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FEBRUARY / MARCH 2023

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GOOD BIT

33,500 The number of business owners in Northwest Indiana, according to movetoindiana.com/business. ► **SPECIAL SECTION**

PUBLISHER'S NOTE

As we start a new year, it's an excellent time to reflect on all the changes underway in our Region, and look at all the amazing opportunities and changes expected this year. In this issue, we launch a new yearlong series: "The future of." We will explore the plans and projects of our Region one city at a time.

Why focus on cities?

Our Region is more than a collection of autonomous cities and towns — unlike many other metropolitan areas our size typically comprised of a large anchor city and collar towns bordering it. For this reason, we chose to focus our series on six cities and not the Region as a whole. Cities here differ in population, geography and industries driving their economic growth. Some cities rely more heavily on manufacturing for their prosperity, while others depend on health care or agribusiness.

We chose Michigan City, Crown Point, South Bend, Valparaiso, Hammond and Gary for our initial set of "The future of" cities to profile. Each article will provide a comprehensive overview of each city, highlighting their potential opportunities. We chose this first batch to represent the diversity of the Region's geography,

population size and key industries driving economic growth. For example, half of the cities we plan to profile will be impacted directly by the expansion of the South Shore Line, while the others have big infrastructure and economic development plans.

The future of Michigan City

Speaking of the South Shore Line expansion, it is safe to say that no city on our list will be more impacted by the project than our first one: Michigan City. The projections are staggering: \$750 million in development and 10 to 13% population growth for the downtown area alone. I encourage you to spend some time with Doug Ross' "The future of Michigan City" article in this issue to learn more about how our fellow Hoosiers are making careful plans for this new prosperity.

Join me in rooting for them as they find ways to grow their economy and population, and improve the quality of life in Michigan City without losing that small-town feeling and without leaving any of the current residents behind. Hopefully, they can chart a course that allows all boats (current and new residents alike) to prosper in this rising tide fueled by a railroad along the lake.

— *Troy Linker, publisher*

PICTURE PERFECT



Photo by Doug Ross

The Singing Sands Sand Sculpting Festival will return this year to Washington Park, Michigan City Park Superintendent Ed Shinn promises. The event's first year was a big success and promises to become a summer tradition. ► **PAGE 16**

AROUND THE REGION



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

HEATHER PFUNDSTEIN

Banking

The **Regional Development Co.** honored top referring lenders and individuals at its annual membership meeting Nov. 3 at Byway Brewing in Hammond. Those honored include Bank of the Year: **Centier Bank**; Lender of the Year: **Greg Gottschalk**, **Amy Kezy** and **Lydia Post**, also of Centier Bank; Millionaires Club (more than \$1 million in loans): **Kezy**, Centier Bank; **Dan Duncan**, **Peoples Bank**; **Keith Leathers**, **Home State Bank**; **Bill Winterhaler**, Centier Bank; **Lydia Post**, Centier Bank; **Tim Warner**, Centier Bank; **Dan Shelby**, Peoples Bank; **Kathy Ireland**, **Horizon Bank**; and **Sam Boufis**, **Wintrust Bank**.

Andrea Short was promoted to CEO of **1st Source Bank**. Short will oversee the personal banking, business banking, specialty finance, wealth advisory services, credit and the operations functions. Short will remain an executive vice president of **1st Source Corp.** **Kevin Murphy** was promoted to chief digital officer and executive vice president of the bank and 1st Source Corp.

South Bend-based **Teachers Credit Union** announced the winners of the **David R. Sage Award**, a yearly honor

that recognizes employees who show exemplary leadership skills. The winners are: Leadership in Community Service: **Carla Crittendon**, director of compensation and benefits; Leadership in the Workplace: **Josh Lloyd**, area manager in central Indiana; and Leadership in Core Values: **Jeff Sobieralski**, director of member financial wellness.

Merrillville-based **Centier Bank** announced several promotions: **Lydia Post** to vice president, small business banking group manager; **Pia Parrott** to assistant vice president, branch manager of the bank; **Yolanda Estrada** to vice president, processing and underwriting manager; **Brooke Christ** to vice president, mortgage loan officer; **Kelly Hendrickson**, to vice president, mortgage loan officer; and **Jennifer Pack** to assistant vice president, mortgage loan officer. New hires also were announced: **Donald Rome**, chief risk officer; **Matthew Sharp** and **Dave Greer**, mortgage loan officers; and **Brandon Matthews** on the Greenwood mortgage team.

