Second, it must be kind, and third it must be necessary,”

“We need to be reminded that we are all in charge of our own unique personal brands.” — Matthew Hanson, clinical assistant professor of marketing at Purdue University Northwest’s College of Business

she said. “If you crash through any or all of the gates, you’ve gone too far.”

Social media’s ripple effect

Your social media posts might win or lose friends and coworkers, but according to a recent CareerBuilder survey, those posts also can have a big impact on prospective employers. Seventy percent of employers use social networking sites to research job candidates, with 7 percent more of employers planning to start the practice, the survey said.

Of those employers who do conduct

social media research, 57 percent have found content that caused them not to hire candidates.

According to employers who use social networking sites to research potential job candidates, this is what they’re looking for:

- Information that supports their qualifications for the job: 58 percent
- If the candidate has a professional online persona: 50 percent
- What other people are posting about the candidate: 34 percent
- A reason not to hire the candidate: 22 percent

One of Hanson’s favorite hiring questions, “what’s the biggest mistake you ever made?” offers an insight into a potential employee’s mentality. He typically first tells them one of his own to jump start the touchy conversation, showing that we are all human.

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Photograph by Michelle Hampstra

Trent McCain, a principal at McCain Law Offices in Merrillville, said "If I am advising employers, I would urge them to have an explicit social media policy spelling out the do's and don'ts of social media interaction."

sage wisdom likely learned in childhood.

"If you wouldn't say it to someone's face, don't say it on social media," she said. "Sound simple? Not so much. Like it or not, we are a knee-jerk society. When someone is criticized, it is human nature to want to poke back. However, a negative social media presence can undo the best reputation in 127 words or less."

Trent McCain, a principal at McCain Law Offices in Merrillville, added, "If I am advising employers, I would urge them to have an explicit social media policy spelling out the do's and don'ts of social media interaction."

There are two general types of defamation: libel, defined by written defamation, and slander, defined by verbal defamation.

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Hammond and Westville, Indiana



Photo by Peter Ringenberg

Gerald Lutkus and Jeanine Gozdecki are both partners with Barnes and Thornburg LLP in South Bend. Gozdecki said it is hard to fix damage done on social media but having policies in place can help deter bad behavior.

British Common law,” Jorgensen said. “It arose, in part, in a world of small villages where a reputation could be clearly damaged because it was so easy for everything to be made public.”

Social media takes this concept to the extreme.

“In feudal England, a person might have had the opportunity to speak to each of the villagers who heard the damaging statement,” Jorgensen said. “With respect to social media, it is impossible to engage everyone who heard or saw the offending statement.”

When it comes to stepping into the quicksand of potentially libelous statements on social media, adding “I believe” or “I think” to preface a defamatory opinion doesn’t necessarily safeguard you from legal allegations, which is contrary to popular belief.

“It’s not much of a defense for the employee to say he heard from someone else or that she discovered it online,” Gozdecki said.

If it’s not true and the conversation is

not a “matter of public concern,” then someone’s lack of knowledge as to whether the information is true or false makes no difference.

“That is no defense,” Gozdecki said.

Discovering the truth

From a legal perspective, the most important question regarding potentially libelous language should be, “is it true?” or, if the “information” or “gossip” is not true, then the employee sharing it could be sued for defamation.

“As human beings, we all make mistakes,” Hanson said. “The first step you should take is to own the mistakes you’ve made. Too often, we see mistakes made by big companies, and they try to hide it. Don’t do this because authenticity is key to building relationships.”

Gozdecki said public employers, in general, may not restrict off-duty speech without running afoul of the First Amendment. Private employers

enjoy a little more leeway, she said.

“Off-duty social media exchanges between employees who are threatening, demeaning, harassing or simply cruel, could easily spill over into the workplace causing workplace issues,” Gozdecki said. “If employers can objectively say the conduct violates a policy, reveals confidential information, or negatively impacts the workplace, it’s fair game to tell the employees to knock it off.”

Jorgensen adds that there are limits as to what an employer can, or should, do in such situations. One limitation has been created by the National Labor Relations Board.

“The board has held that social media is the new ‘office watercooler’ where employees can gather to discuss or complain about terms and conditions of employment. When this occurs, even in nonunion workplaces, the activity can be protected,” he said.

If employees are posting information that can be interpreted to be

about the terms and conditions of their employment (such as complaining about a supervisor), then their actions may be protected under the National Labor Relations Act, for engaging in "protected concerted activity."

"If an employer interferes in, tries to prohibit or takes actions because of that discussion, the employer (might) be facing an unfair labor practices charge before the NLRB," Gozdecki said.

Jorgensen said some conduct, including the making of threats of violence or comments that violate the employer's anti-harassment policies, might not be protected, and the employer can address them.

If a social media exchange spills into the workplace, an employer has considerable leeway in addressing the consequences of it, he said.

"This typically takes the form of enforcing existing employment policies relating to harassment and workplace violence," Jorgensen said.

Hanson warns a damaged or discredited reputation in the workplace can be difficult to repair.

"I wouldn't say it is impossible, but our minds create a positioning mindset for everything that we encounter," he said.

"For example, you would be hard pressed to create a luxury Walmart store. The same holds true for individuals, so be careful with your reputation both professionally and personally. Perceptions are hard to change."

Gozdecki reinforced that point.

"Why put your reputation and your career at risk?" Gozdecki added. "Once you've caused that damage, it's hard to fix."

McCain reiterated the point: "Society loves a good lie."

"Sometimes just an allegation is enough to destroy someone," he said. "If you have been wrongly accused, then I suggest you fight to get your name back in public."

"You need to move quickly if you have been defamed."

Carlascio said in a world where attention spans are dwindling and SnapChat posts disappear in real time,

it is fair to say most reputations can be repaired.


"Did you or your employee create the damage? Issuing a statement—on the platform where it appeared—detailing the action taken to repair the damage is often enough to stem the tide," Carlascio said.

The experts say it also might be good measure for the individual who may

have sparked the situation to perform their own damage control.


"If you're an employee, fix it—quickly. Remove the post. Apologize," Gozdecki said.

"The same applies if you're an employer, and one of your management team acted in this way. Fixing it, however, may involve consulting with legal counsel first."



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Photo provided by Purdue University Northwest

Matthew Hanson, clinical assistant professor of marketing at Purdue University Northwest's College of Business, meets with students. "We need to be reminded that we are all in charge of our own unique personal brands," he said.



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Taking precautions

From a business owner standpoint—whether or not you have a social media presence—you need to be prepared with social media policies. A lack of a Facebook page or a Twitter feed doesn't make you immune from the vitriol of a dissatisfied customer, client or employee.

"Designate an employee whose job it is to check your company by name or keywords on the various platforms on a regular basis to guarantee nothing is flying under the corporate radar," Carlascio said. "When a situation arises, bring out the policies and make decisions. When there is a calming of the situation, sit down and decide how well your policies fit your needs. Tweak. Repeat."

Employees who are managers have a higher duty with more responsibilities. The obligation to keep certain

work-related information private is absolutely necessary, legal experts say.

For example, if one of your direct reports has a mental breakdown at the office, get the employee help, manage your work, and don't say a word about it to anyone other than those who need to know.

Sounds like proper protocol, correct?

Later at home, however, if you post online details of the incident, you'll likely be looking for a new job soon.

"If you are a substance abuse counselor and you publish pictures of you downing tequila shots, that will reflect badly on you and your employer," Gozdecki said.

Also, sharing photos that put someone in a bad light, or that could place your employer in a bad light, is never a good idea. Think first before posting such photos, if at all, experts say.

On the flip side, for victims of social media libel or defamation, resist the urge to respond emotionally. Instead take the time to develop a measured

response, if you respond at all.

"If after some deliberation, you are in doubt, consult a lawyer in the beginning. It's way more expensive in the end," McCain said.

What safeguards can be taken to avoid such a career-altering problem? First, realize that technology provides access to many areas of your brand or company.

"Think of social media as a direct view into who you are and what's important to you," Hanson said. "I advise everyone to be careful on how and who you give access to, and what you post."

Next, start locking down your digital footprint.

"If you're posting things on Instagram or Facebook that you don't want people at work to see, add security measures to control who sees your content," Hanson said. "Or better yet, think twice before you reach for the phone or hit enter."

For instance, posting an update bragging about merely receiving a

warning ticket for driving 80 mph isn't going to help you land your next sales position.

Be proactive, not reactive.

"Consider the worst any of those groups could say about you or your company and be prepared," Carlascio said.

Create a response plan, get a consensus, adopt it, and then mark your calendar for at least a semi-annual review to make sure those policies are keeping pace with your company's social media presence, experts say.

Finally, don't procrastinate.

If you or your business are being negatively depicted, determine the veracity of the claim, and the source, before deciding if a statement is warranted immediately or if the best choice is to sit tight.

There are cases where saying nothing is the best remedy, or diffusing a volatile situation without a post, a tweet or an emoji.

"The stakes can be high," Carlascio said.

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PORTAGE'S FOUNDERS SQUARE



Photo courtesy of the City of Portage

Founders Square in Portage includes a park, splash pad, fully accessible playground, Indiana American Water Amphitheater and Promenade at Founders Square, which is a luxury apartment complex with retail space in the bottom.

