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JUNE / JULY 2022

Northwest Indiana Business Magazine

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Workplace's remote future

*Calls for continued telecommuting mean companies
must reinforce conduct rules for all employees*

*Michael Palmer
Partner
Barnes & Thornburg LLP*



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GOOD BIT

400,000 The number of estimated daily Bitcoin transactions, according to financial experts. ► **PAGE 30**

IN THIS ISSUE

The Great Resignation is a phrase we've heard a lot about recently. The Bureau of Labor Statistics estimates 47 million Americans voluntarily quit their jobs for a range of reasons. This fueled an already challenging talent retention crisis, but some employers responded by allowing remote work for people who could effectively do their jobs from home. This also meant creating new guidelines for workers. But people also quit to start their own businesses, and Region educators are creating a culture for future entrepreneurs. Accessing sensitive information from home means better defenses against cyberattacks, which are under development by local experts as detailed by Purdue University Northwest Chancellor Thomas Keon. Companies also worked to preserve and build good brands, a task that requires routine review. Speaking of research, the buzz around cryptocurrency has lured more investors. Closer to home, Munster native Samantha Salzeider turned her love for sports into a thriving career, while a father handed an almost century-old business to his children. Ensuring kids have opportunities to reach their full potential is the mission of the ECIER Foundation in Merrillville. We hope you enjoy this issue!

— *Larry Avila, managing editor*

PICTURE PERFECT



Photo provided by ECIER

Ariana Love and Marcus Steele interview Mark Spencer of ECIER Foundation during a taping of "Good Morning America" spinoff "GMA3." ► **PAGE 38**

QUOTE TO REMEMBER

"Monroe Pest Control Inc. has benefited from a fairly consistent pest population that continues to thrive each year."

— Dave Wilson Jr., Monroe Pest Control ► **PAGE 36**

READER POLL

Northwest Indiana industry professionals and observers say digital security threats continue to evolve, as do the ways IT professionals provide cybersecurity. Those adjustments also mean changes to what should be taught today to defend against the next generation of attacks. Tell us what most concerns you about a possible cyberattack. Scan this QR code or visit <http://nwib.link/711m> to vote!

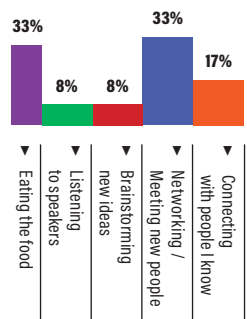


What's your biggest cyberattack concern?

STORY IS ON PAGE 22

LAST ISSUE'S POLL

What is your favorite aspect of in-person business events? Full results here: <http://nwib.link/2po5>



AROUND THE REGION



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

LARRY AVILA

Banking

Jason Osterhage is the new president and CEO of South Bend-based **Teachers Credit Union**. He most recently served as executive vice president and chief operating officer at Texas Dow Employees Credit Union in Houston, Texas. **Waylon Peterson**, president of TCU's wealth management division, had been serving as interim president and CEO since March 2021, after the departure of **Paul Marsh**. Marsh was TCU's president and CEO for more than a decade.

Dr. Anthony Puntillo was appointed by the board of directors of Munster-based **Finward Bancorp** to the new position of lead independent director. Puntillo founded **Puntillo and Crane Orthodontics PC**, a dental specialty practice with multiple locations in Northwest Indiana in 1994. He is the co-owner and senior partner of the practice.

Goshen-based **Interra Credit Union** named **Joel Richard** chief experience officer. Richard will lead efforts to integrate, align and improve brand experiences at the credit union. **Eric Erlenwein** was named business lender. Erlenwein, who has been with the credit union since 2001, will serve current business

relationships in the Syracuse area. **Ben Bowerman** was named mortgage loan adviser. Bowerman has almost a decade of experience in mortgage services.

Business

The **Michigan City Chamber of Commerce** elected directors and officers to its board for 2022. Elected to three-year terms were **Lori Tubbs**, McColly Bennet Commercial Advantage, and **Greg Wilkerson**, Fiber Bond Corp. Elected officers who will serve on the executive committee for 2022 are **Jill Nygren**, Franciscan Health Michigan City, chair; **Kim Giannetti**, General Insurance Services, chair-elect; **Megan Applegate**, Applegate & Co., CPA, treasurer; and **Brenda Temple**, Blue Chip Casino, Hotel & Spa, secretary. **Bill Gertner**, Horizon Bank and 2021 chair, will serve as past chair for 2022.

The **Better Business Bureau Serving Northern Indiana** named **Jan Diaz** vice president.

Education

Doug Tougaw was appointed by **Valparaiso University** as dean for its College of Engineering. Tougaw had served as interim dean since Feb. 15, 2021.

The board of trustees at **Purdue University Northwest** promoted

nine faculty members for the coming academic year. The promotions are effective Aug. 15. Faculty members promoted to professor include: **Catherine Gillotti**, professor of communication; **Nicky Ali Jackson**, professor of criminal justice; **LaVada Taylor**, professor of education; **Xiuling Wang**, professor of mechanical engineering. Faculty promoted to associate professor include: **Khair Al Shamaileh**, associate professor of electrical engineering; **James Dolen**, associate professor of physics; **Hubert Izienicki**, associate professor of sociology; **Alicia January**, associate professor of psychology; and **Ceren Turedi**, associate professor of marketing.

The **University of Notre Dame** named **Micki Kidder** new vice president for undergraduate enrollment and announced **John McGreevy**, former dean of the College of Arts and Letters, was elected the **Charles and Jill Fischer Provost** of the university by its board of trustees effective July 1.

Dr. Drew Flamm was named the seventh president by the board of trustees of **Grace College & Theological Seminary**.

Energy

Kim Cuccia was named general counsel and corporate secretary for



BANKING
Jason Osterhage



BANKING
Joel Richard



BANKING
Eric Erlenwein



BANKING
Ben Bowerman



EDUCATION
Doug Tougaw



ENERGY
Kim Cuccia



ENERGY
William Johnson



ENERGY
Jim Staton

Merrillville-based **NiSource** Inc. Cuccia had served as interim general counsel after the departure of **Anne-Marie D'Angelo** in late 2021.

William Johnson joined Merrillville-based **NiSource's** board of directors. Johnson most recently served as president and CEO of **Pacific Gas and Electric Co.** between 2019 and 2020. He replaces **Wayne DeVeydt**, who served as a NiSource board member since 2016, but stepped down after accepting an operating partner role with **Bain Capital**.

Jim Staton, who served as interim Indiana secretary of commerce as well as senior vice president and chief business development officer at the **Indiana Economic Development Corp.**, joined **AES Indiana** in Indianapolis as economic development lead. Staton left the IEDC April 1. Staton served in several economic development-focused roles at the IEDC, including vice president of business development, director of business development for the Central and Northwest Indiana regions, and as business recruitment director for North America. AES provides electric

service to more than 500,000 residential, commercial and industrial customers in Indianapolis and several communities surrounding Marian County.

Government

The board of directors of the **Northwest Indiana Regional Development Authority** elected officers for 2022. They are: **Don Fesko**, board chair; **Randy Palmateer**, vice chair; and **Christopher Campbell**, treasurer.

Anne Valentine was named chief of staff for the **Office of the Lieutenant Governor's** executive staff.

Joe Hoage, commissioner of the **Indiana Department of Labor** and former BMV general counsel, was appointed new **Indiana Bureau of Motor Vehicles** commissioner effective May 28 by **Gov. Eric Holcomb**. **Peter Lacy**, who had served as commissioner of the BMV, announced his resignation in April after serving for six years.

Health care

Meredith Mohlke, major gifts officer for Purdue University Northwest,

and **Steven Kring**, regional president of Horizon Bank's Northwest Indiana region, joined the **Northwest Health — La Porte** board of directors.

Audra Peterson, executive director of **Porter County Career and Technical Education**; **Dr. Tarek Braik**, an oncologist/hematologist with **Northwest Medical Group**; and **Dr. Omar Barakat**, a vascular and interventional radiologist with **Radiologic Associates of Northwest Indiana**, were appointed to the **Northwest Health — Porter** board of directors.

Franciscan Health announced the following staff appointments: **Dr. Miguel Pena**, Chesterton; **Dr. Roman Puliaev**, Dyer; **Dr. Yun Ju Kim**, Crown Point; nurse practitioners **Shayna Phegley** and **Kathy Tebo**, Rensselaer.

Northwest Health announced the following staff appointments: **Anetra Jones**, chief nursing officer at **Northwest Health — Porter**; **Sarah Hunter**, chief operating officer at **Northwest Health — Porter**; **Joel Phillips** and **Tracey Banghart**, nurse practitioners with Northwest Medical Group,



GOVERNMENT
Joe Hoage



HEALTH CARE
Meredith Mohlke



HEALTH CARE
Steven Kring



HEALTH CARE
Audra Peterson



HEALTH CARE
Tarek Braik



HEALTH CARE
Omar Barakat



HEALTH CARE
Miguel Pena



HEALTH CARE
Roman Puliaev

gastroenterology; and **Joos Moerland**, Northwest Medical Group - Primary Care.

Community Healthcare System announced the following staff appointments: **Dr. Shadi Al Halabi**, Munster; **Dr. Michael Gluth**, Schererville; **Dr. Ameer Patel**, Portage; **Dr. Kim Williams Jr.**, Munster.

Law

Rehana Adat-Lopez was appointed **Lake County Superior Court** judge by **Gov. Eric Holcomb**. She replaced

Judge Diane Ross Boswell who died Oct. 19. Adat-Lopez previously was director and attorney for the Lake County CASA program, which assists in representing children in CHINS or termination of parental rights proceedings since 2013. She was a team member for the Family Recovery Court.

Attorney **Kyle Chamberlin** has joined the law firm of **THK Law LLP** in South Bend. He has practiced law for 11 years and most recently led the legal and risk management functions

at Merrillville-based **Bradley Co.**, a commercial real estate services provider.

Media

James Muhammad, president and CEO of **Lakeshore Public Media** in Merrillville, was presented a 2022 **Richard Allen Award** during the **United Negro College Fund** scholarship gala at Allen University in Columbia, South Carolina. The award recognizes those who have led efforts to educate youth and made exceptional contributions to society.











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HEALTH CARE
Yun Ju Kim

Nonprofit

Adam O'Doherty was named the first president and CEO of the recently formed **United Way of Northwest Indiana**. O'Doherty was selected after a national search, led by a seven-member committee, whose leader was **Jeff Strack**, CEO of Strack & Van Til.

Real estate

Justin Berggren, founder and CEO of **Listing Leaders Homes & Specialty Properties** of Merrillville,



HEALTH CARE
Anetra Jones

opened a new office in Michigan City at 624 Franklin St.