Community

Ryan Smiley stepped down as CEO of the Boys & Girls Clubs of Greater Northwest Indiana. Former board member **Larry Moore** will serve as interim CEO until a replacement is hired.

Economic development

Laura Walls has left the Marshall County Economic Development Corp. after a two-year term. **Greg Hildebrand** was named interim executive director.

Aidan Battista joined the **South Bend-Elkhart Regional Partnership** as its coordinator, entrepreneurship and innovation ecosystem. The South Bend native is a recent graduate of Indiana University Bloomington.

Education

Purdue University Provost **Jay Akridge** left his post at the end of December. Akridge has been Purdue's provost and executive vice president for academic affairs and diversity since July 2017. After taking a sabbatical, he will return as a professor of agricultural economics.

The Rev. **Pete McCormick**, director of campus ministry at the **University of Notre Dame**, was named the first assistant vice president for campus ministry. McCormick will oversee a staff of about 30 religious leaders and ministers. He also will continue to lead the Basilica of the Sacred Heart, a Catholic church on campus. **Joanna McNulty** was named associate vice president for academic finance and administration. Also promoted were **Tami Schmitz**, **Kate**



BANKING
Lydia Post



BANKING
Andrea Short



BANKING
Kevin Murphy



BANKING
Yolanda Estrada



BANKING
Brooke Christ



BANKING
Donald Rome



BANKING
Matthew Sharp



BANKING
Dave Greer

Barrett and **Mike Buckler** to director positions. **David Go**, the Viola D. Hank Professor of Aerospace and Mechanical Engineering and chair of the Department of Aerospace and Mechanical Engineering, has been appointed vice president and associate provost for strategic planning, effective June 1.

Former Notre Dame Provost **Marie Lynn Miranda** was named chancellor-elect at the **University of Illinois Chicago**.

Rachel Clapp-Smith was named the Teddy Jacobi Dean of the **College of Business** at **Purdue University Northwest**. She had served as interim dean since February 2022.

Purdue University Northwest professor **Magesh Chandramouli** was selected as a **Software Sustainability Institute Fellow** for 2023.

Stephanie Weber was named **Ivy Tech Community College's** vice president for **Ivy+ Career Link**.

Engineering

Benton Harbor-Mich.-based **Wightman**, an employee-owned

consulting firm, opened a new office in Southgate, Mich., and hired **Emmanuel Kollias**, department manager; **Joe Guitierrez**, senior project coordinator; and **Kathleen Lilienthal-Williams**, senior project coordinator. Wightman also hired **Nicollette Cardwell** as director of marketing. Wightman also has an office in South Bend.

Entrepreneurship

The **Barker Welfare Foundation** recently gave a year chamber membership to Chef **Quayla Cooper**, owner of Michigan City-based **Predictable Foodz**.

Jill Landers, transformation manager of **BP** in Whiting, and **Raeann Trakas**, senior community relations representative of **Cleveland-Cliffs** in Burns Harbor, are among 31 new members on the **Indiana Chamber of Commerce** Board of Directors.

Finance

Hanna Oberle joined **Hightower Great Lakes** as a client service associate in the Valparaiso office of the financial services company.

Government

The office of **Indiana Gov. Eric Holcomb** recently announced appointments to boards and commissions, including several from the Region: **Charter School Board: Violet Hawkins** (South Bend), dean for business and information technology at Ivy Tech Community College South Bend/Elkhart; and **Michael Jasaitis** (Schererville), partner at Austgen Kuiper Jasaitis P.C. **Indiana Gaming Commission: Dan Housman** (St. John), payment professional at Payroc. **Indiana Optometry Board: Kyle Hoskins** (South Bend), founder of ION Optical. **Manufactured Home Installer Licensing Board: David Tompos** (Goshen), president and CEO of NTA Inc. **Lindsay Hyer** will serve as the new executive director of the **Indiana Professional Licensing Agency**. **Deborah Frye** retired in December 2022 after seven years in the post.

Health care

The **Franciscan Physician Network** announced new doctors: **Wafa Dawahir** and **Nirmal Nair**, board-certified



ECONOMIC DEVELOPMENT
Aidan Battista



EDUCATION
Pete McCormick



EDUCATION
Rachel Clapp-Smith



EDUCATION
Magesh Chandramouli



EDUCATION
Stephanie Weber

endocrinologists; **Albert Naveed**, a board-certified pulmonary and critical care doctor, in Michigan City; **Victor Benavides**, a board-certified family medicine doctor, at the La Porte Health Center in La Porte; obstetrician/gynecologist Gordon Skeoch, at the Family Wellness Center in Munster; audiologists **Jackie Fletcher** and **Erin Pluard**, Coolspring Health Center in Michigan City. Medical oncologist and hematologist **Shuai Qin** joined the **Franciscan Health Cancer Center Munster**.