Old sites find new life

Energetic communities emerging through redevelopment initiatives

LESLY BAILEY

When it comes to reclaiming and reusing previously developed land for new building projects, Region leaders say recipes for success include patience, planning and partnerships as key ingredients.

"In one sense, redevelopment is about making the old new again and the importance of keeping a community relevant and going," said Patrick Lyp, general consul/economic development director and attorney for the Redevelopment Commission in Valparaiso.

"It is a consistent effort. You have to be vigilant, looking to redevelopment, and assuring quality of life and quality of place, and making sure your

community is the community of choice by having amenities. It doesn't just happen by luck."

Communities across Northwest Indiana want to bring together residential and retail spaces as well as revitalize old industrial sites as part of their planned projects.

Executing a vision

The former ANCO windshield wiper manufacturing site, near the intersection of Campbell and Boundary streets in Valparaiso, is on its way to a new life.

Initially beginning in 2013, the project's roots are based in the success of the ChicaGo Dash bus service. The line offers a comfortable, express ride by bus from downtown Valparaiso to

downtown Chicago.

"We got to the point where the number of riders exceeded the parking lot, and we thought, 'how can we leverage this good project and grow it,'" Lyp said. "The evolution of the project is partnerships with various entities, including the city, state and RDA (Regional Development Authority)."

Lauren Orchard, Valparaiso economic development coordinator, adds the spot is seen as a public, private partnership that was designated as an Opportunity Zone, which allows for special incentives for developers.

"This is a new program, and there is a lot of buzz around it," she said. "It's the only one in Porter County, and it's very exciting."

Orchard said ChicaGo Dash is



Submitted photo

Centennial Park, a redevelopment project of a former landfill, set the stage for Centennial Village, which is Munster's mixed-use walkable lifestyle community. Plans for more restaurants, retail and commercial space as well as condominiums and townhouses are in the works.

linking with the V-Line system, which could make the area into a transit hub.

The project is being led by Flaherty & Collins Properties to build on the transit-oriented base with a proposed mixed-use development, which would include apartments as well as retail, restaurant and commercial space.

"With the retail mixed-use (space), the commuter population would really benefit from that," Orchard said.

Journeyman Distillery, based in Three Oaks, Mich., wants to be the anchor tenant by rehabbing an almost 130,000-square-foot building and water tower.

While at the initial stages of planning, Journeyman Distillery founder Bill Welter said the project would be a wonderful opportunity in his hometown.

"I think Valpo is a great town and obviously a special place for me having been my hometown, but also being the place where my grandfather Bill and dad Chuck did business at First National Bank," he said.

Since the bank was sold in 2006, Welter said bringing his brand of

"People are looking for coffee shops and restaurants they can walk to and a walkable type of community. Many cases, you see young families moving from Chicago, who after getting married and having kids, find that city life isn't sustainable."

—Tom Vander Woude, planning director for the town of Munster

whiskey and spirits to the city would continue the family tradition he seeks to cultivate.

"Journeyman has given me the opportunity to carry on the vision my grandfather and father had of having a multi-generational business," he said. "My hope is that Journeyman can be a great addition to an already great town, that we can have success, but also be a great community partner."

Beyond the ANCO plans, Lyp detailed ValpoNet, a dark fiber digital

infrastructure development project, which began about five years ago.

"We went live with a lighting ceremony in June, and while it's not as glitzy, it benefits businesses and the community," he said. "It essentially allows businesses to tap into fiber in a more cost-effective way and be in areas that weren't served. Our mayor and elected officials look for gaps in community needs. There was a need for more connectivity for fiber, so that plan was put into place."

Mixed-use development

Tom Vander Woude, planning director for the town of Munster, sees the mixed-use redevelopment mentality as a reflection of the community.

"People are looking for coffee shops and restaurants they can walk to and a walkable type of community," he said. "Many cases, you see young families moving from Chicago, who after getting married and having kids, find that city life isn't sustainable. They are looking for a place in the suburbs and bringing with them the desire for urban amenities, such as the ability to



Photo courtesy of the City of Portage

The Promenade at Founders Square in Portage is a luxury apartment complex with living space above and retail spots below.

walk to places from their homes.”

Vander Woude said three current and recently wrapped-up projects all have taken obsolete or no-longer-in-use spaces and transformed them. The Munster Shops space on Calumet Avenue was a former Carpetland; Lake Business Center in the center of town was once a Simmons Bedding factory; and Centennial Village was once Munster Steel.

“Our biggest project currently

is Centennial Village, adjacent to Centennial Park, which was itself a redevelopment project of a former landfill,” Vander Woude said. “It’s a mixed-use walkable lifestyle community.”

The project is in the process of development with a Springhill Suites hotel and restaurants already in place. More restaurants, retail and commercial space as well as condominiums and townhouses are also in the works.

The Lake Business Center is about three-fourths complete, and is considered a horizontal mixed-use development that encompasses industrial, retail and commercial uses.

“Folks who are working at the hospital have a place for lunch or to meet for coffee,” he said. “It’s about putting people closer to uses they want and need with the idea of eliminating a lot of unnecessary travel.”

Though not as tangible, Vander Woude said the town’s leadership is also working on updating zoning regulations to spur future improvements. The Livable Munster Character-Based Code project is seen as a step toward a more walkable community by emphasizing how buildings connect to the public.

“This project is just as important as it lays the groundwork for future redevelopment,” he said.

“Traditional zoning focuses on use and separation of uses. We’re trying to put into place codes that look at the form of buildings.”



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Community preservation

With the U.S. 20 corridor, access to the Toll Road and Interstate 80/94, and a desire to continue to develop what feels like a historic downtown, Portage leadership is taking on a variety of redevelopment projects.

"We grew up in the 1960s, so we don't have an historic downtown," said Colin Highlands, special projects manager/redevelopment administrator of Portage. "We are creating a more historic atmosphere with walkability and mixed-use."

Highlands said this includes the development of Founders Square Park, the splash pad, a recently constructed fully accessible playground, Indiana American Water Amphitheater and Promenade at Founders Square, which is a luxury apartment complex with living space above and retail spots below.

"It's a large project and walkable environment. We already have started renting units, and people are moving in," he said.



Illustrations provided by Ratio Architects

Plans for the former ANCO windshield wiper manufacturing site in Valparaiso include a base for ChicaGo Dash and V-Line bus services as well as a proposed mixed-use space that would include apartments and retail, restaurant and commercial space.

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Photo provided by Ratio Architects

The former ANCO windshield wiper manufacturing site in Valparaiso will be redeveloped into apartments, retail, restaurant and commercial space. Lauren Orchard, Valparaiso economic development coordinator, said the spot is seen as a public, private partnership that was designated as an Opportunity Zone, which allows for special incentives for developers.

“Once it’s complete, that will spur additional retail and like-minded developers for more of a downtown feel.”

the historic route of U.S. 20, which is mixed use with light retail, industrial and manufacturing.

Highlands said part of redeveloping this corridor is updating

nonconforming-use areas. This entails acquiring parcels of land, including residential sections, which were developed before zoning had changed.

“Getting those parcels allows for a consistent plan for the corridor, such as industrial and manufacturing uses,” Highlands said. “It’s great for truck traffic and heavier loads, and those are the types of businesses we are trying to attract.”

Part of the process is acquiring connected parcels of land to provide an attractive package to potential companies, he said.

“Route 20 has great redevelopment opportunities,” Highlands said. “Combining parcels, we may sit on them for five or 10 years, but it’s way more attractive to developers.”

Trails are also a component of the redevelopment package in Portage, he added.

“As the community is growing, traffic is increasing, and it’s important to have alternative modes of transportation,” Highlands said. “Access to trails is a way to a healthy lifestyle and lowers our carbon footprint.”

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He said that, when businesses locate in Portage, they see trail connectivity as an asset.

"You have to provide a quality of life, so people want to work and play here," Highlands said. "You need those things to be attractive for people to live here."

Route to redevelopment

Creating a foundational function is at the core of redevelopment, said Highlands, citing the demolition of a vacant motel on U.S. 20 as an example.

"We should lay a foundation that promotes the type of development that enhances the viability of our community, both in terms of economics and quality of life," he said. "Redevelopment in the end is a great facilitator. When we initiate a project, the goal is to complement an area, not complete its use."

"We're setting the stage for a developer to redevelop property to meet the community's needs."

Highlands finds a fresh perspective is another key component to keeping a community vibrant.

It's not one size fits all with redevelopment, he said.

"You really have to look at your community like it's the first time, every time," Highlands said.

"If you don't do that, you may get complacent and drive by blight or potential opportunities without noticing them."

The ongoing process can be seen by looking back at accomplishments, while at the same time, looking forward to future initiatives.

Lyp reflects on how far downtown Valparaiso has come, recalling a time when he glanced out his law office window in the late 1990s to little activity.

"It's important to know where you came from," Lyp said. "After 5 (p.m.) on any weekend or weekday, there was nothing going on and nobody downtown."

He said redevelopment is ongoing.

"It's not just do it at once and rest on your laurels," Lyp said. "You'll see the amount of planning involved in any project."