Retail

Michigan-based **SpartanNash**, parent company of **Martin's Super Markets** of South Bend, has promoted executive **David Sisk** to chief customer officer. Sisk was hired in February 2020.

Tourism

Rob DeCleene resigned as executive director of **Visit South Bend**



HEALTH CARE
Sarah Hunter



HEALTH CARE
Joel Phillips

Mishawaka, the organization announced April 12. His last day was May 13. DeCleene had been with the visitor's bureau for 12 years. He is joining **Indiana University South Bend** as vice chancellor for university relations and advancement.

News

Notre Dame Federal Credit Union purchased **Mission Management & Trust Co.** of Tucson, Arizona, which launched in 1994, as a chartered,



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HEALTH CARE
Tracey Banghart



HEALTH CARE
Joos Moerland



HEALTH CARE
Shadi Al Halabi



HEALTH CARE
Kim Williams Jr.

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Ivy Tech Community College is bringing its **School of Entrepreneurship** to Lake County. The college, which launched the program in fall 2021, said it will introduce the program at its Lake County campus as well as its Columbus and Evansville campuses this fall.

Chicago-based **Rush University System for Health** is opening an

outpatient center at 9200 Calumet Ave. in Munster by late summer.

Elkhart-based **Patrick Industries** in late February signed a definitive agreement to make **Rockford Corp.** of Arizona a wholly-owned subsidiary by merger. Rockford, through its brand **Rockford Fosgate**, is a well-recognized designer and distributor of high-performance audio systems and components, primarily serving the powersports, marine, and automotive markets and aftermarkets.

The **Indiana Small Business Development Center, Purdue Center for Regional Development, Purdue Extension**, and the **Indiana State Department of Agriculture** have partnered to form the **Agribusiness Initiative**. The program will offer Indiana small businesses and entrepreneurs in the agriculture sector access to no-cost, confidential specialty business advising and training, including financing, crop yield projections, U.S. Department of Agriculture loan

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LAW
Kyle Chamberlin

packaging, value-added product development, and commodity exporting assistance. Producers and processors of agricultural commodities, manufacturers of value-added products, machinery, technology and hardwoods, are eligible to access the program's resources.

Truck Accessories Group of Elkhart now operates as **LEER Group**, an aftermarket producer of pickup truck accessories.

St. Catherine Hospital in East Chicago has opened its new and



NONPROFIT
Adam O'Doherty

expanded \$2.7 million, 36-bed intermediate care unit.

Columbus, Ohio-based specialty retailer **Big Lots** is opening a new 261,000-square-foot distribution center on Georgia Street at the AmeriPlex at the Crossroads business park in Merrillville.

Illinois-based **LRS**, a provider of waste disposal and recycling services, has purchased **Junoll Services** of South Bend.

Muncie-based **First Merchants Corp.** closed its merger deal with



REAL ESTATE
Justin Berggren



RETAIL
David Sisk

Michigan-based **Level One Bancorp.** First Merchants will have assets of about \$18 billion and will maintain its Indiana headquarters. The combined company will do business as First Merchants Bank and should complete system integration by the fall. With the addition of the Level One locations, First Merchants will have 126 banking offices across Indiana, Michigan, Ohio and Illinois. First Merchants has 18 locations in Northwest Indiana and Northeast Illinois, including a commercial lending center in South Bend. ■

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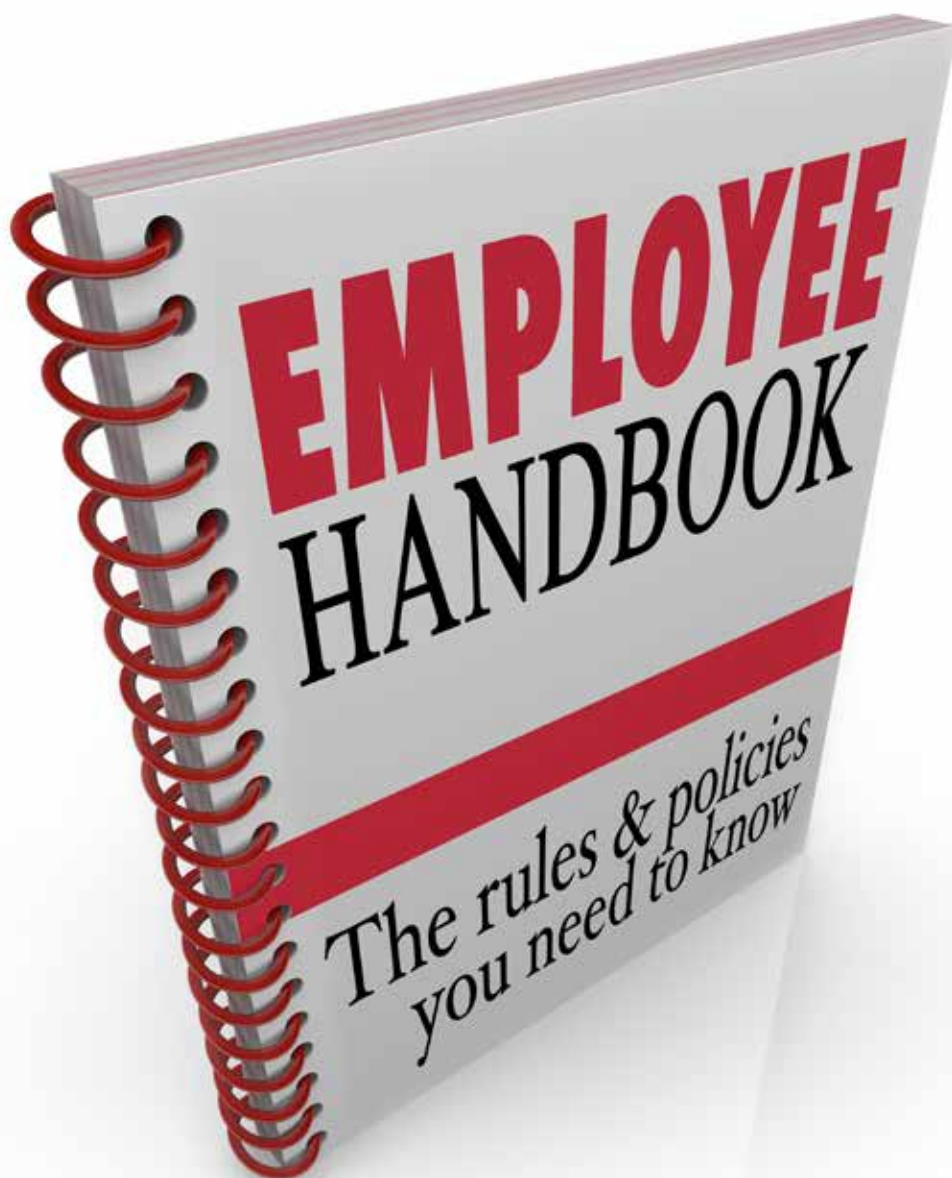
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WORKPLACE'S REMOTE FUTURE

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MUST REINFORCE CONDUCT RULES FOR ALL EMPLOYEES



CARRIE NAPOLEON

For more than two years, businesses have been dealing with the new reality of virtual meetings and remote work brought on by the pandemic.

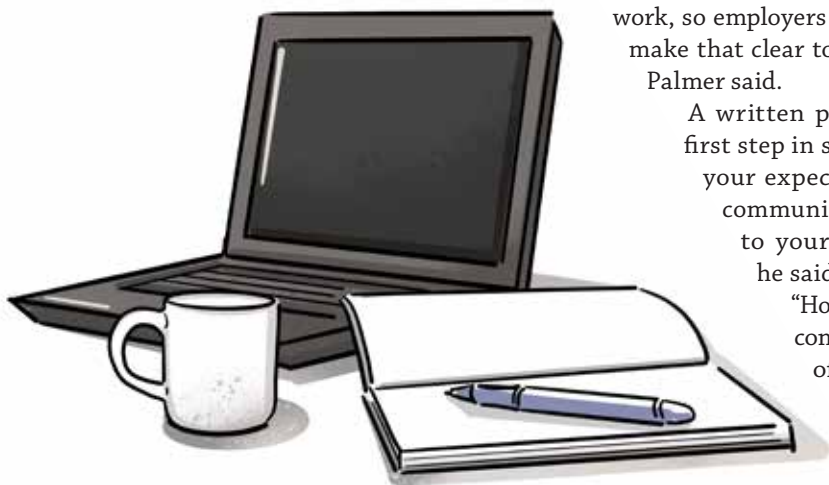
Social media has been flush with laughable moments. Pets and children interrupting virtual meetings in various comical ways. Suited-up participants accidentally standing up to reveal they are wearing sweats or pajamas instead of pants. But some of these moments also might make some employers cringe.

Owners and managers learned along the way the best methods for handling the new remote reality, balancing the needs of workers with those of their businesses.

With the pandemic waning, many people have returned to the workplace. Yet experts agree remote work and virtual meetings are here to stay, so real policies on employee conduct and employer responsibilities are needed.

Michael Palmer, a partner at Barnes & Thornburg LLP in South Bend, specializes in labor and employment. He said many companies have implemented a telecommuting/remote work policy in their handbooks or use a work agreement with employees who they allow to telecommute or work remotely.

Those policies and agreements generally define eligibility for telecommuting, establish an approval process and distinguish from a reasonable accommodation request process. They also affirm regular rules and policies, such as data privacy, confidentiality, workplace safety, anti-harassment, lack of privacy regarding IT resources and communications.



work, so employers just need to make that clear to employees,” Palmer said.

A written policy is the first step in synthesizing your expectations and communicating them to your employees, he said.

“However, verbal communication of that written policy on a regular basis is important,

Palmer said employers need to establish responsibilities and expectations, such as work hours, time recording and reporting, accessibility during work hours, communication with manager expectations, specific work duties, work area and break time to mitigate liability for injuries. They also need to establish company responsibilities such as IT support, what expenses are covered and what equipment is provided.

Employers with remote workers also should have policies addressing miscellaneous issues such as confirming the at-will employment relationship and establishing whether remote work is a temporary or ongoing arrangement. It also is important to address day-to-day issues, such as how mail will be delivered, how workplace postings will be handled, and how onboarding and training will be conducted.

Expectations should be immediately and clearly set. Palmer said employers should document the communication process, engage often and get to know employees individually, host regular team meetings, as well as individual meetings, to check in and be transparent, and effectively resolve conflicts and complaints.

“Be proactive to solicit complaints and concerns,” Palmer said. “When disputes or concerns emerge, treat them as you would in-person complaints.”

He added it might be necessary to promptly investigate problems, effectively resolve them, communicate the results and document your efforts.