ENGINEERING
Emmanuel Kollias

Medical oncologist **Meshaal Khan** joined **Franciscan Health Woodland Cancer Care Center** in Michigan City. **Community Healthcare System** welcomed four doctors to the Community Care Network team of physicians: surgeon **Nico Del Piccolo**, St. Mary Medical Center and Community Hospital; family medicine physician **David Lynch Jr.**, Community Hospital in Munster; interventional cardiologist **Omar Obaid**, St. Mary Medical Center and Community Stroke and



ENGINEERING
Joe Guitierrez



ENGINEERING
Kathleen Lilienthal-Williams

Rehabilitation Center; orthopedic spine surgeon **James St. Clair**, Community Hospital and St. Mary Medical Center. **Gabbi Sexton** earned a **Daisy Award** for exceptional nursing from **Northwest Health — La Porte**. **Northwest Health — Porter** honored two caregivers in November: **Jessica Shope**, recipient of the DAISY award for exceptional nursing; and **Laura Shireman**, certified nursing assistant, recipient of the PETALS award for outstanding support professionals.

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ENGINEERING
Nicollette Cardwell

Nurse practitioner **Alexandria Molaro** joined the family medicine practice of **Joseph Arulandu** and **Vinay Tumuluri** at **Northwest Medical Group's** new medical office in Michigan City. Family medicine physician **Ather Malik** joined Northwest Medical Group in Valparaiso.

Manufacturing

Elkhart-based **LCI Industries** appointed **Linda Myers** to its board of directors as an independent director.



GOVERNMENT
Lindsay Hyer

She most recently worked for Kirkland & Ellis LLP, a multi-national law firm.

Marketing

South Bend native **Tamera Jones** joined C Whitt, a PR consulting firm in Gary.

Merrillville's **VIA Marketing** added: **Ashley Williams** as a digital specialist and **Daniel Dunevant** as a web developer.

Media/Publishing

Cablefax honored **FETV's Jaclyn Rann Cohen**, executive vice



HEALTH CARE
Shuai Qin



MEDIA/PUBLISHING
Tess Gunty

president of content acquisitions and strategy, with a spot on its 2022 list of Most Powerful Women.

Tess Gunty, a 2015 graduate of the University of Notre Dame, earned the **National Book Award** for fiction for her first novel, "The Rabbit Hutch," on Nov. 16. She now lives in Los Angeles.

Small business

Long-time Valparaiso residents **Tricia** and **Steve Farrell** opened their first 1-800-GOT-JUNK



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Randy Steines



TECHNOLOGY
Jorge Rodriguez

location at 689 W. U.S. Highway 30, in Valparaiso.

Julie Gaskell retired as executive vice president of the **Greater Valparaiso Chamber of Commerce**.

Lakeshore Chamber of Commerce Executive Director **Dave Ryan** announced his retirement after 18 years.

Adam Harjung joined the **Perma-Seal** team as the PolyLevel and structural installation manager. Perma-Seal has an office in Hammond.

Technology

John Reardon is the new president and CEO of Mishawaka-based Schurz Communications Inc. He succeeds **Todd Schurz**. Schurz was CEO since 2007.

Elkhart-based **Surf Internet**, a fiber-optic internet service provider, added two professionals to its leadership team: **Randy Steines**, vice president and corporate controller; and **Jorge Rodriguez**, senior director of operations, strategic planning and analysis.

News

HelloFrom earned \$2,000 during the **Founder Factory**'s "Shark Tank"-style pitch competition Nov. 16 at the Lerner Theatre in Elkhart. **Metropolis Greens** and **Take Care, South Bend**, each received \$1,500.

Epic Gourmet Popcorn celebrated a grand opening in November at 248 W. Lincoln Highway, Schererville.

Northwest Health earned accreditation from the **Accreditation Council**

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for **Graduate Medical Education** for its new family medicine residency program, which will help attract, train and retain physicians to the Region.

A **UKG Aspire Innovation Award** went to **Community Healthcare System** for its use of UKG Life-work Technology, in the Innovation Evangelist category. The health system uses UKG Dimensions employee self-scheduling, which lets workers select preferred shifts.