He remembers that there were

questions about the viability of a park and amphitheater in a downtown setting when city leadership launched Central Park Plaza and the Porter Health Amphitheater.

"There were a lot of quizzical looks as parks, traditionally, were meant to be on the peripheral," Lyp said. Doubts quickly faded when the development debuted.

"On the first night, the park was

packed, and kids were running around," he said. "It was a wonderful feeling to see that project start from abandoned, unused buildings."

"You don't know. ... It's really neat when it does pay off."

Orchard with Valparasio economic development said there is no real guarantee when you go down a path.

"You have to continue building off your growth," she said.

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Something for everyone

Tax cuts bring business benefits, accounting complexities



Photo by Richard Warner

Blake Applegate, left, believes the tax changes signed into law in December are business friendly but complicated, while his father, Paul Applegate, says the changes will result in increased complexity for small businesses. Both CPAs are with Applegate & Co. in Michigan City.

BOB MOULESONG

On Dec. 22, 2017, President Donald Trump signed the Tax Cuts and Jobs Act into law. Passed by the House of Representatives on Dec. 19 and then the Senate three days later, the bill makes widespread changes to the Internal Revenue Code.

Since then, the nation has had time

to mull over how the changes might impact small and large businesses as well the implications to individuals and pass-through entities. Region professionals also have been pondering what to expect and how best to prepare.

C-corporations and the big boys

Taxed separately from their owners under subchapter C of the Internal

Revenue Code, C-corps benefit from the new tax laws in several ways.

“A major change to corporate income tax is the replacement of the old graduated system that had tax brackets increasing from 15 percent to 35 percent with a new flat 21 percent tax rate,” explained Mike Varner, CPA and partner at Kruggel Lawton CPAs, with offices in South Bend Elkhart and St.



Submitted Photo

Matthew Stosich, tax manager with McMahon and Associates in Munster, works through the comprehensive new tax changes.

Joseph. "This applies primarily to the largest businesses, including all those that are publicly traded, but there are also many small businesses operating under this entity structure."

The new flat rate has been on the wish list of major corporations for several years. The higher tax rate in the U.S. frequently was criticized and blamed for headquarters—and money—being moved out of the country. Business owners who take a salary, as opposed to dividends, will no longer see their salary taxed at the corporate rate. Taxes can be lower for shareholders and owners who receive dividends, and those who take said salary will no longer be double-taxed.

Varner said the new corporate tax structure is the only item in the new law that is permanent.

"This change to corporate tax is the only item that is not scheduled to expire," he said. "All other tax reforms are currently scheduled to expire in 2025 and return to the 2017 levels."

The new C-corp tax model allows shareholders to shift income readily and retain earnings within the company for future growth, usually at a lower cost than for other models like S-corp and pass-through. C-corps enjoy more flexibility in determining their fiscal year. Shareholders can shift income more easily, deciding what year to pay taxes on bonuses and when to

take losses, which can substantially reduce tax bills.

Another major benefit of the Tax Cuts and Jobs Act is business depreciation deductions.

"Under bonus depreciation, a business can deduct 100 percent of the cost of qualified property in the year it is placed in service," said Paul Applegate, CPA and president of Applegate and Co. in Michigan City. "Previously, bonus depreciation was limited to 50 percent of the cost of the asset and only applied to new assets."

Blake Applegate, CPA and treasurer of Applegate and Co., said this change is encouraging owners to invest in new equipment for their businesses.

"Being able to take the full deduction is sparking investment in factory lines, trucks, all sorts of equipment," he said. "The intent was to spur business investments that can lead to job growth."

Section 179, which allows another type of business property expensing similar to bonus depreciation, was raised to \$1 million for 2018 from \$510,000 in 2017. Paul and Blake Applegate see a benefit in this type of expensing along the same line as bonus depreciation.

All the business depreciation deductions are in play for pass-through entities and S-corps as well as C-Corps.

While all the above is good news for corporations and the economy in

BEFORE TAX TIME

Region tax experts offered these suggestions to prepare for the new tax rules:

- Run mock 2018 returns after this year's forms are finished.

Certain tax tools have been updated to be able to forecast a 2018 tax refund based on the new law. Users enter their basic 2017 tax information, and it will provide a 2017 estimated refund and a forecast for 2018 side by side.

- The new law means that a W-4 filled out years ago might need to be recalibrated, especially for pass-throughs.

- People who regularly donate to charity might want to combine into one year what they would have given over multiple years. The deduction can offset taxable income.

- The federal and state law may differ on how a 529 qualified tuition plan can be used, especially in the gray area of K-12. Check both state and federal laws.



Submitted Photo

Mike Varner, CPA and partner with Kruggel Lawton CPAs with offices in South Bend, Elkhart and St. Joseph, discusses new tax changes with a client. Varner said: "A major change to corporate income tax is the replacement of the old graduated system that had tax brackets increasing from 15 percent to 35 percent with a new flat 21 percent tax rate."

general, some changes were restrictive. Paul Applegate points out that business expenses for entertainment,

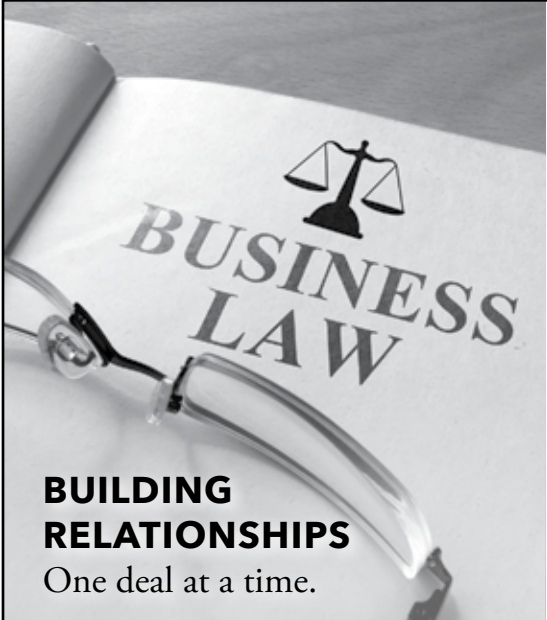
such as client tickets for concerts and sporting events, are completely non-deductible.

Pass-through entities


One of the more important provisions in the Tax Cuts and Jobs Act is Section 199A, the deduction for qualified business income. It allows a deduction of up to 20 percent of that qualified business income from partnerships, limited liability companies (LLCs), S-corporations, trusts, estates and sole proprietorships.

Section 199A creates a deduction based on the calculation of business income instead of actual economic outlays required for most other business deductions. The provision is a significant tax benefit for many noncorporate businesses and was passed in part on the premise that a sizable tax rate cut for C-corps justified a corollary tax benefit to qualified business income.

"Section 199A is the really big news in the tax reform," said Keith Wolak, CPA and partner at Hoeppner Wagner and Evans LLP in Valparaiso. "The benefit to all business types other



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than C-corps. is significant, because small business is the backbone of our economic engine. The 20 percent reduction and the depreciation abilities can spur investments and job addition in the right circumstances.”

There is a caveat.

“These businesses have been given a substantial tax break in the form of this new deduction of up to 20 percent of business income,” says Matthew Stosich, the tax manager at McMahon and Associates in Munster. “Most small businesses should be able to utilize this new deduction in full. However, owners of service businesses such as doctors, lawyers and accountants will see this deduction phase out once their taxable income exceeds a certain amount.”

The deductions begin to phase out when the individual taxable income reaches \$157,000 and the joint taxable income reaches \$315,000. Wolak said phasing out begins over these income numbers and is completely eliminated

“The new tax laws will also result in lower taxes for most individual taxpayers. A change that affects every taxpayer is a lowering of all of the tax rates and expanding some of the lower tax brackets. Additionally, many taxpayers will benefit from an increase in the standard deduction.” — Matthew Stosich with McMahon and Associates

at \$207,000 for an individual and \$415,000 for a joint filing.

If the taxpayer has taxable income above the higher threshold amount, two issues arise in the calculation of the Section 199A deduction. First, the business of the taxpayer may not be treated as a qualified business, and the income may not be included in

qualified business income. Second, if a business is a qualified business—not a specified service trade or business—the deductible qualified business income amount for the business is subject to a W-2 wage and capital limitation.

“Other nonservice business owners face additional requirements in order to qualify for the deduction once their income exceeds these thresholds,” Blake Applegate added, “but most should likely still qualify for the full 20 percent deduction.”

The intent was to provide nonservice businesses with a significant incentive to expand and invest because of the tax deductions and equipment depreciation policies.

“Small manufacturing in particular had a tough go of it,” Paul Applegate said. “These policies are intended to help them help themselves.”

Because so many pass-through entities eventually tie into the owners’ 1040 form, changes that impact



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individual and joint taxpayers play a significant role in the bottom line.

Individual tax returns

The new tax laws will also result in lower taxes for most individual taxpayers," said Stosich with McMahon and Associates. "A change that affects every taxpayer is a lowering of all of the tax rates and expanding some of the lower tax brackets. Additionally, many taxpayers will benefit from an increase in the standard deduction."

As the standard deduction was increased from \$12,000 to \$24,000, the deduction for personal exemptions

was eliminated.