“The policies and expectations are generally not different from in-person

as is efforts to hold folks accountable when they fall short,” Palmer said.

Learning to adapt

Michelle Maravilla, senior vice president of human resources for Centier Bank, said the company did not have a plan during the pandemic.

“Truthfully, for the last two years, we just have kind of gone with the flow,” she said. “Like everyone else, we didn’t have a plan.”

The pandemic threw Centier, along with many other businesses, for a loop, Maravilla said.

Since the onset of the crisis, leadership focused primarily on taking care of associates and making sure their needs

continue coming to the workplace.

“We think, fingers crossed, we are coming to the end of the pandemic,” she said. “Our associates need some closure.”

But employees also need to hear that the new work model Centier adapted is going to stick around.

“That way our associates can plan for what’s next,” Maravilla said.

Some associates have been coming in every day, between 8 a.m. and 5 p.m. Monday through Friday — besides the first six weeks of the pandemic in 2020 when almost the entire nation sheltered at home. Those associates have been in front-facing positions, working primarily in branches in the operations area.

Maravilla said the bank quickly learned what positions could be — and can still be — done remotely.

“We have tried to become much more flexible through the whole process for everyone,” she said.

Some associates are fully remote, such as systems, and will stay that way because their roles do not require them to interact with others in the bank, like associates with operations-driven positions.

Part of the formal plan expected to launch by summer will include information on who and how associates can participate in virtual meetings.

“The work is getting done whether here (at the bank) or at home, (so) let’s keep it going. ... We have tried to become much more flexible through the whole process for everyone.”

— Michelle Maravilla
Centier Bank



were met during the unprecedented challenges of the pandemic. Maravilla said the bank did not spend much time trying to create guardrails for conduct during a time when so much chaos was happening.

Now that attitude is set to change. Maravilla said that, in March, the bank began creating formalized guidelines for employees who continue to work remotely either all or part time, while others with more public-facing positions

“We want to formalize it in our guidelines, so everybody knows what those standards are,” she said.

Guidelines also will include expectations from a productivity standpoint. She counts the business fortunate as managers have been able to maintain and manage productivity in this virtual world.

“The work is getting done whether here or at home, (so) let’s keep it going,” she said.





Photo by Michelle Hamstra

Isaac Carr, CEO and founding partner of CCSK Law in Valparaiso, said setting clear policies and procedures for employees is good practice no matter where they work.

Maravilla added that, just because some associates are working remotely, they still are required to follow bank policy.

"That part doesn't change," she said.

Guidelines in development

Cynthia Roberts, dean of the School of Business and Economics at Indiana University Northwest, said surveys by some of the big firms show that employees prefer the option to work remotely.

important first step moving forward for those who have yet to do so.

Bosses and managers need to be proactive to ensure expectations are set for all employees and procedures are in place to ensure fairness, Roberts said. Guidelines are emerging to help businesses establish a policy that works for them whether all associates work remotely or in a hybrid work and in-person model.

30% The percentage of people projected to continue working from home after the pandemic subsides, according to an April 2020 report by Motus.

"This is here to stay," she said. "There's a whole workforce interested in doing remote work."

Roberts resources for employers are beginning to address how best they can integrate the dynamic successfully into their culture. Setting clear policies is an

People tend to be more casual working from home. Expectations about dress code, how phones are answered and even home office appearance need to be clear.

Employers have long set up policies for workplace conduct. Those policies now need to be extended.

"The same expectations and standards for professional conduct have to be translated for those working remotely as well," Roberts said.

It also is important for employers to cover expectations about availability for the good of employees but also to prevent running afoul of labor laws. Often when people work remotely, there is a notion that individual is always available.

Roberts said employers should make availability expectations clear.

Roberts said businesses that continue with remote or hybrid workplaces need policies that outline what is and what is not acceptable behavior while on the job. It also is important to have policies that address who may be eligible for remote work.

Conduct expectations for remote workers should not differ from those in the workplace. A general rule of thumb is: if you would not do it, or wear it, in the workplace, do not do it at home. If an employee would not smoke or eat during a workplace meeting, the same holds true for working remotely.

"It's no different. You do have to make that explicit," Roberts said. "If you wouldn't do it at your normal workplace, you shouldn't do it at home."

Need for accountability

Natalie Shrader, partner with Burke, Costanza and Carberry in Merrillville, said tracking productivity is an important part of dealing with remote workers. It can be difficult to balance between monitoring employee productivity at work while also respecting an employee's privacy rights.

Another challenge is determining which employees or positions are able to work successfully from a remote location.

"Ideally when an employee becomes a remote employee, human resources personnel will meet with the employee and go over each policy specifically relevant to remote workers and answer any of the remote employee's questions," Shrader said.

After the meeting, the human resources representative should provide the employee with a copy of these policies, and ask them to sign a

statement verifying they were trained in the remote work policies, all their questions were answered and they understand the policies.

Confidentiality also is one of the most important things to consider in a remote-work situation.

“Written policies should be in place, and employees should be trained on best practices to prevent inadvertent disclosure of confidential information,” she said. “A social media policy should also be in place to guide employees regarding proper and improper social media postings, emails and other electronic communications.”

A good start is to implement policies about safeguarding information and electronic communications. These policies should address: confidentiality of company and client information; privacy; internet usage and electronic communications; employee use of personal devices for business purposes; lost, stolen, hacked or damaged equipment; and social media usage.

Policies specifically addressing remote work also should be adopted. They should address who is eligible to work remotely, the procedure for requesting approval to work remotely and the conditions of an authorized remote-working arrangement.

Employee and employer responsibilities should be detailed. Those responsibilities should include:

- Work hours, recording work hours, accessibility during work hours, frequency and timing of communications with the employee's supervisor;
- Safeguarding employer-client confidential information;
- Remote workspace requirements and set up;
- Productivity expectations and monitoring;
- Basic expectations regarding meeting attendance;
- Equipment, furnishings and office supplies; workers' compensation;
- Conditions and expectations in the use of employer equipment, and using secure remote access procedures.

Other issues to address include tech support; equipment provided



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“The same expectations and standards for professional conduct have to be translated for those working remotely as well. ... If you wouldn't do it at your normal workplace, you shouldn't do it at home.”



— Cynthia Roberts
IUN School of Business and Economics

“Ideally when an employee becomes a remote employee, human resources personnel will meet with the employee and go over each policy specifically relevant to remote workers and answer any of the remote employee's questions.”



— Natalie Shrader
Burke, Costanza and Carberry

and maintained by the employer; and expenses reimbursed by the employer.

“Employers should handle virtual employee company violations consistent with the employer's discipline and conduct policies and past practices,” Shrader said.

Defining expectations

Isaac Carr, CEO and founding partner of CCSK Law in Valparaiso, said establishing policies help define what a business is trying to accomplish by laying out clear expectations and

accountability when someone fails to meet those expectations.

“It's not anything terribly different than you see in person, it's just easy to forget about that,” Carr said.

Employers need to make sure they are adaptive.

Some policies may have to be very specific to virtual such as what meeting platform to use and how to use it properly. Offices that work virtually should have a consistent platform and not leave employees to determine what to use.

Guidelines also should be set for how employees are represented in the meetings, including entering their names or phone numbers, attire, backgrounds and whether they can turn video off.

“Oftentimes we are not bringing clients into a personal home when we have meetings. We want to take them into a professional setting,” Carr said.

Regardless of the policies put in place, owners and managers need to enforce them across the board to ensure all employees are aware of expectations.

“Consistency is important,” Carr said. ■

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ENTREPRENEURSHIP

EDUCATORS FROM HIGH SCHOOL THROUGH COLLEGE PREPARE FUTURE BUSINESS OWNERS FOR SUCCESS

DOUG ROSS

The entrepreneurial spark in young people isn't sputtering.

"Wow, the future is in great hands," said Lorri Feldt, regional director of the Northwest Indiana Small Business Development Center. Feldt and her team work with students participating in the annual Innovate WithIN competition.

"They're all just working hard on their ideas," she said. The organiza-

The Innovate WithIN competition offers up to \$25,000 in scholarships, travel and other costs.

The winner of the regional competition at Purdue University Northwest's Hammond campus was awarded a one-year full scholarship. Participants also were offered a \$250 book scholarship upon registering as a full-time student at PNW.

Internships with the Society of Innovators or the NWISBDC also were

"Each year, it has gotten better and bigger," Feldt said.

This year, 600 applications were submitted in Northwest Indiana, but only 10 finalists competed in the regionals, she said.

Encouraging youth

Wettrick has been involved with the Innovate WithIN competition since its inception, but that wasn't his first involvement in youth entrepreneurship.

THE EXPERTS



Lisa Dan, Starke County Economic Development Foundation



Heather Ennis, Northwest Indiana Forum



Niclas Erhardt, Valparaiso University



Lorri Feldt, Northwest Indiana SBDC



Iris Hammel, RISE (Regional Innovation and Startup Education)



Mary Perren, Starke Economic Development Foundation

tion's crew offers advice when needed. That includes opening doors for the student teams.

One team was developing an idea called Foster Find, which uses a website to allow siblings placed in different foster families to communicate with each other. Feldt connected them with Family Advocates of La Porte County, which operates the Court Appointed Special Advocates effort there.

Another team was developing an app to open and close doors hands-free.

A team of high school freshmen was turning donated items into fun, sustainable dog toys. "Their pitch deck is phenomenal," Feldt said.

offered to the first-, second- and third-place winners at the regional level.

There are 16 university partners, said Don Wettrick, CEO of the StartedUp Foundation, which promotes the Indiana competition and young entrepreneurship efforts across the country.

"I expect it to be in all 50 states (someday)," he said.

A Hobart High School team won the state competition in 2021. Hobart is an Innovate WithIN powerhouse, as is Valparaiso High School, but student teams from many other schools are getting involved too.

Westville High School has multiple teams this year.

In 2010, Wettrick began teaching a course called innovation and open-source learning.

Students were instructed to develop a business and to answer questions about why their product or service was solving a problem, who their target audience was, among other inquiries.

Wettrick used a lawn mowing service as an example. The student had to identify whether the potential clients were older or didn't have time or the lawn was too big.

One of the students at Noblesville wrote a software tool, Pass Whiz, for teachers to see where their students were when they left the classroom during school.

FOR TOMORROW



"You would basically have a digital hall pass," Wettrick said. The app would allow teachers to see whether the students with a pass were really using the restroom or library or whether they were just wandering.

"I did a TED talk about it," Wettrick said. That helped him and the Innovate WithIN competition get noticed.

Feldt said assisting students develop their business pitch is rewarding.

"They are like sponges," she said. "They do listen and respond to feedback."