Northwest Health — Porter received an “A” **Leapfrog Hospital Safety Grade** for fall 2022 and **Northwest Health — La Porte** received a “B.”

Muncie-based **First Merchants Bank** landed the top spot on **Newsweek’s 2023 America’s Best Banks** list. For the third year in a row, the bank earned the Best Big Bank 2023 award for Indiana.

The **Greater Portage Chamber of Commerce** recognized the **Ports of Indiana** with its Putting Portage on the Map award.

The **Larson Group Peterbilt** opened its fourth location in Indiana. The new 12,000-square-foot warehouse and show-room opened Dec. 1 in South Bend.

For the 10th year, the **University of Notre Dame** ranks 12th among large organizations in Foundry’s **Computerworld 2023 Best Places to Work in IT**.

Community Hospital, St. Catherine Hospital and St. Mary Medical Center have been recognized for their commitment to infant and maternal health by the **Indiana Hospital Association**. The family birthing center at Community Hospital in Munster received the **Hospital of Distinction Award** for 2022. The family birthing centers at St. Catherine Hospital in East Chicago and St. Mary Medical Center in Hobart each earned the **Category of Excellence Award**.

Aldi moved its La Porte location from 1234 W. State Road 2 to 199 Pine Lake Ave. in November 2022.

The **Indiana State Department of Health** recertified **Franciscan Health Crown Point’s Family Birth Center** as a Level III obstetric and neonatal Level of Care facility. Hospitals in Crown Point and Michigan City were among five Franciscan Health facilities recognized by the **Indiana Hospital Association** through

the **INspire Hospital of Distinction** recognition program.

Energy Diagnostics celebrated its 30th anniversary with a grand reopening of its updated Valparaiso office.

The **Crossroads Regional Chamber of Commerce** celebrated several ribbon cuttings in November and December: **Saturday Sangria Bakery & Cafe** in Winfield; **Orean Beauty** in Hobart; **DSHAIC** in Merrillville; **Village**

Medical in Crown Point; and **Modern Woodman** in Merrillville.

Northwest Indiana-based **Centier Bank, Horizon Bank** and **First Merchants Bank** each earned a place on **American Banker’s** list of **Best Banks to Work For 2022**.

South Bend Orthopaedics, a division of **Ascendant Orthopedic Alliance**, opened a new physical therapy office in Elkhart. ■

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ANNEMARIE MANNION

While Gov. Eric Holcomb has made reducing health disparities in the state a priority, providers in the Region have been building health care infrastructure for the future.

Holcomb has recommended spending an additional \$243 million annually on health care in the state.

According to the 2022 Commonwealth Fund's Scorecard on State Health System Performance, Indiana is 37th

Some homegrown hospital systems also are addressing the need with new facilities and doctors' offices.

For residents who live here, these changes mean they may need to drive only minutes rather than an hour or more to reach their health care providers.

They may not even need to leave their homes. Telemedicine, which enables patients to visit virtually with health care providers, is making an impact, too. Telehealth usage got a boost during the pandemic and is expected to continue

in Crown Point. It will be the academic health system's largest off-site facility and its first freestanding building in Indiana.

The \$121 million care center, at I-65 and 109th Avenue, is slated to open in spring 2024. It will include an eight-bed emergency department and short-stay inpatient unit; a comprehensive cancer center with infusion therapy, radiation and medical and surgical oncology; an imaging center with MRI, CT, PET, X-ray and ultrasound capabilities; an outpatient surgery center; and laboratory services.



Photo provided by Franciscan Health



in the overall national rankings for health care. Holcomb plans to improve that ranking. In January, he requested \$120 million in his 2023 Next Level Agenda for the fiscal year 2024 and \$227 million in 2025.

But here in the Region, some of Chicago's best hospitals already are addressing these issues as the population ages and grows. They have launched new facilities and services in Northwest Indiana, endeavors that experts say will provide residents more convenient health care and be a boon for other businesses in the Region.

making health care easier to access for some patients.

Health systems moving in

A few examples of the Chicago hospitals that are entering or expanding their services and facilities in the Region include the University of Chicago Medicine, Rush University System for Health and Ann & Robert H. Lurie Children's Hospital of Chicago.

The University of Chicago Medicine broke ground in August on a new two-story, 130,000-square-foot multi-specialty care center and micro-hospital

It also will have medical offices staffed by UChicago Medicine's physicians and specialists in cardiology, digestive diseases, orthopedics, neurosciences, pediatrics, primary care, surgical specialties, transplant care and women's health.