"Most of the taxpayers affected by this change are large families with several children," said Wolak of Hoepfner Wagner and Evans. "However, this same group will benefit the greatest from a doubling and expansion of the Child Tax Credit." The credit was increased from \$1,000 to \$2,000 per qualifying child, and a new \$500 credit was created for other dependents.

"Personal Exemption of \$4,000 per person are gone completely," Wolak said. "This may impact adults more, since children still qualify for the Child Tax Credit."

Some additional itemized deductions have been eliminated or decreased. The most prominent change to itemized deductions is the limiting of the deduction for state and local taxes, which includes both income taxes and property taxes to \$10,000.

"Taxpayers in high-tax states like New York, New Jersey and California will be most affected," Varner says. "Even in a lower-tax state like Indiana, high-income individuals often exceed this amount."

Another category of deductions that was eliminated include investment advisory fees and unreimbursed employee expenses. On the flip side, workers who deducted a significant amount of work-related expenses will see the previous 2 percent floor disappear.

These changes to individual taxpayers may have a ripple effect when it comes to qualified business income. If taxpayers lose or gain taxable income before the qualified business income is added, the end result can change from years past.

"What we are seeing is that most taxpayers will have a lower tax liability in 2018 due to these changes," Stosich said. "Even in the case of taxpayers that are going to lose a big chunk of their deductions for 2018, most, but not all, will still end up paying less tax due to the lower tax brackets and other changes."

Getting out in front

Region tax experts agree the IRS and Treasury Department have yet to firm up hazy areas of the new law through regulations. They say minor changes will occur when the new tax code is finalized by regulations, which must be in place before the next tax preparation season begins.

The significant changes of the new tax law, and the tweaking of regulations, would seem to require everyone to regularly review their tax situation until rules are more solidified.

Many taxpayers, especially business owners, are required to make quarterly estimated tax payments, so they might need to adjust the amounts due to the impact of the regulations as well as the tax law itself.

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Photo provided by Franciscan Health

Franciscan Health operates three fitness centers around the Region, which offer a variety of fitness classes, including yoga. Health care and insurance providers say efforts to encourage healthy lifestyles are showing signs of taking hold around the state.

Pursuit of wellness ongoing

Experts: Message of healthy living heard but changing culture takes time

CARRIE NAPOLEON

Finding ways to keep Hoosiers healthy means better quality of life for residents and an improved bottom line for businesses.

"Wellness is good business in the long run," said Marci Crozier, administrative director of health promotions with Franciscan Health.

Crozier said dealing with lifestyle change and wellness initiatives can make a difference but is a commitment that takes time.

"It's not all or nothing when it comes to health," she said.

That long-term commitment can produce returns, and she sees corporations buying into wellness for their

workforces. But studies reveal there's much work to do, and there are indications Hoosiers are getting the message.

High rates of smoking, obesity and drug-related deaths in Indiana keep the Hoosier state in the bottom third of the nation in overall health, according to the 2017 America's Health Rankings report by United Health Foundation.

The poor state of Hoosiers' health contributes to lower workplace productivity and higher health care costs for businesses and a decreased quality of life for some struggling with health issues.

Indiana ranked 38th worst in the country in overall health, 34th worst

in drug-related deaths, 40th worst in obesity and 41st worst in the percentage of smokers, according to the America's Health Rankings report.

While Indiana lags behind much of the nation in health, the overall ranking is a 1-point improvement over 2016.

Experts say wellness education could help raise the state's ranking and improve the health of its residents.

Any sign of improvement is good news to Cozier.

"I think corporations are getting it more," she said.

"Insurance companies are understanding the impact preventative medicine has on our communities and our bottom line."

Advocating good health

Companies are seeking awareness programming to teach people to make the little changes, such as not eating as much sugar and exercising, but they also are seeking behavioral change programming to help employees live healthier through things like smoking cessation and weight loss.

Mike Telesky, vice president of sales and account management for UnitedHealthcare, said, as an insurer, his company understands the financial sense of making people healthier in general, and the companies it works with are catching on.

"I have seen employers offering up incentive-based wellness programs to support employees' desires (to get healthier), thus also reducing costs for employees and the company," Telesky said.

Technology has begun to play a new and important role in managing health care with programs tied to use of programmable fitness managers.

"Wearable fitness trackers are really enhancing wellness," Telesky said. Trackers provide more accurate information on physical activity, sleep patterns and other health markers enabling individuals to take better care of themselves and allowing insurers like UnitedHealthcare to offer programming that takes advantage of the information provided.

The insurer offers incentive-based programming to use technology to help its customers get healthier and save money.

Participating in HRA (health risk assessment) allows a person to gradually lower their annual deductible by as much as \$1,400 based on activity logged in a fitness tracker. Participants can earn up to \$3 a day in a health care savings account based on the frequency of activity, intensity and tenacity, he said.

UnitedHealthcare Motion is a wellness program that uses custom-designed wearable devices and enables people to earn more than \$1,500 a year in financial incentives. UnitedHealthcare Motion is available to employers of all sizes in more than 40 states, including for companies with



Photo provided by Community Healthcare System

Each year, the hospitals of the Community Healthcare System host stroke awareness community fairs, featuring presentations by experts, screenings and interactive displays. From left: Jennifer Ewing, Community Hospital stroke care coordinator, and Jill Conner, administrative director of Neuroscience, Cerebrovascular and Structural Heart Services.

self-funded and fully insured plans.

Hundreds of thousands of people across the country have access to wearable devices through wellness programs offered by UnitedHealthcare. Program participants have so far collectively walked more than 180 billion steps, earning almost \$30 million in program rewards. Among eligible employees, 66 percent registered their devices, with more than two-thirds of those active with the program.

The program enables employees and covered spouses to earn financial incentives, \$4 a day for Healthcare Reimbursement Account plans, and \$3 per day for Healthcare Savings Account plans, based on achieving frequency, intensity and tenacity (FIT) goals. Participants meet the goals by completing 500 steps within seven minutes six times per day, at least an hour apart (frequency); completing 3,000 steps within 30 minutes (intensity); and completing 10,000 total steps each day.

United HealthCare offers a variety of other programming for participants as well, including a 52-week online weight-loss program, gym membership reimbursement and the ability to earn merchant gift cards for meeting health care goals.

Telesky said UHC uses the five Cs

when working with employers to develop a plan to help drive engagement and create a successful well-being program. Core to the effectiveness of any program is commitment, communication, culture, cash and contribute.

Executive leadership must make wellness a priority by leading the program and creating a culture of well-being to show commitment. Establishing communication touch points throughout the year help reintroduce employees to the program and remind them the value of participation.

Employees spend more waking hours at work than anywhere else, so it makes sense that creating a healthier environment or culture of wellness at work would help support positive behavior changes, according to the insurer. UHC found research shows that incentives motivate participation, especially financial incentives. It is important to find an incentive that resonates with each workforce.

Employee contribution to the program also is critical. By giving employees an opportunity to share their feedback, they can provide key information to structure a program to meet their needs.

"I think the health of the community obviously impacts all of us," he said.



Photo provided by Community Healthcare System

Members of Community Hospital's stroke team (from left) MaryAnn Green, RN; Robert Hoskins, RN; and Jennifer Biank, RN, use the TeleStroke mobile video robotic system to collaborate with a vascular neurologist to speak face-to-face with a patient in the emergency room as part of a detailed assessment.

Successful strategies

Hearth health, tobacco awareness, self-esteem, hygiene, dental health and nutrition are some of what Katie Sarver, manager of wellness outreach for La Porte Hospital, described as topics of a robust plan of programming offered by the health system to community members and colleagues.

Adults also benefit from a variety of programming, including a mobile health unit that offers community health fairs with screenings such as glucose, body mass, bone density, colorectal cancer and blood pressure. The clinics also offer an educational component to answer questions such as: Where should I test and how often?

"It is really beneficial to be out in the community, reaching community members," Sarver said.

Through various partnerships within the community, the system's clinics reach about 2,500 people annually.

"It's really awesome to see the community band together to be able to say, 'we know there's need for learning about better health and well-being,'" Sarver said. "We start fairly young, to be honest."

Sarver said programming that targets children as young as fourth grade in the trademarked Lil' F.I.S.H. Club focuses on teaching youth about staying healthy,

and covers topics ranging from exercise and nutrition to bullying.

"We're starting them younger to work on changing those behaviors that may or may not have already been established," she said.

Indiana residents' overall state of health didn't happen overnight, Sarver said.

"It's definitely going to take a little longer for us to achieve a better level of health throughout the communities we serve," she said. "I truly think we are headed in the right direction."

Education is key

Jill Conner, administrative director of neuroscience and cerebral vascular and structural heart services with Community Hospital in Munster, said education is a key component in improving wellness among Hoosiers. The system has focused on community outreach regarding various programs, including stroke and diabetes awareness and care.

"We've really gotten out in the community and have found people are really starved for education," Conner said.

People want to learn how to eat healthier and do things like manage their blood pressure, she said.

"It's pretty amazing," she said. "They want to better themselves."

Programs teaching people how to eat healthier and manage issues such as blood pressure and diabetes are empowering patients in general, Conner said. Stroke awareness programs help individuals recognize the risk factors and signs of a potential stroke. Better-educated individuals are likely to self-diagnose, which might encourage them to discuss potential issues with their physicians, leading to earlier intervention and better outcomes.