Young entrepreneurs are still in learning mode, so they're ideal clients to work with, Feldt said.

at St. Mary Medical Center in Hobart. Creating an idea takes work. Creating a physical product, "that's very impressive," Feldt said.

"Right here, our creative and entrepreneurial spirit can really build something amazing," she said. "Perhaps that's because of the mix of businesses here, where creative- and mechanically-minded workers build and create impressive products."

Feldt said it's part of Region residents' DNA.

"We make things," she said.

Initiative) grant from the Indiana Economic Development Corp. because of the initiative.

"We have a youth entrepreneurship program working with the Society of Innovators in the READI grant as well," Ennis said.

Young people need to learn zest, zeal, fail fast and move on, she said.

Each of the universities in Northwest Indiana has its own niche. Indiana University Northwest is known for data analytics. PNW is known for its Center for Innovation through Visualization and Simulation. And Valparaiso University is known for its solar furnace and Sirko Makerspace.

The universities are eager to work with the community.

"As these opportunities grow, we've got to connect the dots to create the ecosystem" that will lead to success, Ennis said.

Cynthia Roberts is dean of the School of Business and Economics at IUN. She said the university is observing growing interest among students to become entrepreneurs.

"We're all about supporting entrepreneurship no matter what," Roberts said.

However, earning a certificate or degree can help.

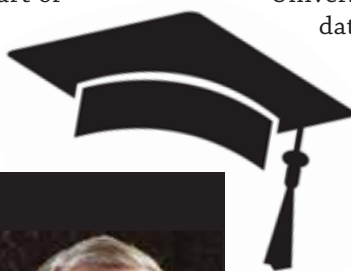
"The rate of failure is much higher if you don't have some formal education," she said.

Roberts believes entrepreneurship is growing in popularity among young people. Generation Z is looking for more meaning and purpose in their lives, she said. The pandemic gave them time to reflect on their values as well as their future.

"It seems like they're looking for a way to be more autonomous," Roberts said.

They're also concerned about work-life balance. The irony is starting a business takes commitment.

"I think people are under the misunderstanding that it's going to be easy,"



Cynthia Roberts,
Indiana University
Northwest

Rachel Clapp-Smith,
Purdue University
Northwest

Ronda Taylor,
Garatoni School of
Entrepreneurship
& Innovation

Don Wettrick,
StartedUp
Foundation

The NWISBDC mentors' biggest role is listening to students' ideas and helping them fill in the gaps.

Coaching students involves connecting them with resources like experts in the field and with market data they can't easily find on the internet by themselves.

Feldt said, since Innovate WithIN launched five years ago, ideas and presentations have gotten stronger.

"Some of these ideas are actual prototypes that they're doing," she said.

Among the concepts she has been impressed with is a Hobart High School group developing a glove for arthritis sufferers that is being tested

Future entrepreneurs

Heather Ennis, president and CEO of the Northwest Indiana Forum, is excited about the development of young entrepreneurs' skills in the Region.

"Society is evolving so much more quickly than it ever has before," she said.

Ennis said it is important to help young entrepreneurs develop the ability to reinvent themselves so they aren't left behind when changes happen.

Entrepreneurship and innovation are so important, they represent one of the five pillars of the Ignite the Region plan. Northwest Indiana received a \$50 million READI (Regional Economic Acceleration and Development



Photo by Starke County Economic Development Foundation

The Point, a North Judson drive-in restaurant, won big in the Starke Tank entrepreneurship pitch competition last year. Six regional businesses vied for two top spots at North Judson San Pierre High School. Five Buds Farm was the other winner.

she said. “If you want a business, it’s going to take a lot of time.”

Roberts once owned a business and recalled the hardship.

“When you’re a one-person shop, most of the time you’re out there hustling and marketing,” she said.

Startup catalyst

Mary Perren, executive assistant at the Starke County Economic Development Foundation, developed

Starke Tank, a similar competition to the “Shark Tank” television show. Begun in 2020, the contest was focused on North Judson. This year, it is for all of Starke County.

“It was kind of a call for businesses who wanted some seed money,” she said.

The first year, Abrams Studios won with their video game development business. They developed games on the Oculus Quest virtual reality platform.

“It seems to me, a lot of people are

leaving the field of manufacturing, a lot of jobs that have been there forever, to start their own businesses,” said Lisa Dan, executive director of the Starke County Economic Development Foundation.

Perren hopes a youth category of Starke Tank will be created. The annual competition will take place in September at North Judson-San Pierre High School. Plans are for the competition to rotate throughout other towns in the county.

At one of the Starke Tank competitions, a man with five daughters got an idea after searching for an event venue for his oldest daughter’s wedding reception. He renovated a tractor shed and turned it into an entertainment venue for weddings, proms, parties and other events.

A farmer who likes to cook bought a wood-fired pizza wagon that he takes to festivals where he sells pizza made while you wait. He has since opened a pizza restaurant in Knoxville.

“It is literally a farm-to-pizza to oven-to-table,” Perren said.

College resources

The Valparaiso University College of Business offers a minor in entrepreneurship. First-year students in an introductory course must start a business, develop a business plan, have an idea and figure out how to fund their startup.

Jake Miller, a business management major, started JEM Custom Shoes in 2015. Miller turned his hobby of painting custom shoes for friends into a business.

Miller, who works at the Boys & Girls Clubs of La Porte County in the summer, taught an art class and talked to the kids about painting shoes. When he saw their designs, he used a few to create a new line called the Boys & Girls Club collection.

He used a pair of donated shoes for his first project, resulting in a \$450 donation to the club.

“It ties into our mission as a college, which is to improve the community,” said Niclas Erhardt, dean of Valparaiso University’s college of business. Students are asked to donate a portion of their profits to charity.

Many business schools seek to maximize the bottom line, he said. But Valpo is different.

“Let’s focus on improving things around us first,” Erhardt said, doing well by doing good.

Erhardt gave the example of a grocery store in a poor neighborhood with a shoplifting problem. The owner addressed this by hiring shoplifters so they could earn money to buy products, turning them into customers.

Rachel Clapp-Smith, interim dean of the College of Business at PNW, spotted one of her colleagues at Purdue’s main campus in West Lafayette using a Loopy smartphone case developed by a PNW student.

“There are some cool innovations that are coming out of the Region that are affecting our state,” Clapp-Smith said.

Increasingly, students are saying they want to own their own businesses. “It’s the thrill of building something that didn’t exist before,” she said.

As young entrepreneurs’ businesses mature, they often stay connected with the entrepreneurs they befriended in school, Clapp-Smith said.

At Ivy Tech Community College, the School of Entrepreneurship and Innovation is being rolled out statewide.

Iris Hammel, executive director of RISE (Regional Innovation and Startup Education), is working with Ronda Taylor, statewide dean of the Garatoni School of Entrepreneurship & Innovation, to scale up the program.

“A lot of people think entrepreneurship is just running a business,” Hammel said.

Taylor confirmed that sentiment, saying entrepreneurship is a lifestyle as well as a mindset.

Hammel said the school of entrepreneurship is about helping students better understand themselves and their strengths.

The range of Ivy Tech student business startups is vast. One developed a transportation service to get patients to medical appointments. Some have started home health care businesses.

The entrepreneurial spark is vital throughout the students’ lives, Hammel said.

“Students will evolve and pivot, sometimes multiple times (throughout their lives),” Hammel said. ■

INNOVATE WITHIN

► The Innovate WithIN competition offers up to \$25,000 in scholarships, travel and other costs. The winner of the regional competition at Purdue University Northwest’s Hammond campus was awarded a one-year full scholarship. Participants also were offered a \$250 book scholarship upon registering as a full-time student at PNW.

STARKE TANK

► Mary Perren, executive assistant at the Starke County Economic Development Foundation, developed Starke Tank, a similar competition to the “Shark Tank” television show. Begun in 2020, the contest was focused on North Judson. This year, it is for all of Starke County. The annual competition will take place in September at North Judson-San Pierre High School.

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BETTER DIGITAL DEFENSES



GROWING DEPENDENCE ON TECHNOLOGY ELEVATES NEED FOR HEIGHTENED CYBERSECURITY MEASURES

DANIEL I. DORFMAN

Shortly after the Russian military invaded Ukraine in late February, the Biden administration warned American businesses about the possibility of cyberattacks as retribution for the economic sanctions imposed against Russia.

The White House advisory served as another reminder of how cybersecurity has developed into a concern for a nation and world so dependent on technology.

The statistics can be jarring. Earlier this year, the California-based Identity Theft Resource Center presented their findings about data breach trends. In 2021, there was a 68% spike in data compromises last year over 2020. Moreover, ransomware attacks have doubled during the past two years.

As cybersecurity threats persist, Northwest Indiana industry professionals and observers are speaking out on the changes they have seen, what is being done to enhance cybersecurity and what should be taught today to defend against the next generation of attacks.

Olatunde Abiona, an associate professor at Indiana University Northwest, teaches about security in the school's Computer Information Systems Department. He said there is a common starting point in cybersecurity.

"The basic knowledge that you need to have in security is how does an attacker launch an attack, and in case you are being attacked, how do you defend against it," he said.

Abiona describes how attacks have changed over time.

"In the early days, an attacker tried to use things like viruses and other things that required some action to trap you," he said. "Nowadays you have drive-by attacks where you do not have to plug in something to get attacked."

Evolving situations

Brian Bakkila, the IT division sales operations manager for Grand Rapids, Michigan-based Applied Imaging, which acquired two Indiana businesses last year, offered a similar observation regarding ransomware.

"About a decade ago, we saw our very first client have that sort of a breach where data was encrypted, and we had to rely on backups to recover data in a massive way," Bakkila said. "That is a threat that continued to evolve and



“They decided it was more convenient to go in through a nonsecure (connection) and boom, they got nailed,” Hulett remembered. “It is those situations where they are thinking ‘I can do this because it is more convenient and saves me time,’ and it turns out to be an enormous cost for the business.”

Taking notice

Cybersecurity is a critical component of today’s higher education world as WGU Indiana Chancellor Alison Bell spoke about the specific challenges academic institutions face.

“Universities have to be careful about protecting their federal privacy laws that protect sensitive information,” Bell said. “We have to have the appropriate firewalls in place that protect student information that is being shared among and between people who are helping and supporting those students.”

Bell said a whole team at the university is dedicated to protecting both student and staff information, and one of their charges is to educate people on how phishing scams get through, acknowledging she recently fell victim to one.

“Folks who are behind phishing scams like to target universities particularly because there is access to so much sensitive material that they can leverage and use to their advantage,” Bell said.

Purdue University Northwest in April announced it will begin offering a Bachelor of Science in cybersecurity at the start of its 2022-2023 academic year.