Blase Polite, physician-in-chief for UChicago Medicine's Northwest Indiana operations, says opening a facility in the Region makes sense.

"Northwest Indiana has always been part of the population we serve," he said. "We know that a certain percent of our patients leave Northwest Indiana and come to Chicago for cancer care."

NT CARE

Wanting to serve patients better is also a reason why Rush University System for Health planned to open an outpatient center in Munster early this year. Rush also continues to provide thoracic surgery services and telestroke services in partnership with Franciscan Health hospitals in the Region.

The services at Rush's new outpatient center include transplant services, breast surgery, ear, nose and throat, epilepsy, gastrointestinal surgery, neuro-oncology, cardiology, oncology, gynecologic oncology, plastic surgery, urogynecology, urology and vascular services.

"We have been expanding our relationships in Northwest Indiana," said Dr. Paul

Growing from within

Meanwhile, health systems from Northwest Indiana also are expanding. Community Healthcare System announced in October that it is adding a new immediate care and medical service center to replace its immediate care location at 1946 45th St. in Munster.

The new 32,000-square-foot, two-story structure will be at 10240 Calumet Ave. The existing facility will be converted to office space. Along with immediate care, the new facility will offer diagnostic and imaging services, occupational health, and offices for pediatrics, ENT and family medicine.

In addition, one of the system's hospitals, St. Catherine Hospital in East Chicago, dedicated a new, 36-bed intermediate care unit in March 2022.

The \$2.7 million inpatient intermediate care unit, now on the sixth floor,

Health and Wellness program for care of the elderly, and a prenatal assistance program, which provides prenatal and post-partum education and referral services.

Gary-based Methodist Hospitals also opened a sexual assault treatment center at its Northlake Campus, which is funded by a grant from the Indiana State Department of Health, Division of Women's Health. The private location will offer 24/7 services, including forensic evidence collection, treatment for sexually transmitted diseases, pregnancy, HIV, among other services. Before the opening, the closest center providing these services was in Crown Point or South Bend.

"This center will be an important source of healing and support for some of Northwest Indiana's most vulnerable residents," said Sheila Pochron, Methodist Hospitals director of critical care.



Photo provided by Rush



Photo provided by UChicago Medicine

Casey, Rush University Medical Center's chief medical officer. "We know we have about 14% of our patients who come to our system from Northwest Indiana."

Another partnership has been forged between Franciscan Health Crown Point and Ann & Robert H. Lurie Children's Hospital of Chicago. It brings a neonatology program to Northwest Indiana. In 2022, Lurie Children's neonatologists started staffing a 20-bed, neonatal intensive care unit at Franciscan Health Crown Point, caring for the most vulnerable babies and their families close to home.

was designed with enhanced aesthetic features, patient comfort amenities and critical care efficiencies for patients. An IMCU delivers care to patients whose conditions require more specialized care and a longer hospital stay.

Another relatively new homegrown facility is Franciscan Health Michigan City, which replaced an existing hospital there in 2019. The new hospital has 123 private, inpatient beds and outpatient services with diagnostic imaging equipment. The site of the former hospital now houses a 14-bed inpatient behavioral health unit, a new Franciscan Senior

Aging population

While families with children will be happy about more health care options closer to home, younger patients are not the reason Chicago-area health care providers and others are expanding in the Region. Older patients are the drivers of health care growth.

"Overall, the population in Northwest Indiana is staying flat, but the older population that is more likely to need health care is growing," said Micah Pollak, associate professor of economics at the School of Business & Economics at Indiana University Northwest.

“(Older adults are the primary) population that is drawing hospitals here,” he said. “They want to make money, and they want patients.”

While business may be a driver of these efforts, Pollak said residents of Northwest Indiana can only benefit from easier, closer access to health care and more options.

“I think it’s needed, especially for a lot of specialties,” Pollak said. “This is an effort to reach out to patients who need specialized care. Rather than us going to Chicago, they are coming to us.”

Barbara Anderson, interim president and CEO for Franciscan Health Hammond, Dyer and Munster, cites growth in Lake County as Illinoisans move to Indiana for its lower taxes as a reason why health care is expanding there.

The U.S. Census Bureau reports that the population in Lake County was about 498,500 in 2021, up from 475,594 in 1990.

“We are not the only system addressing that population shift,” added Dr. Daniel McCormick, president and CEO at Franciscan Health Crown Point. “University of Chicago, Munster Community and Rush have all opened up in Crown Point in the past three years or will in the near future.”

Anderson said Franciscan patients seek a range of services.