"A lot of patients are self-referrals," Conner said. "That's real promising."

Grant opportunities from the American Heart Association for patient education also has increased access to programming.

"I think it's an exciting time," Conner said. "I think that the state has taken a big step toward improving the health care of the citizens in our state."

Crozier with Franciscan Health said access to programming is helpful, but it comes down to whether people want to change.

"It always boils down to self-responsibility," Crozier said. "An individual has to take it upon themselves to be healthier."

She is encouraged by strong participation levels at the three area Franciscan Health Fitness Centers and by the volume of inquiries people are making about wellness intervention to better manage their health.

Crozier is optimistic this indicates a larger trend toward wellness among Hoosiers.

"I do believe people are taking more responsibility," Crozier said, and that is a good thing for everybody. "Healthier people are happier people."

Sarver with La Porte Hospital agrees any permanent change comes from individuals wanting to take charge of their health and learning how to live better on a daily basis.

She is confident Hoosiers can raise the collective health of the state as attitudes about health and wellness change. "We will be very successful, but it will definitely take time," Sarver said. "Basically, we are changing the culture. A culture shift is a hard thing."



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NewPorte Landing in La Porte is among the largest and most-recognized brownfield site redevelopment projects in the Region. NewPorte Landing will in

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Region a hub of expertise in redeveloping bro



Submitted photo

include residential, commercial and recreational space.

AND

brownfield sites

CARRIE STEINWEG

Ask any Region resident or community leader, and they'll tell you Northwest Indiana is an attractive area for companies looking to do business.

With a history as a manufacturing hub, however, reclaiming and redeveloping old industrial sites can prove challenging.

Brownfield sites, according to the Environmental Protection Agency, refers to "real property, the expansion, redevelopment or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant or contaminant."

While the potential for lengthy and expensive cleanup may deter some developers, those who recognize the opportunities will find a wealth of resources in the Region to revive an old site and bring new concepts into reality.

Finding resources

The Northwest Indiana Forum educates potential developers on available funding tools for brownfield sites.

"Funding is always an issue," said Kay Nelson, director of environmental affairs with the Northwest Indiana Forum in Portage. "There's not always a party that has resources to remedy historical contamination, but if a buyer or investor hasn't had experience with brownfield grants, they don't realize that funding options are available."

In April, the forum hosted its first-ever panel discussion on brownfield redevelopment and education, where panelists discussed funding sources and insurance programs for redeveloping old sites.

"It's important for an interested party to know what's available and expanding knowledge has been critical in boosting that utilization," Nelson said.

EnviroForensics, which recently opened a Hammond office, assists sellers and buyers in securing funding to clean up environmental contamination.

"We are experts in understanding the environmental issues—contaminant type, extent of the contamination, potential exposure risks to people, the cost to clean up the contamination

and at obtaining a site closure from the regulatory agency," said Stephen Henshaw, CEO of EnviroForensics. "But the most important value that EnviroForensics offers customers, both sellers and buyers of contaminated property, is in finding the funding source to pay for the cleanups."

Henshaw said the company has had success finding and using old insurance policies to cover cleanup and legal expenses on brownfield sites, a practice that has served him well since launching the business in 1996.

"The biggest takeaway I can give a business owner or property owner is to look for, find and secure any and all old insurance policies that were written for businesses and properties," Henshaw said. "These policies can be

"With industrial property, it's hard to find a site that is not contaminated.

We ... are seeing a lot of people that are jumping from Chicago and looking at the Northwest Indiana market and opportunities in Northwest Indiana." —Stephen Henshaw, CEO of EnviroForensics

worth millions of dollars. We recommend searching your records, talking to brokers and if necessary hiring an insurance archeology specialist to locate old insurance policies."

He said old insurance policies, normal slip and fall policies, do not have pollution exclusion in them, but they can be used to pay for environmental investigations, cleanups and as protection against future third-party liabilities.

"We have used the insurance policies of deceased individuals, bankrupt entities and defunct companies," Henshaw said.

EnviroForensics also will seek tax credit incentives, which can help a developer turn a brownfield liability into a lucrative investment.

According to Henshaw, the Indiana Economic Development Corp. and the Indiana Finance Authority have



Submitted photo

NewPorte Landing in La Porte is a mixed-used development making use of a brownfield site.

Resources

For questions and more information on brownfield sites, contact:

- Kay Nelson,
director, environmental affairs
Northwest Indiana Forum
6100 Southport Road
Portage, IN 46368
(219) 763-6303
www.nwiforum.org
- Kathy Luther, chief of staff
Northwestern Indiana Regional
Planning Commission
6100 Southport Road
Portage, IN 46368
(219) 763-6060
www.nirpc.org

several brownfield development incentive programs.


“One program, that is excellent when addressing the demolition or refurbishing of older buildings greater than 100,000 square feet is called the Industrial Recovery Tax Credit and better known as the DINO tax credit,”

Henshaw said. “It provides an incentive for companies to invest in former industrial facilities requiring significant rehabilitation or remodeling expenses.”

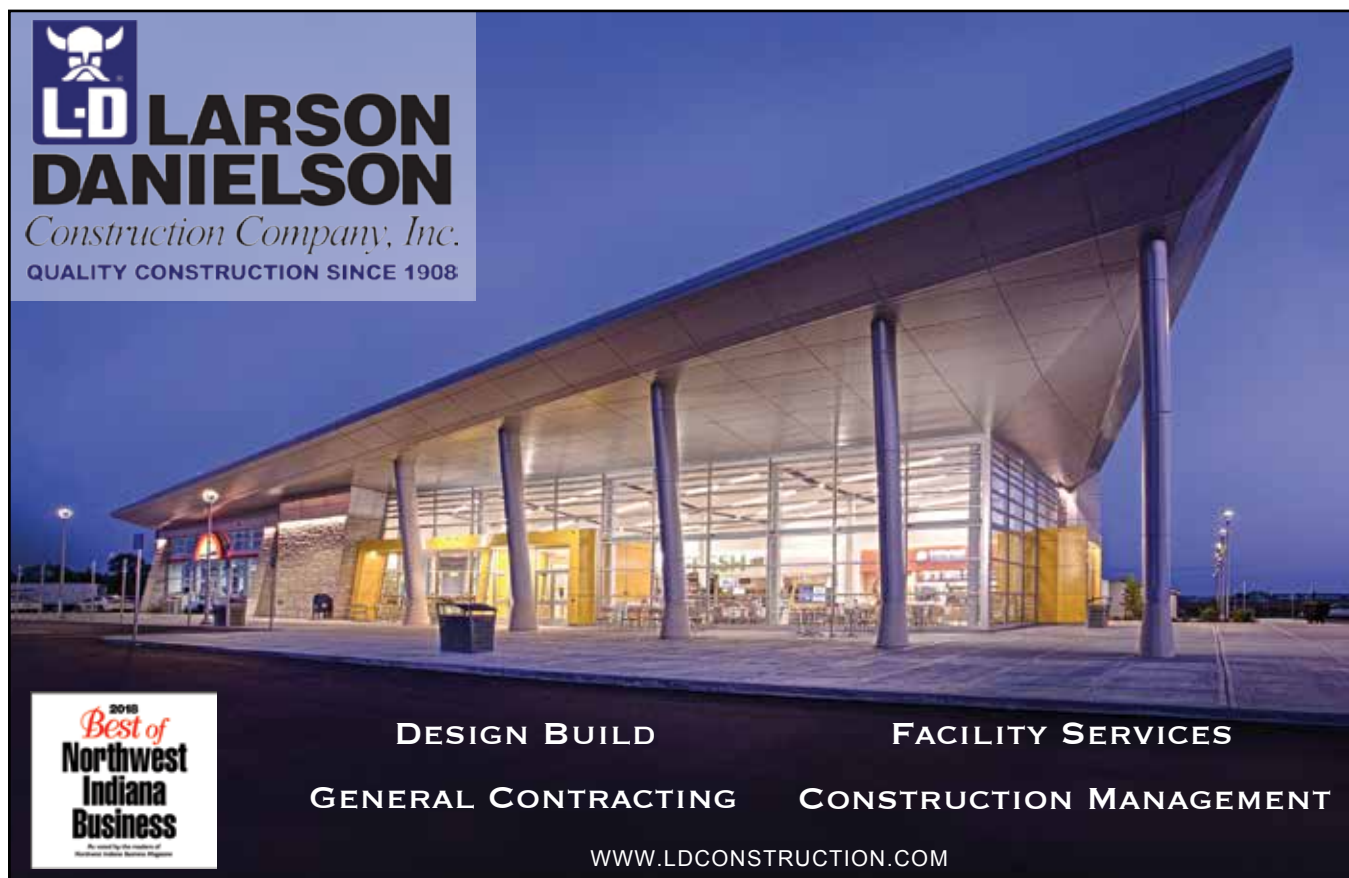
He said another program, through the Indiana Finance Authority, focuses on low-interest loans for cleaning up contamination.