Since 2014, the U.S. Department of Homeland Security and the National

“Cybersecurity is important because we are living in a connected world,” said Keyuan Jiang, professor of computer information technology and department chair of computer information technology and graphics at PNW. “Everything we create technologically will not be perfect, but we can try to minimize the vulnerabilities.”

He said everyone will be impacted by the need for better cybersecurity one way or another.

“We need to have a strong workforce in place to make sure things won’t happen as severely as we’ve experienced in the past,” Jiang said. “Cybersecurity incidents are shown to have huge costs.”

As colleges and universities must protect their sensitive data, so do private corporations. Technology firms are often retained in these cases.

Bakkila said customers are cautioned what to expect.

“There is no magic bullet in this space,” he said. “It takes multiple different strategies to make sure what you have identified for the client that is important to them, and you are successfully following the rest of that.”

Preparation counts

Hulett said his firm doesn’t take on clients unless they are willing to allow his firm to provide appropriate digital security measures.

“I don’t want to be responsible for their data if they don’t let us do our job,” Hulett said.

how that evolves has changed a lot in those 10 years.”

This type of attack is not an issue that shows any signs of easing, Bakkila noted.

“We have moved from an ‘if’ to ‘when’ something happens at this point,” he said. “The scope of what happens can be limited by how you are protecting and how you are detecting. But the reality is we are seeing so much more activity.”

What was already a complex situation for IT personnel took on a new dimension in March 2020 as the coronavirus pandemic forced employees to largely work from their homes.

Ron Hulett, project manager / IT operations manager at Elkhart’s U.S. Business Systems Inc., a regional services and support organization, recalled how his team created secured connections that allowed employees to work away from the office.

Yet soon they were dealing with a ransomware attack.

↑ **68%** The percentage increase in data compromises over 2020, according to the Identity Theft Resource Center.

Security Agency have jointly designated PNW as a National Centers of Academic Excellence in Cybersecurity school for its computer information technology program. This designation signifies the strength of PNW’s cybersecurity curriculum and its status as one of only several institutions in Indiana with this recognition. It offers four-year in-person cybersecurity education, college representatives said.

Yet when he finds companies willing to make the commitment to beef up their cyber defenses, Hulett advocates for many options, including the retention of a managed service provider.

“You need people (who) are specialized, who are looking at it every day, and don’t get caught up in the daily grind of all the things that keep business owners (busy) to keep profits up or drive revenues,” Hulett said.



"You might not be the one being attacked today, but tomorrow it could be you."

— Olatunde Abiona,
Indiana University
Northwest



"We have moved from an 'if' to 'when' something happens at this point."

— Brian Bakkila,
Applied Imaging



"Part of our job as educators is to help prospective students ... see IT as an area of opportunity."

— Alison Bell,
WGU Indiana



"It is going to be an ongoing battle. Between the dark side and the light side."

— Ron Hulett,
U.S. Business
Systems Inc.



"Everything we create technologically will not be perfect, but we can try to minimize the vulnerabilities."

— Keyuan Jiang,
PNW

Hulett said cyber defense often starts with email. He suggests steps such as putting labels on incoming messages warning employees to proceed with caution and provide education.

"Make sure you know what you are doing here when you click on something," Hulett said.

He also calls for the implementation of two-factor identification, conceding it can be cumbersome.

"The inconvenience of dealing with multi-factor is much outweighed by the benefits of doing so," he said. "We've enforced that on anything and everything that we possibly can. We encourage our customers to do the same."

He also calls for the use of password vaults.

"It is very convenient to have to remember one 18-character password instead of 75 of them," he said. "Then making sure we are closing down and getting out of these things before we close down at night."

Bakkila added, while threats are constantly emerging, the opportunities are out there to deal with attackers.

"There are plenty of very affordable vulnerability assessment tools that can measure against well-known published vulnerabilities and document them in your environment to make you aware of them as they emerge," he said.

Bakkila also sees an uptick in companies willing to invest in their cyber defense needs.

"That gives me some hope that businesses are better aligning with the threats that exist out there," he said.

Hulett said cyber defense tools have gotten better and are more effective and more efficient.

"There is a lot more information out there that is easily and readily available for people to internalize what you give them in a presentation, and they can ratify it in their own mind," Hulett said. "That has been a big plus as awareness has increased quite a bit."

Referring to the international dangers — such as the recent warning about Russian interference — Bakkila said companies must be aware of situations but cannot allow them to serve as a distraction.

"That has always been something that has been out there, but unfortunately right now, that international threat is causing some organizations to not invest correctly in what could be not only state-side threats but actually internal threats," he said. "It has shifted some of the focus for organizations away from thinking about how they protect their data internally to now they are more worried about what is out there as opposed to what they are doing internally."

At the academic level, today's students are being prepared for the next generation of cyber threats.

"I talk to them about the need to pay attention to what is going on in the news," Abiona said.

Then he tells them they must be prepared.

"You might not be the one being attacked today, but tomorrow it could be you," he said.

WGU's Bell said, with greater attention being paid to cybersecurity, postings for IT-related jobs have increased by 190%.

"I think part of our job as educators is to help prospective students who are considering what direction to go to see IT as an area of opportunity," Bell said.

The field will fuel job opportunities for generations to come, because all parties agree that, while defenses will improve, new attack methods are certainly on their way.

Hulett believes developing new defenses against cyberattacks are essential.

"It is going to be an ongoing battle," he said. "Between the dark side and the light side." ■

Managing Editor Larry Avila contributed to this story.



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BEST REPUTATION FORWARD



BUILDING STRONG COMPANY BRAND

TAKES HARD WORK, PERSISTENCE IN MONITORING DETAILS

CHRISTOPHER ADAM

The moment an entrepreneur decides on a business name, a brand is created.

But even more so, a promise has been created and delivering on that creates a reputation. Failing to deliver on that promise can have devastating effects that last a very long time — and even put the health and future of a brand and organization in doubt, experts say.

In recent years, marketers have tapped into the power of content to help set their brands and brand promises apart

Good impressions

Having a positive reputation brings repeat customers and new ones who are willing to give a business a try. That's the message to clients from Julie Olthoff, president of VIA Marketing, a full-service integrated marketing communications agency based in Merrillville.

"The better your reputation, the lower the cost is for keeping and getting customers," Olthoff said. "People choose their purchase, and even job choice, based on reputation, more than from an ad or promotion."

She said a negative review could cause hesitation, which could send prospects elsewhere.

When it comes to steps a business or brand can take to protect and grow its reputation, Olthoff said a key tactic is making sure all staff understand the importance of meeting or exceeding a customer's expectations.

"All businesses need to know their brand promise and understand how critical it is to the customer experience," Olthoff said. "Another step to protecting a business' reputation is to Google the name often and set up a Google alert to follow the name when it's mentioned over the internet."

To grow your reputation, Olthoff suggests proactively asking for reviews and sending links to satisfied customers. Make it easy for them to create a positive post on a business' behalf.

Olthoff said one of the best ways to build a good impression is to deliver a product or service correctly the first time. But, because we are all human, that expectation is virtually impossible.

"Another way to build a positive impression is to ask customers for feedback and to let you know about problems they may have," she said. "You want to be the first to know so you can make things right."

After these two strategies, Olthoff said businesses are no longer in an offensive position. Now comes the time to employ defensive strategies:

- Proactively ask for reviews
- Grow your social media followers through engagement
- Create company programs designed to build good will and gain repeat business
- Focus on creating and maintaining customer relationships

Olthoff said the use of content marketing allows a brand to control the narrative, giving a business flexibility to create strategies on how social media and its posts are going to be



One of the most recognizable brands in the Region is the South Shore Line.

from others in crowded marketplaces. Content marketing is expected to ramp up in 2022, as marketers use distinct approaches to draw customers into their sales funnels. Marketers are combining more traditional approaches such as dynamic websites with new social media platforms to share engaging content for current and prospective customers.



shown to the public. Brand leaders who are flexible with their approaches can gain competitive advantages by posting on differing platforms for various audiences to see more product, which connects more people to the business.

“An area of opportunity that is overlooked in reputation building is team spirit, or the way your employees talk about where they work,” Olthoff said. “Employees should speak with pride about where they work, the people, its services and products.”

All in a name

In the business world, reputation is everything. That’s according to Michelle Andres, president of Group7even, a Valparaiso-based integrated advertising and marketing agency.

She said a strong, reputable brand can turn a name into an asset.

“That one asset will not only help drive sales, but it will also increase the value of the organization,” Andres said. “Conversely, brands that aren’t well received or have a bad reputation will watch sales tank as a result.”

One of the most recognizable brands in the Region is the South Shore Line. Beyond the highly visible service it provides, its brand is iconic in Northwest Indiana, but that result didn’t happen overnight.

“To build a brand like the South Shore Line takes years of commitment to advertising designed to make the brand top of mind,” she said. “When people in our area think about different ways of getting to Chicago, (the) South Shore Line is top of mind.”

The South Shore Line’s notoriety led to a series of posters based on vintage advertisements operators of the rail service used to boost ridership between the mid- and late-1920s. The posters are available for purchase online through southshoreposters.com or at the Indiana Welcome Center in Hammond or the Center for Visual and Performing Arts in Munster.

Andres said, when it comes to branding, you just can’t put lipstick on a pig.

“Consumers are savvy, you’ll be found out, and it will be the kiss of death,” she said. “At the end of the day, the most important components of a brand are good products, great service and integrity.”

When it comes to steps businesses can take to protect and grow reputation, Andres has a little advice:

- Your product must be good — you can only market a bad product for so long.
- The entire organization needs to be in the business of customer service — the company’s reputation is on the line.
- Look at new reviews religiously — negative reviews give you an opportunity to respond immediately and show you care about customer concerns.

your organization to be positioned as an industry expert, your company needs to be producing thought-provoking, innovative thought pieces. Using a customer relationship management (CRM) tool to build customer relationships and an appreciation program are also critical steps in building a positive reputation with your existing customers.

Andres said people often overlook business ethics when considering reputation. She said companies that lack integrity and business ethics might be



Julie Olthoff (left), president of VIA Marketing, and Michelle DiSanto, public relations director at VIA Marketing, discuss a brand project.

Photo provided by Julie Olthoff

“Every consumer touch point will either build up or tear down your company’s reputation,” Andres said. “There are very few interchanges that have no impact.”

In addition to the above, Andres said content curation is key. If you want

able to fool their stakeholders at first, but eventually a lack of ethics destroys a business’ reputation.

“The other component of reputation management is treating employees with respect and appreciation,”

“Every consumer touch point will either build up or tear down your company’s reputation. There are very few interchanges that have no impact.”