The Northwestern Indiana Regional Planning Commission (NIRPC) is part of the NWI Brownfield Coalition, which secured two federal grants from the EPA, including a \$600,000 grant for assessment funding. The grant can be used to reclaim brownfield sites.

“The first phase is the process of



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environmental assessment where you address the perception of the property and research the property and what is around it, which tells you if it is likely to have an environmental issue," said Kathy Luther, chief of staff and director of environmental programs at NIRPC. "This step is really critical environmental liability protection and potential federal funding liability for anyone interested in used property."

If contamination is suspected at a site, a second phase of testing on soil and water samples will determine the extent of contamination if it exists. The federal assessment grant has been used to assess 27 properties in Gary, Hammond and East Chicago, according to the NIRPC.

Another grant, available through the Regional Development Authority, provided \$800,000 either through a revolving loan or no- or low-interest loan for cleanup projects within Gary, Hammond or East Chicago.

Should contamination be discovered on a desirable site, cleaning up the property would be the next step.

"Sometimes a bank doesn't want to finance (site) cleanup," Luther said. "That's where (the RDA) grant comes in, making loan money available for the cleanup portion on eligible sites of the project that may be hard to acquire otherwise. As the municipality or investor pays the money back, it becomes available for a new project."

Luther said any development deal is tricky to get everything in place and government funding to go toward reclaiming unused industrial or commercial sites can help close a transaction.

"Historically in our Region, we should get funds and clean up the site and then look for an investor, but there will never be enough money to clean it all up," Luther said. "A better way and the better thing is to have a developer and then use brownfield funding as one piece of the overall project's financing package."

Marketing brownfields

Finding investors for brownfield properties can be difficult because of potential environmental issues. Some

property owners are reluctant to label available parcels that way out of fear of losing potential buyers.

"It is a challenge for communities," said Nelson with the Northwest Indiana Forum. "However, if identified as a brownfield, it could create a whole new level of interest."

Lack of marketing as well as insufficient funding, uncertainty of contamination condition, and either

limited or no local use plans are among the hurdles Nelson said contributes to limited interest in developing the Region's brownfield sites.

"Oftentimes developers are not aware of a site being available or in a position to be adjacent to other property to do land assembly," she said.

Henshaw with EnviroForensics said the ability to present sites as brownfields, which might be eligible for

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government funding to assist with site cleanup may be a game changer.

Experts say developers are out there seeking former industrial sites and recognize the property might have problems. But if those properties are not being marketed, they might be overlooked.

"With industrial property, it's hard to find a site that is not contaminated," Henshaw said. "We are in a

very hot market, and we are seeing a lot of people that are jumping from Chicago and looking at the Northwest Indiana market and opportunities in Northwest Indiana."

Less obvious brownfield sites

Experts say the Region has locations that can be designated as government-defined brownfield sites, including industrial factories dating

back to the late 19th century before environmental preservation was a consideration in doing business.

"But large parcels are hard to find, and more and more developers are looking to assemble several (smaller) parcels together, and some of these parcels are more likely than not going to have contamination on them," Henshaw said.

He said heavy metals, including lead, arsenic and chromium and cleaning solvents, are the main contaminants found requiring cleanup.

Businesses, including dry cleaners, metal finishers, auto body shops and service repair shops, account for a large number of properties, which could require remediation before development can occur.

Henshaw recalled a site in the city of Hammond that operated as a dry cleaner for decades where groundwater contamination was present.

"The property was owned by an individual that passed away before the property could get into the remediation stage," he said. "The groundwater contamination from the former cleaner was migrating under several homes and apartments, and in an effort to abate the problem and mitigate threats to local residences, EnviroForensics worked with a developer that specializes in purchasing contaminated properties."

Henshaw said the developer purchased all the downgradient properties and was able to control the cleanup on the neighboring properties, protect tenants from potential exposure and give neighboring property owners a fair market value purchase of their property, where there previously was none.

"The cleanup is underway, and the development is in the works to convert the former cleaner into a commercial office," he said.

EnviroForensics is also working on a project in Crown Point where a bank owned the mortgage on a building used by a dry cleaner that went bankrupt. EnviroForensics worked with the bank and now can obtain regulatory closure of the property and facilitate the property transaction with a developer.



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In Gary, a demolition project became eligible for a cleanup loan through the NWI Brownfield Coalition's revolving loan grant program because it needed asbestos removed.

Luther with NIRPC said the city of Gary received a grant to demolish the Ambassador Apartments in Gary, but not enough money to do it all.

"It was over \$200,000 just to get the asbestos out, so money was borrowed and now they have a property ready and available for redevelopment," she said.

Promising future

Once all hurdles associated with identification, testing and cleanup have been overcome, once-blighted areas have a myriad of possibilities for redevelopment.

Nelson with the Northwest Indiana Forum said NewPorte Landing in La Porte is among the largest and most-recognized brownfield site redevelopment projects in the Region.

"It was a heavy industrial site with groundwater, soil and demolition issues," she said. "It has been a long process using state and federal grants and local funding, as well to move it forward. It is a large site that is under redevelopment and in environmental remediation."

NewPorte Landing will include residential, commercial and recreational space.

Throughout the state, EnviroForensics has been involved in dozens of projects that are turning former industrial sites into usable land for new uses.

In Fort Wayne, a large structure in an industrial complex with PCBs present, will soon be demolished and available for future development, the company said.

A former plastic manufacturer off I-65 in Lebanon will become a new warehouse and office space while a former chrome-plating facility that had caught fire in a Mishawaka industrial complex will be revitalized.

In Madison, EnviroForensics worked with a developer to clean up an old tack-and-screw company site that will be used for senior housing and was the cornerstone for the city to be awarded the Indiana Stellar Grant.

Beth Spurgeon, division manager of corporate responsibility at ArcelorMittal Americas, said her company is, "committed to ensuring that the land where our facilities are no longer in operation is successfully remediated and/or redeveloped."

Spurgeon said that, in Lackawanna, N.Y., a portion of the land assets ArcelorMittal inherited from Bethlehem Steel out of its bankruptcy is

being leased for wind and solar farming. Spurgeon said that, since 2012, ArcelorMittal USA has worked with the nonprofit organization Wildlife Habitat Council to restore and conserve land it owns.

"This includes the restoration of over 40 acres of on-site dune and swale habitat and an employee walking trail at our Burns Harbor, Ind., facility," she said.



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Things to See and Do



John Cain



Jack Walton

An update on art and entertainment options across the Region

Northwest Indiana

JOHN CAIN

A night of Russian music

Superstar cellist Richard Hirschl from the Chicago Symphony Orchestra performs three pieces with the Northwest Indiana Symphony on Oct. 26, on the stage of the Auditorium at Living Hope Church, Merrillville. The cello takes the place of the human voice in Rachmaninoff's haunting "Vocalise" and Tchaikovsky's lyrical "Lensky's Aria" from "Eugene Onegin." The composer's "Rococo Variations" pay tribute to his hero, Mozart. Also in the concert, "Scheherazade," based on "The Arabian Nights," uses dazzling, colorful orchestration with a mix of Eastern flare to tell the musical stories of an exotic princess who spins her tales to stay alive. This holiday season, the symphony offers two opportunities to enjoy the perennial favorite, its sell-out Holiday Pops concert—first on Dec. 13 at Monbeck Auditorium in Highland, then on Dec. 14 at the new Valparaiso High School auditorium. The symphony chorus joins the orchestra along with musical guests. Call (219) 836-0525 or visit www.nisorchestra.org.

Urban legends

South Shore Arts presents a two-part series of exhibits that showcase artists whose work is sparking new life in old places. The exhibits will be presented at the Center for Visual and Performing Arts in Munster during a six-month period beginning this fall and in multiple venues in Gary next spring. Older cities often suffer from



Photo by Ish Muhammad

The Jackson Five mural by Felix Maldonado at 5th Avenue and Broadway in Gary was created in the summer of 2016 for the city of Gary.

abandonment, and public art projects are seen as a good strategy for regeneration. Artists young and old in urban settings are creating artistic opportunities in areas where art can make a significant contribution to urban reuse and renewal. These exhibits will explore, document and promote the work being done as it transforms what has been into what can be. "Indy Windy: A Love Story," running Nov. 13 through Jan. 29, will feature artists from Indiana and Chicago who execute large public artworks to create new environments in aging urban and manufacturing areas, while also documenting their experiences and creating new work in their private studios. The exhibit will be curated by Ish Muhammad, a

self-taught artist from Indiana. The exhibit will present an overview of creative activity underway by a community of Midwest artists, some of whom have been working together for almost 30 years. A Friendsgiving Party and Artist Reception will be from 6 to 9 p.m. Nov. 16. The second half of the series, "Urban Legends: Haunts," is Feb. 8 through April 21. Curated by John Cain, this exhibit will feature the work of guerilla photographers who have been lured to Gary and other cities to capture the haunting beauty of architectural ruins on the verge of being repurposed as gardens and other public spaces.

Visit the South Shore Arts Regional Calendar at www.southshoreartsonline.org.

Yes, Virginia, there is a Santa Claus

Two compelling stories cometogether in this heartwarming play inspired by the famous editorial that appeared in an 1897 edition of The New York Sun. After a series of unhappy events, 8-year-old Virginia spends Christmas Eve pondering whether or not Santa really exists. Meanwhile, a young newspaper editor, faced with losing his job if he can't find his writer's voice by morning, also struggles against tough times. Although they don't know each other, the spirit of Christmas is about to bring these two people together, creating, in the process, an unforgettable and cherished part of classic Christmas folklore. See this charming production at the LaPorte Little Theatre Club, Dec. 7 through Dec. 16. Call (219) 362-5113 or visit www.laportelittletheatreclub.com.

Greater South Bend

JACK WALTON

Jam sessions at the playhouse

Owners Stephen and Mary Merriman don't worry about the rhythm section at the Tuesday night open jam session at their venue, Merrimans' Playhouse, 1211 Mishawaka Ave., South Bend. Stephen plays the drums and Mary plays the bass, so they can fill in as needed, and they often do. Other nights, they host touring acts playing a variety of jazz subgenres. On Oct. 27, it's the Chicago-based trio Twin Talk, led by the young bassist Katie Ernst. The Joe Policastro Trio performs Nov. 7, highlighting cuts from their recent release "Screen Sounds," which explores a blend of jazz and film scores. A potent guitar duo plays Nov. 30: Balkan wizard Goran Ivanovic and internationally celebrated virtuoso Fareed Haque. The Snyders provide some classic crooning Dec. 7. The venue is quite intimate, so the bigger names can sell out quickly. For tickets, call (574) 329-3430 or visit www.merrimansplayhouse.com.

Goshen Performing Arts Series

The Goshen College Music Center has some star power in its new 2018-2019 Performing Arts Series,



Acoustic guitar legend Richard Gilewitz will perform Nov. 1 at Vegetable Buddies, 129 N. Michigan St., in downtown South Bend. His between song banter is lively too.

beginning Oct. 16 with jazz legend Diana Krall, one of the truly elite singers of the genre. On Nov. 3, it's a new Americana supergroup called I'm With Her. Sara Watkins, Sarah Jarosz and Aoife O'Donovan came to prominence as solo acts and as members of bands such as Nickel Creek and Crooked Still. Their new efforts already are coming to acclaim. On Dec. 15, the 5 Browns bring their unique approach to classical piano(s) to Goshen. Siblings Ryan, Melody, Gregory, Deondra and Desirae have taken the world by storm since they all graduated from Juilliard and embarked on a career as the 5 Browns. The group since has been on the top slot of the Billboard Classical Album Chart three times. Call (574) 535-7361 or visit www.gcmusiccenter.org.

South Bend Civic Theatre

The musical adaptation of Frances Hodgson Burnett's children's novel, "The Secret Garden," runs at South Bend Civic Theatre from Oct. 12 through 28. The theatre puts on a packed schedule of contemporary musicals and plays as well as 20th century classics. It's rare, however, that it will put on Shakespeare, making the run of "As You Like It" something of a treat Nov. 9 through 18. South Bend Civic Theatre's two holiday shows have overlapping schedules: Phil Olson's raucous comedy "A Nice Family Christmas" runs from Nov. 30 to Dec. 15 at the smaller Warner Studio Theatre, and "The Christmas Schooner," a moving musical about an

overworked shipping captain, runs in the big Wilson Auditorium from Dec. 1 through 23. Learn more at (574) 234-1112 or visit www.sbct.org.

Blues and rock shows

Vegetable Buddies, 129 N. Michigan St., is downtown South Bend's main concert club for blues and rock, recently expanding its offerings to regular reggae shows too. There also are plenty of unique one-offs. The South Bend Hot Patooties host a special Halloween version of their campy "Rocky Horror" shadowcast act Oct. 27. On Nov. 1, Richard Gilewitz appears for a concert that pits his absolute mastery of fingerstyle guitar with some between-song stage banter that would be the envy of most stand-up comedians. For tickets or to see the full schedule of events, call (574) 232-0954 or visit www.buddiesdtsb.com.

South Bend Symphony Orchestra

The South Bend Symphony Orchestra visits the University of Notre Dame's DeBartolo Performing Arts Center on Oct. 21 for a concert of works by Philip Glass and John Liberator, as well as the Beethoven Symphony No. 1. The orchestra returns to its usual home, the Morris Performing Arts Center downtown, to close out the year with a Tchaikovsky-themed concert Nov. 3, and then two performances of its beloved "Home for the Holidays" program, Dec. 15 and 16. Call (574) 232-6343 or visit www.southbendsymphony.org.



Matt Stosich

Preparations will lead to rewards

Many Americans can expect tax savings when filing 2018 returns

MATT STOSICH

The Tax Cuts and Jobs Act, passed into law in December, is the biggest change in the tax code in more than 30 years. It is expected to result in tax savings for most Americans, without requiring them to do anything differently.

By now, most business people should at least be familiar with the basics of the major changes that came from this law as it relates to their personal tax situation:

- lower individual income tax rates
- an almost doubled standard deduction
- new limitations or elimination of certain deductions
- the loss of personal exemptions
- the expansion of the child tax credit.

Individual opportunities

The average taxpayer has a relatively simple tax situation: they work for an employer, perhaps have some investment income, and itemize deductions taking advantage of their mortgage interest, taxes and charitable giving. They also might have child care expenses or pay college tuition for their children that they're eligible to claim tax credits for. These individuals will benefit from the lower tax rates and perhaps some of the other provisions of the new law. Many will end up paying less tax in 2018, assuming their tax situation stays about the same.

However, significant tax savings can be realized by the proactive individual who is savvy enough to either a) understand how the new tax law affects them, or b) has an accountant whom they rely on for this, and in either case, takes the necessary steps to perform

proper tax planning.

This can include controlling the timing of their itemized deductions (particularly charitable giving or paying medical expenses) to maximize savings from the higher standard deduction, or a number of other strategies, such as using 529 college savings plans.

Business opportunities

Tax planning opportunities increase as complexity increases. With the corporate income tax rate changing to a flat 21 percent from the previous graduated system with rates as high as 35 percent, business owners should be taking another look at their entity structure to confirm their current situation is still the most advantageous.

McMahon and Associates prepares more than 500 entity returns, about 90 percent of which are pass-through entities, i.e., not subject to income tax at the corporate level. Based on our analysis, we do not expect a significant percentage of businesses to change their entity type due to the new tax law.

While C corporations might benefit from this new tax rate, they remain subject to double taxation—meaning that when after-tax profits are distributed to the shareholders, the shareholders are subject to tax on the distributions. This always has been one of the major disadvantages of C corporations. One situation where a C corporation can be beneficial is in the case of a large corporation that tends to retain cash for use in the business rather than distributing it to the shareholders.

A major new tax break is the 20 percent deduction on “pass-through” business income. Congress’s goal was to not only provide tax relief to

C corporations, but to other types of businesses as well. This was accomplished through the creation of this new deduction, which is a major factor in most businesses choosing to maintain their current structure. Owners of S corporations, partnerships, most LLCs, and sole proprietors should become familiar with, and plan to maximize this significant deduction.

Other noteworthy changes

Depreciation expense: Businesses have a fair number of other changes to plan for as well, including the expansion of capital expensing options. Significant purchases, for example equipment and business vehicles, might qualify for an immediate 100 percent write-off in the year of purchase, saving taxes and improving cash flow.

Entertainment expenses: A major negative for some businesses is the elimination of the deduction for entertainment expenses. Client-focused businesses that do a lot of entertaining, will find they can no longer deduct these expenses for tax purposes. If these business owners are tax-minded, they might have already made changes to their marketing strategies to find tax-deductible alternatives.

Many business owners are accustomed to an annual pre-year-end meeting with their tax adviser to analyze the year-to-date results and map out a strategy to minimize their tax burden for the rest of the year. This year, however, planning is more important and more complex than ever. The rewards will be greatest for those who are prepared.

Matt Stosich is a CPA and tax manager for McMahon and Associates CPAs, P.C. in Munster.

Taking the lead in giving back

United Way Pacesetters' goal to boost business philanthropy

LARRY AVILA

Chester Inc. has a long history in Valparaiso, and it has evolved beyond being the business whose roots are connected to the iconic Orville Redenbacher popcorn.

Chester Inc. was founded in 1947, said Rich Shields, the company's director of marketing and business development. The firm today has three primary divisions, agricultural systems, architectural and construction services and information technology.

While evolution has redefined Chester Inc., Shields says the company never will overlook the community it's always called home. That's what inspired the firm to join the United Way of Porter County's Pacesetter Program, a new initiative designed for businesses to become more philanthropic as well as get a jump start on their annual United Way fundraising campaigns.

"Our company has had 100 percent employee participation in United Way campaigns the past 20 years, and that's very near and dear to us," Shields said. "The advantage of becoming a pacesetter is that it may encourage other businesses to start thinking about their (United Way) campaigns earlier and maybe bring in an upswing in donations."

Generating more dollars for United Way of Porter County means additional funds for the 55 programs supported by the agency annually, which assisted almost 70,000 people in 2017. United Way of Porter County's 2017 workplace campaign ran from July through December, raising \$1.3 million, which went toward supporting \$2.3 million in community programs.