— Michelle Andres, Group7even



“When a company has a good reputation, people remember it because of the name they have. It’s all about brand association.”

— Claire Hagan, Sera Group



Andres said. “Employee training is oftentimes overlooked when it comes to reputation management.”

One of the biggest liabilities any corporation has is a poorly trained employee, she said.

Information is power

Understanding your stakeholders will become more challenging as the dynamic of how users interact with a brand evolve faster than ever.

The pandemic undoubtedly flipped previous reputation management trends upside down and changed the way people gather information and perceive a brand. Seth Spencer, owner of Sera Group, a digital and creative marketing agency in La Porte, said the first step for any organization is to start by researching and listening to the conversations going on about them.

This strategy easily can be done by searching online for the organization

name and seeking feedback from individuals who have or potentially could use your product or service, he said.

“Understanding your stakeholders will become more challenging as the dynamic of how users interact with a brand evolve faster than ever,” Spencer said. “The pandemic has changed how an organization should monitor and measure its brand reputation.”

Spencer said a key tactic to overcoming this challenge is to be more intentional and have more frequent check-ins with stakeholders to keep a pulse on different perceptions.

In addition, he advises clients to stay updated on current trends in their industries. Spencer said even a few minutes of exploratory research can make a significant difference in the approach a brand takes.

“Being informed will help guide decisions on where to focus efforts, whether it be responding to online

reviews, better aligning branding with customers’ interests, or improving the confidence existing customers have in your brand,” Spencer said. “This ultimately drives more sales and bottom-line growth.”

When it comes to measurement, Spencer said to start by either identifying or reevaluating your key performance indicators. Some simple and common reputation management indicators are the volume of online reviews, number of referrals, engagement on social channels and customer lifetime value.

These benchmarks will be different for every organization, so he suggests choosing the indicators that make the most sense and have the most impact on your organization.

Claire Hagan, a digital marketing specialist at Sera Group, also believes in the power of content marketing for reputation management.

“Whether it be review management, social media posts, videos or blogs, those are all factors that can either aid in lifting a brand’s reputation or hurt it,” Hagan said. “When done correctly, they can help a brand to succeed massively.”

She said potential customers always want to see how a business responds to a bad review. That response just might be the deciding factor on whether they pursue the brand.

Regarding reputation management, Hagan said customers examine a few specific things about brands that businesses need to be aware of and focused on. When thinking of a business, customers usually think of its overall reputation, any controversies and the role they play in a community.

“When a company has a good reputation, people remember it because of the name they have,” Hagan said. “It’s all about brand association.” ■



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NEW FINANCIAL FRONTIER

GROWTH IN CRYPTOCURRENCY AWARENESS MEANS MORE INVESTORS TURNING TO EXPERT ADVICE

ELIZABETH DAVIES

Owning the latest iPhone or newest tech gadget is one thing. But now technology is infiltrating investment portfolios.

Increasingly, consumers are opting to test the waters of the cryptocurrency market, where their digital currency is created and stored completely electronically. An estimated 400,000 Bitcoin transactions take place on any given day, experts say.

Unregulated and unbacked by any central government, crypto purchases carry plenty of risk — but also the opportunity for future reward.

“We live in a country where people are interested in making money,” said Eric January, a certified public accountant with Conduit Investment Advisors in Crown Point. “Right now, one of those things is cryptocurrency. It was on a tear for several years there.”

Not only does cryptocurrency have the intrigue of new technology, but it also offers the trendy factor that comes from celebrity endorsements. Tom Brady famously suggested making a Bitcoin payment to the fan who purchased the football from his final-not-final touchdown.

NBC’s “Law & Order” wrote a cryptocurrency reference into its script. “Saturday Night Live” did a skit about

it. The Simpsons referenced it. And the epitome of American television advertising — the Superbowl — had more crypto ads than any other industry.

“It’s making people who aren’t aware of cryptocurrency more understanding of it,” January explained.

It also is raising questions among the average investor.

“More and more customers are inquiring about crypto, and it does seem that with the additional publicity in the media and in the marketplace, crypto certainly is garnering more attention among the average investor,” said Thomas Devine, vice president and wealth management team leader at Peoples Bank in Munster. “We anticipate an uptick in those questions going forward.”

Even so, financial experts recommend that investors proceed with caution in the crypto market, because it’s untested and evolving. Digital markets are such a new commodity that no one knows for sure what the risk level truly is.

This point was driven home with Russia’s recent invasion of Ukraine, which further suggests that national security issues could come to light in a crypto-managed world.

That’s much of the reason that the Biden administration recently released an executive order calling for direction



in supporting cryptocurrency growth while also protecting investors. That could include the Federal Reserve creating a digital bank currency of its own, which puts existing crypto balances in question.

“What happens to the value of your crypto wallet if the U.S. government comes out with a digital dollar?” Conduit Investment Advisors’ January asked. “There’s uncertainty with cryptocurrency. It’s the new kid on the block.”

What you should know

Perhaps surprisingly, the idea of digital currency predates iPhones, Google — and even DVDs. The earliest crypto concept dates to the 1980s, designed to bypass central control of currency. That’s right, the era of Atari and David Bowie also had the forethought to include digital finances.



SCAN WITH YOUR PHONE



But it took several decades, and multiple masterminds, to establish digital currency as it exists today. Since the first Bitcoin purchase in 2009, the currency — and those who hold it — has ridden a roller coaster of success.

Its value spiked and crashed frequently, sometimes in the same day. Scams roiled the crypto landscape, as thieves seemingly stayed a step ahead of crypto security advancements.

But by 2016, the industry had developed to the point that cryptocurrency was becoming a lucrative, though risky, investment. It's unlikely, however, that future crypto investors will ever experience gains like that early market.

"I don't know that it will be as easy for the next wave or people to come in and make that kind of money," January said. "The best they can hope for is for stability."

Certainly, cryptocurrency doesn't have the full backing of the mainstream financial industry quite yet. Peoples Bank in Munster has not rolled out cryptocurrency services to its customers because of the high-risk level involved.

"The bank believes in building a well-diversified portfolio comprised of readily marketable securities with a proven track record and history of long-term performance," Devine said.

Other regional financial institutions are entering the crypto market, however. Fort Wayne's STAR Financial Bank said it was the first in Indiana to provide customers with Bitcoin trading services through its mobile app.

"We do this through a partnership with NYDIG, a New York-based company that handles all of the cryptocurrency transactions and custody of the purchased assets," said Brian

Avery, vice president of technology and digital strategy at STAR Bank. "We know our customers are using their STAR accounts to purchase cryptocurrencies through various services and exchanges."

Customers, he says, have responded.

"Prior to our announcement, we rarely heard from customers regarding cryptocurrencies," Avery said. "However, since we've announced our service and partnership with NYDIG, many customers have expressed interest."

Crypto benefits

Look no further than Ukraine for a prime example of cryptocurrency's upside. The war is disrupting supply while also reallocating spending to critical military expenses.

"A major benefit is that it isn't a national currency," January said. "In

18,000

The number of companies that accept crypto as payment, according to EarthWeb.

places like Ukraine with hyper-inflation, it's a much better option."

Isolated from global inflation factors such as government conflicts, cryptocurrency's value isn't tied to natural resources such as precious metals, which increase when the dollar declines. It also has the benefits of making digital payment faster, easier and more secure.

As part of President Joe Biden's executive order, the Federal Reserve is looking to issue a central bank digital currency of its own. That could provide financial stability while lowering the risk of cryptocurrency for investors. There's also an option for FDIC-insured coins to hit the market.

"Those items are both in early stages but could develop quickly and help provide some truly stable options," said Avery of STAR Bank.

He envisions a time in the future when cryptocurrency doesn't carry the

same level of risk that it does now.

"This is the case with almost any new technology," he said. "There was a time when many people were hesitant to buy something online for fear of having their credit card information stolen."

Avery said as the technology matures, legislation and regulation catch up, ultimately the services offered become more stable and mainstream.

Cryptocurrency has a growing following among businesses, as well. More than 18,000 companies accept crypto as payment, according to technology website EarthWeb. That broadens the options for the estimated 46 million Americans who have purchased Bitcoin from any one of 200 exchanges, the site reports.

A word of caution

Still, not everyone in the financial world has such an optimistic outlook for cryptocurrency.

"I don't see it surviving," January said. "I can't see it becoming a world currency, because it's a threat to every single government."

Although most investors merely dabble in cryptocurrency as a small portion of their portfolio, January doesn't advise it.

"There are other ways to hedge your money and protect your portfolio from inflation," he said. "You need to explore all your options."

James Dunne, vice president and wealth management officer at Peoples Bank, agrees.

"From our perspective, the measurable risks are extremely high and have caused very large shifts in price," he said. "Limited oversight and essentially no regulation increases the opportunity for malicious and fraudulent activity."

In May, financial experts believe concerns over inflation, rising interest rates, the war in Ukraine and geopolitical instability fueled volatility in cryptocurrency.

Dunne said consumers considering an investment in this market, should



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do it with funds not earmarked for retirement or other large and quantifiable expenditures.

Indeed, the average crypto investor allocates less than 4% of their assets toward digital currency, according to EarthWeb.

And while almost every American has heard of cryptocurrency, a Pew Research Center study suggests that 16% have ever invested in it.

One piece of advice that most experts seem to agree on is that crypto investments are an individual choice, and one that can best be made with a professional.

"The cryptocurrency market is rapidly evolving, which means that the pros and cons for investment are fluid and subject to change swiftly," Dunne said.

With or without crypto in your portfolio, diversity remains the name of the game, experts say. Balance riskier investments, including digital assets, with some tried-and-true financial markets. That approach will mitigate risk while boosting return, a strategy that advisers have relied on for years.

WHAT THE EXPERTS SAY



"We know our customers are using their STAR accounts to purchase cryptocurrencies through various services and exchanges."

— Brian Avery
STAR Bank



"From our perspective, the measurable risks (of cryptocurrency) are extremely high and have caused very large shifts in price."

— James Dunne
Peoples Bank



"I don't see (cryptocurrency) surviving. I can't see it becoming a world currency, because it's a threat to every ... government."

— Eric January
Conduit Investment
Advisors

"There's risk associated with cryptocurrencies, like many other investments," STAR Bank's Avery said. "The

most important thing is to understand those risks and make sure they align with your goals and portfolio." ■

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LEADER PROFILE

Passion for sports

Competitive nature leads Region native to dream jobs with WNBA's Chicago Sky, Lake County Corn Dogs



Samantha Salzeider is surrounded by Chicago area-based mascots. Back (from left): Benny the Bull (Chicago Bulls), Gus T. Bull (Windy City Bulls) Front: (from left): Staley Da Bear (Chicago Bears), Salzeider, Willie the Wildcat (Northwestern University), Sky Guy (Chicago Sky), Arli Arlington (Arlington International Racecourse), and Skates (Chicago Wolves).