Raising awareness and importance of workplace campaigns was among the reasons why McAfee Animal Hospital in Valparaiso also became a pacesetter, said Larry McAfee, owner of the veterinary clinic, which was



Tony Peuquet, with Chester Inc. in Valparaiso, volunteers on a rehabilitation project. Chester Inc. advocates being active and giving back to the community.

launched by his father in 1943. His daughter, Brooke, now leads the clinic as third-generation owner.

McAfee said becoming a pacesetter for United Way simply was to show the clinic's commitment to the community.

"Our motto at the clinic is 'caring for the community matters,'" he said. "Porter County and Valpo have been good to our business over the years, and to show our thanks, we want to do our part to give back. It's our hope we can inspire other (businesses) to do the same."

Kim Olesker, president and CEO of United Way of Porter County, said a few Region businesses approached her last summer about introducing pacesetters to Northwest Indiana.

She said the process gained momentum after United Way Worldwide rolled out its corporate agreement strategy in the spring, which aims to work with businesses that seek more engagement with United Way. In becoming a pacesetter for United Way of Porter County, businesses say they will start

their annual United Way campaigns sooner as well as become a partner to the community.

"As our partner, we know a pacesetter is a company we can rely on," Olesker said. In addition to dollars, pacesetters also may be called on to provide volunteers for a community project.

"It isn't all about money; it's a little bit of everything," Olesker said. Joining McAfee and Chester Inc. as pacesetters for United Way of Porter County are CSI, and Blachly, Tabor, Bozik & Hartman LLC, both of Valparaiso.

Corporate giving has increased nationally in recent years. The 2018 Giving USA report found giving by U.S. corporations totaled \$20.8 billion in 2017, an 8 percent increase from the previous year.

Financial contributions are important, but it isn't the focus of the pacesetter program, Olesker said. She said much research went into studying local businesses' mission statements and their focus on social responsibility.

"Part of the pacesetter agreement is that a business' (social responsibility) goals are strategically aligned with (United Way), and they already have a demonstrated path of commitment to the community," Olesker said.

Shields said Chester Inc. is involved in numerous causes. Through the years, it also has supported Visiting Nurse Services, and staff volunteers wherever they can help.

"It's important to stay visible and involved in a lot of community affairs," he said.

McAfee, who served on the United Way of Porter County board in 1983, agreed, saying supporting area humane societies and their missions also helped spread the word about his veterinary practice.

"United Way in some way touches everyone in the community," McAfee said.

Photo provided by United Way of Porter County

A carried-away collection

Konnie Kuiper's vintage fleet provides work getaway



Photo by Philip Potempa

Konnie Kuiper, left, and business partner Kevin Nordyke frame a horse-drawn hearse from 1890, one of the prized vintage transportation gems in Kuiper's private collection. The carriage was one of the highlights of Highland's Fourth of July parade.

PHILIP POTEPA

It's not easy for Konnie Kuiper to decide which of his dozens of antique cars and transportation treasures rank at the top of his list of favorite four-wheelers.

But among his first picks is a 1939 LaSalle hearse, carefully preserved and stored in his Northwest Indiana private museum.

"The year 1939 is also the year I was born, which makes this hearse extra special to me," said Kuiper, whose hobby for collecting cars, carriages, sleighs and assorted vintage modes of transportation began at age 16.

"That first car I purchased as a teen for my collecting hobby was a Model A that I bought for \$130."

Kuiper's familiar name has been associated with funeral homes in Northwest Indiana since 1957.

After decades of serving families at Kuiper Funeral Home in Highland, which opened in 1969, Kuiper partnered with colleague Kevin Nordyke in 2017 to launch the family-owned Hillside Funeral Home & Cremation Center at 8941 Kleinman Road in Highland.

"We cannot change a difficult time, but we are committed to make a difference helping families during a difficult time," said Kuiper, a graduate of Worsham College of Mortuary Science.

Kuiper's wife of 52 years, Karen, and the couple's children, Laura and Julie, and four grandchildren all share the

family pride showcasing and preserving transportation from yesteryear.

In July, Kuiper provided a horse-drawn hearse from 1890 to be one of the highlights in Highland's Fourth of July parade. Sometimes, he also allows his vintage automobiles to be incorporated into the funeral arrangement requests of families, such as providing use of his 1959 Packard hearse. However, he has never allowed any of his displayed fleet, which includes a horse-drawn fire engine, vintage restored touring sedans and prized sports cars, to be used by movie production companies.

"I want to make sure everything I have is treated with care," Kuiper said.

"Once you allow a film crew to take control, you never know what might

happen when something is on a movie set.”

Kuiper also does not publicly disclose the location of his museum space, nor discuss prices and the value of his collection, with the exception of providing one key clue he has encountered during the decades.

“There is one aspect of car collecting, associated with value, that is always clear,” he said. “As a feature on a car model, when the top goes down, the price goes up.”

Kuiper said his private car museum is primarily used for family functions and events such as company parties associated with his own employees. It’s a business bonus his partner Nordyke has enjoyed as a witness to the wheeled wonders during the two decades he’s worked with Kuiper.

“It’s interesting to see how Konnie’s collection has changed over the years,” Nordyke said.

Some keepsakes he retains because of the memories and sentiment attached, he said.

“Other cars and pieces come and go, with some things sold and new purchases acquired,” Nordyke said. “Some require quite a bit of work to be rebuilt and restored.”

Kuiper, hailed as an authority in both the mortuary field and his collecting interest, attends car sales and auctions around the country, with some of the highlights the international auto events each spring and fall hosted by RM Sotheby’s in Auburn.

“I like meeting and helping people, which is also one of the reasons I love what I do as a funeral director,” Kuiper said. “Every person has a story to share. Both my profession and my hobby let me be a part of other people’s lives to make a difference.”

Kuiper’s other interests include three decades serving on the school boards for the Town of Highland, Highland Christian School and Illiana Christian High School.

“I’ve always believed in the importance that everyone should give back to the community,” Kuiper said. “I love my hobby. But my true dedication comes from (my) profession and always putting God and family first.”

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A calling to serve after long career



Mike Baird

Retired banker's journey leads to most rewarding time of his life

MIKE BAIRD

We are a community of volunteers. Most of you reading this already are giving back to your community, serving on the boards of nonprofits across Northwest Indiana or volunteering your time and talents to help fulfill the missions of other organizations.

Community service in retirement: With the goal of providing some inspiration, allow me to share my path to the most exhilarating, enriching and deeply rewarding time of my life.

My 35-year banking career began in corporate lending and management at a large Chicago bank, provided me with a wealth of training and experiences that I was able to bring home to the Region in a senior management role with Mercantile National Bank. My 22 years in banking in the Region included serving on the Mercantile board and retiring as regional president for BMO Harris Bank.

Of my greatest rewards, as my career advanced, were some of the opportunities to serve as a volunteer on a variety of boards, building other leadership skills and refining what was important to me. One of these privileges was to serve for many years on the board of the Community Reinvestment Project in East Chicago (CRP). CRP was a community development corporation, organizations created to rebuild depressed neighborhoods in our inner cities and provide affordable housing. The CRP board included two inspirational religious leaders who kept us focused on the primacy of the families who needed stability and safe, affordable homes in their neighborhoods.

During my final years in community

"With proper planning and consideration, you will be able to use your rich background, resources and skills in retirement and look forward to getting up each morning and doing something you love through volunteering and community service" — Mike Baird

banking, I was invited to join the board of the Boys and Girls Clubs of Northwest Indiana. Their programs provide youths between the ages of 6 and 18 with a safe place to go after school. Programming is designed to develop good character, healthy lifestyles and academic success while having fun.

Upon retirement from banking, I wanted to do something different. Drawing on my experiences in East Chicago and on the Boys and Girls Clubs board, I saw the opportunity to fulfill my passion to serve with organizations that focus on youth development in low-income areas of our community. A background in banking, finance and management prepared me to serve in leadership roles in a variety of organizations serving youth in Northwest Indiana.

Serving as vice chairman of the Center of Workforce Innovations opened the door to a year's service as an AmeriCorps Career Advisor at Calumet (New Tech) High School. Calumet serves an ethnically diverse, lower-income demographic. Spending

a year working with the guidance counselors, teachers, administrators and, most importantly, the students at Calumet and witnessing the challenges and stress these people faced firsthand was a life-changing experience.

In late 2012, we had a management change at the Boys and Girls Clubs. The board persuaded me to step down from the board to assume the management role as interim director/CEO just as we were about to start the major \$5.6 million rehab of the old Tolleston High School in Gary. The interim role extended for almost two years, allowing me to play a meaningful part in the completion of the new John Will Anderson Club and work closely with the dedicated staff who are changing lives of our young members every day.

Additional opportunities in retirement included serving on the leadership team of Ready NWI (a collaboration of education and business leaders), Youth Employment Council (projects including the promotion of Work Ethic Certification), the board of MAAC Foundation (developing and operating a first responder training academy) and election to the Valparaiso City Council.

As you progress through your careers toward retirement, recognize the skill and passion you can bring to serving your community. With proper planning and consideration, you will be able to use your rich background, resources and skills in retirement and look forward to getting up each morning and doing something you love through volunteering and community service.

Mike Baird is a retired banking executive and active community volunteer in Northwest Indiana.

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