Photo provided by the Chicago Sky

LARRY AVILA

The fact Samantha Salzeider's career has a connection to sports comes as no surprise to her.

"I'm competitive," said the Munster native and Indiana University graduate. "I've just always known sports would always be a part of my life in some way."

Salzeider played volleyball while attending Munster High School, but when she started college, her interest in team sports became more recreational. However, when it came time to select her major at IU, she discovered the sports

marketing program and hasn't looked back since.

"It was the perfect avenue for me," Salzeider said.

These days her competitive nature is focused on running 5K events with her dad, John.

"I got into running after graduation (from IU)," she said. "It also was a way for me to bond with my dad."

Salzeider's first experience with sports marketing was as a member of the Chicago Bears' game-day crew, the Monster Squad. Her time with the Bears led to an opportunity with the WNBA's Chicago Sky.

"I started out in community relations with the Sky," Salzeider said. "(The team) is really good about providing interns with hands-on experiences and opening doors to job opportunities in the industry as well."

Salzeider later secured a full-time position with the Sky.

Now entering her seventh year with the team, Salzeider is director of operations, events and merchandise. In the role, she is responsible for overseeing game-day operations and game-day experiences, as well as on-court promotions and team merchandising.



Workdays can get busy during the WNBA's regular season, which runs from early May through mid-August.

A mission for Salzeider in 2022 is to raise awareness of the Chicago Sky in its home market, including Northwest Indiana, as well as around the league. This task received a significant boost after the Sky won its first WNBA championship in October by defeating the Phoenix Mercury.

It also helps that several of the Sky's current players have Region ties, including Dana Evans, a Gary native who played for the University of Louisville, and Kahleah Copper, a former Purdue University Northwest assistant coach who played for Rutgers University.

"I truly love what I do (for the Sky)," Salzeider said. "If I wasn't loving it, I don't think I'd be entering my seventh season with the team."

Salzeider's Region roots connected her with Ralph Flores, owner of Flores Insurance Group in Munster and founder of the new Crown Point-based baseball team the Lake County Corn Dogs, a member of the Northern League, a developmental baseball league.

Flores approached Salzeider and her fiancé, Alex Teodosi, who is vice president of sponsorship with the Chicago Sky, about becoming part owners of the Corn Dogs.

"It never crossed my mind to be an owner of a sports team," Salzeider said. "But after Ralph approached us, the conversation(s) led to where we are now."

Flores said Salzeider's experience with a professional sports franchise will help build the Corn Dogs brand.

"Samantha's experience with the WNBA's Chicago Sky is invaluable to the success of the Corn Dogs," he said. "This experience brings instant credibility and industry knowledge to the front office of the Corn Dogs."

Salzeider is appreciative of her professional experiences and is grateful for the mentors who guided her.

They include her parents, and Michelle Henstock, formerly with the Chicago Sky but now with the Chicago Red Stars

women's professional soccer team, as well as Adam Fox, the president and CEO of the Sky.

"I truly love what I do (for the Sky). If I wasn't loving it, I don't think I'd be entering my seventh season with the team."

— Samantha Salzeider
WNBA's Chicago Sky

"My parents always supported me in everything I chose to do," she said. "When I came on as an intern with the Sky, having Michelle around helped me to navigate the sports world and helped me find my way."

As for the future, Salzeider is focused on the coming seasons for the Sky and her baseball team.

"I want to focus on growing in my current role and continue to (raise) awareness of the (Chicago) Sky and WNBA and now the Lake County Corn Dogs," she said. "I want to learn and incorporate new ideas into the game-day experiences."

She is happy continuing to build on those skills.

"(I want to) give fans a great experience whether they are coming to a Corn Dogs or Sky game, and just really want to perfect those crafts." ■



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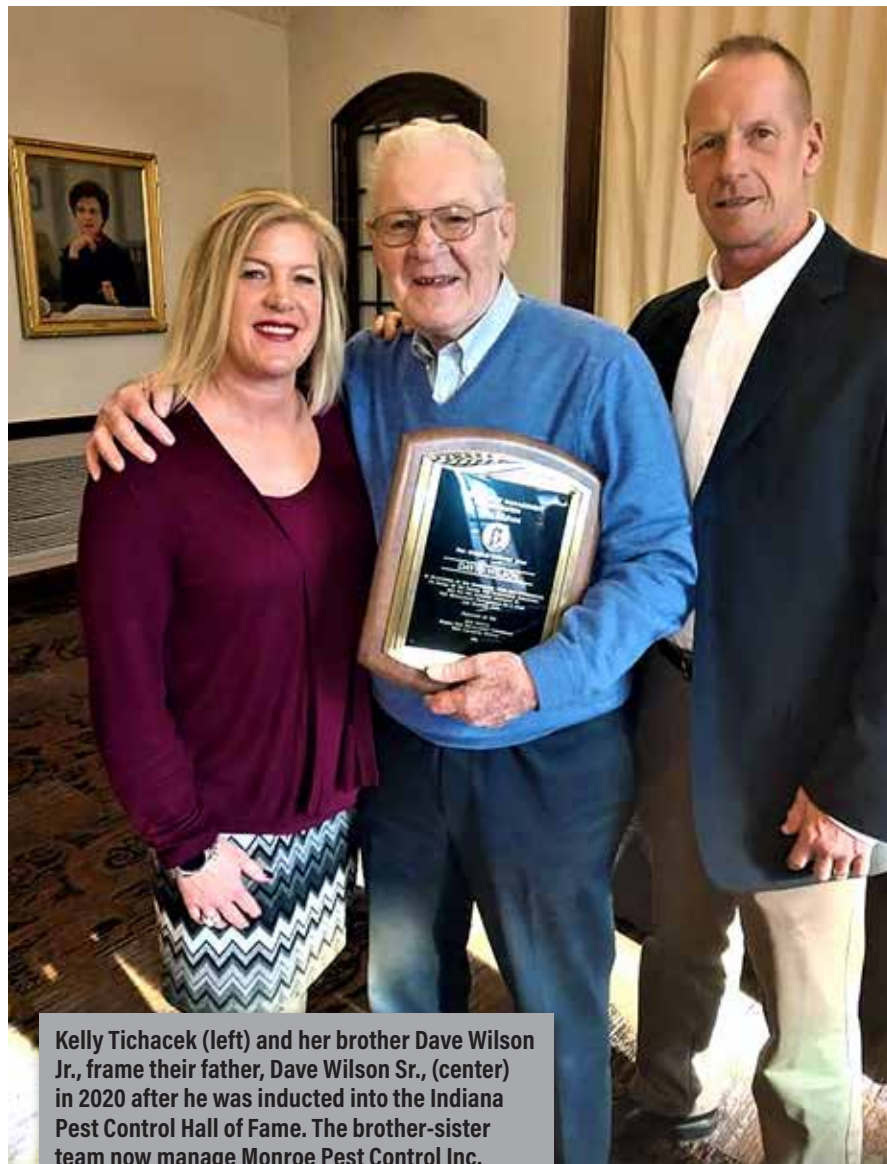
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BUSINESS PROFILE

All in the family

Monroe Pest Control Inc. of Hobart enjoys success with third generation



Kelly Tichacek (left) and her brother Dave Wilson Jr., frame their father, Dave Wilson Sr., (center) in 2020 after he was inducted into the Indiana Pest Control Hall of Fame. The brother-sister team now manage Monroe Pest Control Inc.

Photo courtesy of Monroe Pest Control Inc.

MONROE PEST CONTROL INC.

► The third-generation-owned pest control business at 3220 W. Old Ridge Road in Hobart has served many communities in Northwest Indiana and Eastern Illinois. Visit monroepest.com to learn more.

purchased the business in 1928 and changed the name to Monroe Pest Control Co.

“They successfully established themselves and spent many years building their brand and serving the communities of Northwest Indiana,” Kelly said.

“After our dad, Dave Wilson Sr., graduated from Indiana University and completed a tour of duty in the U.S. Army, he joined his parents in the family business, and eventually became the second-generation owner, supported by his loving wife, Mary Lee, our mom.”

Their mom served the business in many ways, and ultimately was responsible for the redesign of the company’s logo, which has “become so well known,” Tichacek said.

Wilson Sr. continued to grow the business and expanded the service territory, eventually relocating in 1975 to a larger facility at the business’s current location at 3220 W. Old Ridge Road in Hobart. Now 84, Wilson Sr. retired in 1998 but continues to advise as needed.

He said one of the many reasons the leadership transition was seamless is because the next generation brother-and-sister team both have business management degrees from Indiana University and have always worked in the family business.

“I couldn’t be prouder of what Dave and Kelly have done and the way they have grown the business,” Wilson Sr. said. “Having gone through the same transition myself with my own parents,

PHILIP POTEMPA

The Wilson family has waged a battle against bugs and other unwanted invaders for almost 95 years in Northwest Indiana.

“Monroe Pest Control Inc. has benefited from a fairly consistent pest population that continues to thrive each year,” said Dave Wilson Jr., president of the family business he operates with sister Kelly Tichacek, co-owner and CFO.

“Termites, ants, wasps, bees, spiders, roaches, bed bugs and mice drive demand for both remedial and preventative services each year,” he said.

The family business began after Dave and Kelly’s grandfather, Dewey Wilson, began working as a manager based in Gary for the expanding Monroe Exterminating Co. in Chicago. Dewey Wilson met his wife, Phyllis, when he hired her as a secretary at the firm, and after the couple married, they

I appreciate the challenges, and I am grateful for their commitment.”

Wilson Sr. still retains his seat on the company's board of directors along with his two children and their spouses, Michelle Wilson and Tom Tichacek.

“The family business has just recently benefited from the addition of Kelly's husband, Tom, to the management team,” Wilson Jr. said. “His years of experience in the corporate world has proven to be a tremendous asset in his new role overseeing commercial operations.”

Wilson Jr.'s son, Nick, and Kelly's son, Spencer, also are growing into leadership roles. He said all indications are the business will transition to a fourth generation of family ownership.

Wilson Jr. and Kelly agree Monroe Pest Control Inc. has benefited from what they describe as “a fairly consistent pest population that continues to thrive each year.”

Termites, ants, wasps, bees, spiders, roaches, bed bugs and mice all rank among the most common unwanted pests to invade homes and businesses.

“Occasionally dramatic increases in the numbers of certain insects will explode with little to no explanation as to why,” Kelly said. “Cicada wasps, box elder bugs, carpenter bees and earwigs are a few examples.”

An example of another emerging insect enemy is Asian lady beetles, which were unknown in the U.S. for many years until they were imported decades ago to help control greenhouse pests such as aphids. They have since proliferated in large numbers throughout the country.

“In recent years, there has been an increased focus on tick and mosquito management due to these insects being carriers and transporters of Lyme disease and the West Nile Virus,” Wilson Jr. said.

While the target pests have not changed much over the years, the means

for controlling them have. Procedures have an increased focus on eco-friendly products and responsible

application techniques. Many materials that were once EPA approved are no longer used or even available.

“Outside of rising costs and increased competition, the biggest challenge in our business is keeping thousands of customers happy and satisfied,” Wilson Jr. said. “Since our main goal is continued growth, it is our main focus (that) we work hard to build rela-

tionships with as many of our clients as possible.”

Monroe Pest Control Inc. employs about 30 people, and offers commercial and residential pest control services in Northwest Indiana and Eastern Illinois. ■



“Outside of rising costs and increased competition, the biggest challenge in our business is keeping thousands of customers happy and satisfied.”

— Dave Wilson Jr.
Monroe Pest Control Inc.



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MAKING A DIFFERENCE

Life skills for realizing dreams

ECIER Foundation of Merrillville provides guidance to students for building successful lives



Students from the ECIER Foundation were treated to a cooking experience by UCook of Merrillville, which teaches kids basic kitchen skills in an interactive environment.

Photo provided by ECIER

JESSICA TOBACMAN

Helping to educate, empower and equip youth with the skills to build the scaffolding for their dreams is a substantial undertaking. This stage is where ECIER Foundation of Merrillville can help.

The nonprofit organization has provided guidance to many students to ensure they succeed in life.

"The idea for ECIER Foundation was designed to empower and teach inner city students how to become innovators, entrepreneurs and teach students life skills that they ordinarily would not be taught," said Chareice White, founder and CEO of ECIER Foundation.

ECIER is a highly effective foundation, which focuses on student achievement and exploration in the areas of entrepreneurship and leadership."

— Mark Spencer,
ECIER Foundation's
board of directors

"ECIER," or Educate, Communicate, Innovate, Entrepreneurs and Relationships, was founded by White in 2013, and since then, the program has worked with 176 high schoolers, which includes 74 who received \$235,600 in scholarships between 2014 and 2021.

Scholarships have come through partnerships with the city of Gary and its former mayor Karen Freeman-Wilson and current Mayor Jerome Prince. Support also has been provided by the Hard Rock Casino of Northern Indiana and the Majestic Star Casino, which has since closed.

Mark Spencer is a member of the ECIER Foundation's board of directors

and director of performing arts for the Gary Community School Corp. His role at the foundation focuses on education, and he produces ECIER's television program, "Our Future."

Spencer guides the television show, where students fill all the other roles, including hosting, operating the cameras, acting as floor director and handling the sound, and naming the program.

"ECIER is a highly effective foundation, which focuses on student achievement and exploration in the areas of entrepreneurship and leadership," Spencer said.

White said the goal of the show is to give students the opportunity to showcase their talent while interviewing local entrepreneurs.

The ECIER Foundation's student-produced TV show was featured on the "Good Morning America" spinoff

“GMA3” in 2021. It showcased students and promoted “Our Future,” White said.

Spencer said seeing the students’ recognized on “GMA3” was a highlight for him in his work with the foundation.

In addition to the “GMA3” and “Our Future” shows, highlights for the ECIER Foundation include hosting a yearly fundraiser with the Friends of ECIER for breast cancer awareness called Jubilation (Joy & Celebration). Jubilation includes a reception at Gamba Ristorante, an exclusive dinner for 10 women where a breast cancer survivor shares her story, and a reception at the restaurant where special gifts are awarded to attendees.

Another high point for the foundation was when students and their chaperons received free tickets from former First Lady Michelle Obama to attend the kickoff of her international book tour “Becoming” at the United Center in Chicago.

The foundation board of directors also gave Obama’s book to participants. And the students saw Oprah Winfrey interview the former first lady.

ECIER FOUNDATION

► Educate, Communicate, Innovate, Entrepreneurs and Relationships was founded in 2013, and has worked with 176 high schoolers, which includes 74 who received \$235,600 in scholarships between 2014 and 2021. The ECIER Foundation’s student-produced TV show, “Our Future,” was featured on the “Good Morning America” spinoff “GMA3” in 2021. (See page 5 for picture.) The group also hosts a yearly fundraiser for breast cancer awareness.

“The evening was an unforgettable magical moment for our students,” White said.

The foundation launched “Future Leaders,” a pilot program, in 2021 for middle grade students. The students are mentored by Friends of ECIER, assisting the board of directors, learning how to create vision boards and money jars, teaching mentees how to open bank accounts and save money.

Workshops covering entrepreneurship take place monthly between October and May, which students are required to attend.

White said the foundation’s initial goals for students new to the program are to be “well-versed and learning as much as they can.”

White said she wants to continue providing educational and thought-provoking workshops for students, and have the resources to award scholarships to high school seniors and have funds to assist students returning to college.

She said, to date, some of her former students have attended 26 different colleges and universities across the U.S. And some of those students have graduated, White said.

“I see the foundation growing and starting successful productive chapters in other states,” she said.

Spencer agrees.

“I see ECIER growing into a greater capacity and helping even more children in years to come,” he said. ■



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Plan for cyber disruptions



Heightened demand for securing computer networks pushes growth in technology education

THOMAS KEON

Cyberattacks are here and have become more prevalent as malicious actors, such as thieves with intent to gain profit or countries intending to influence or harm their perceived enemy, use sophisticated computer programs to attempt to disable

Gov. Eric Holcomb included the development of “a grant program that will help local governments develop improvement plans” to establish safeguards to strengthen cybersecurity efforts in his 2022 Next Level Agenda.

Purdue University Northwest has become a leader in educating people who

outreach activities, summer GenCyber camps, workforce training and research in cybersecurity. The center has been awarded more than \$16 million in federal funding to support its activities. In 2018, PNW successfully secured a five-year, \$3.56 million National Science Foundation CyberCorps Scholarship for Service grant award, and later a Department of Defense Cyber Scholarship Program grant award to provide scholarships to students for cybersecurity education. This program supports higher education as a means to prepare an educated and skilled workforce to deal with threats against critical information systems and networks. Scholarship recipients who have graduated from PNW now are employed by many government agencies, including the U.S. Air Force, Federal Bureau of Investigation, Cybersecurity and Infrastructure Security Agency, and Argonne National Laboratory.

Since 2015, PNW has hosted a number of NSF/NSA-funded GenCyber summer camps for local high school students, introducing them to the exciting field of cybersecurity. Finally, PNW students have been actively involved in cybersecurity research projects such as those in the INSuRE (Information Security Research and Education) project and participated in many collegiate cybersecurity competitions, including the National Cyber League, DOE CyberForce Competition, Collegiate Cyber Defense Competition, NSA Codebreaker Challenge and HackIN hackathon. The R.O.A.R Cyber Club at PNW, a student cybersecurity club, provides students with extracurricular cybersecurity-related activities.

This is an exciting and evolving field, and I am confident knowing that PNW students, faculty and staff are leading the way toward securing all our important and most vulnerable computer networks through research, training and education. ■



Thomas Keon is chancellor of Purdue University Northwest.

Photo provided by Purdue University Northwest

and disrupt cyber activities. There are also those who simply want to cause chaos because they can and because they enjoy the power of disruption. Of course, we have always had those who involve themselves in forms of deception for the purpose of gaining wealth.

Planned warfare as a form of cyber-attack is an area of great concern. Significant infrastructure throughout the U.S. is an obvious target. This is particularly true when the infrastructure is dated. Early forms of infrastructure, like power grids and water distributors, were created with little concern of threat from cyberattacks, and therefore, are much more vulnerable. Small businesses, financial institutions such as banks, educational institutions and health care facilities also are prime targets. In fact, these threats have become so widespread and potentially dangerous that Indiana

can be the future army of individuals to combat cyber disruptions. Purdue Northwest offers a bachelor's degree in computer information technology with a concentration in cybersecurity, and is moving toward offering a Bachelor of Science in cybersecurity, pending final approvals. Since 2014, the U.S. Department of Homeland Security and the National Security Agency have jointly designated PNW as a National Centers of Academic Excellence in Cybersecurity. This designation signifies the strength of cybersecurity education at PNW, and places PNW on the national map of cybersecurity education as one of only a few Indiana CAE-CD institutions offering four-year in-person cybersecurity education.

Additionally, PNW's Center of Cybersecurity promotes cybersecurity education through federal grants,

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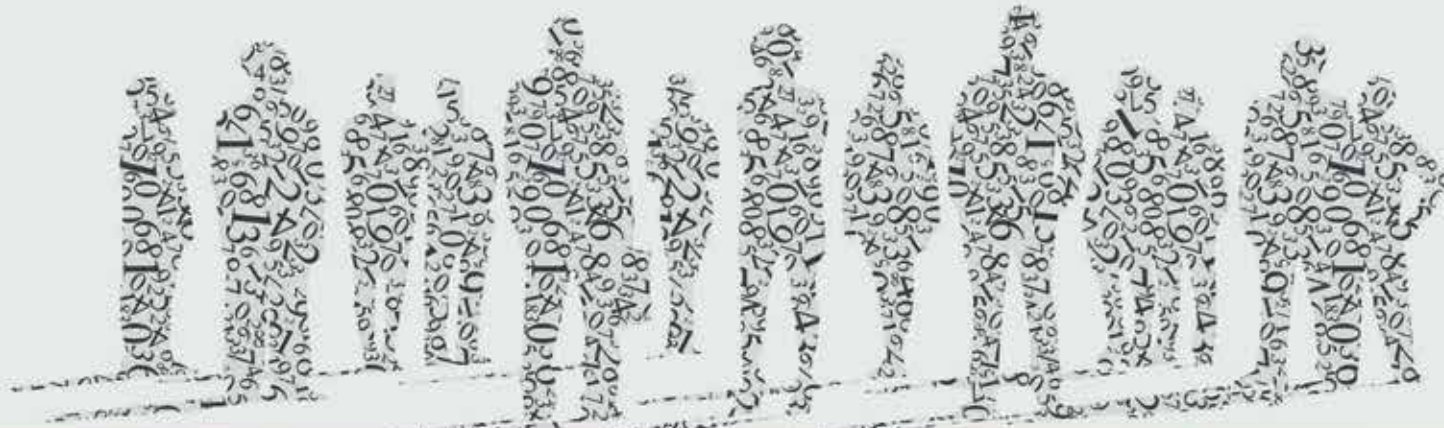


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