“Those areas that are especially busy are the emergency departments, inpatient care due to the flu season, obstetrics, cancer service, orthopedics and those with chronic conditions, such as diabetes, congestive heart failure, COPD,” she said.

In addition, she said a particularly difficult flu season that has included RSV outbreaks has increased demand for pediatric services.

“This is an area in which many times our residents must travel to Chicago for services,” she said.

The downside

While health care expansion is an important trend in the Region, contraction also is part of the story.

The most prominent example is Franciscan Health’s decision in November 2022 to cease inpatient care and emergency room services at Franciscan Health Hammond, formerly known as St. Margaret’s.

Franciscan officials said it will continue to offer primary care and medical services on site, and it is investing \$5.3 million to renovate space on the Hammond campus to broaden access to primary care.

However, the city of Hammond wasn’t happy about the closure, filing an injunction in early December. A Lake County judge ruled with the city later in December, but ultimately, a higher court allowed Franciscan Alliance to close the emergency department as planned Dec. 31.

Hammond Mayor Thomas McDermott Jr. said on his Twitter feed in late December that the city already had begun to search for an alternative.

Pollak said the decision to close the emergency department is controversial for several reasons.

“The major upset is because the closure (of inpatient care and ER services) is in an underserved area,” Pollak said.

He noted that hospitals are choosing to expand in areas that are growing the fastest, and others lagging in growth may suffer.

“The residents (of Hammond) are not benefiting in the same way that people in Michigan City or Crown Point are,” Pollak said. “It’s going to create a vacuum for health care.”

According to a statement from Franciscan, the hospital system approved in 2021 a \$30 million investment in the

100-year-old Hammond campus to renovate some buildings and \$15 million to demolish buildings that no longer have a use. A scaled down, 10-bed inpatient unit and emergency department was planned, but there was a drop in patients.

“In the last 15 months, we have seen inpatient volume at Franciscan Health Hammond drop to an average of 2.5 patients per day,” Anderson said. “Of the 54 patients who present to the emergency room each day, more than 90 percent would be better served in a lower-cost setting, such as an urgent care or primary care clinic.”

She added it is difficult to maintain operational efficiency at these volumes. Anderson said other reasons for closing the ER and inpatient services at Hammond were a critical shortage of health care workers and a dramatic shift in patients choosing full-service hospitals elsewhere in the county.

Those factors made it impossible to continue to keep open the facility that is averaging less than three inpatients a day, she said.

Wittenberg Lutheran Village also cited labor shortages as the reason it closed its skilled nursing facility in Crown Point in October, according to a Worker Adjustment and Retraining Notification sent to the Indiana Department of Workforce Development. Seventy jobs were lost.

Worker shortage

The shortage of health care workers is not a problem unique to Northwest Indiana. Consulting firm McKinsey & Co. reports that the United States is projected to face a shortage of more than 200,000 registered nurses and more than 50,000 physicians in the next three years.

“In addition to fueling persistent inflation, this clinical staff shortage is likely to create challenges in health care access and potentially exacerbate health inequities,” according to the report titled “Gathering Storm: The Uncertain Future for U.S. Healthcare.”

A supply of well-trained health care workers is important in the Region, especially since the industry plays such a prominent role in the Region’s economy.

“Health care employment has been rising in Northwest Indiana for some time,”



“Those areas that are especially busy are the emergency departments, inpatient care due to the flu season, obstetrics, cancer service, orthopedics and those with chronic conditions, such as diabetes, congestive heart failure, COPD.”

— Barbara Anderson,
Franciscan Health

Pollak said. “You could argue that it’s the biggest industry in Northwest Indiana.”

He said universities, such as Indiana University Northwest, are trying to meet the demand for training workers.

IUN has the only medical school in Northwest Indiana and provides nursing and health information academic programs.

“We’re seeing more interest (in health care careers) from students,” he said. “We’d love to have more. But we’ve hit capacity in those programs. We are looking for ways to expand capacity.”

Other area schools offer health-related programs. Ivy Tech, University of Saint Francis, Bethel College, Goshen College, St. Mary’s College, Valparaiso University and Purdue University all have nursing programs accredited by the Indiana State Board of Nursing. Indiana has 10.23 nurses per 1,000 people, according to the U.S. Bureau of Labor Statistics as of August. But many of those workers are expected to retire or leave the industry altogether.

That means hospital groups that are expanding will need to look for partnerships to fill their employment needs.

For instance, nonprofit HealthLinc is building a 39,000-square-foot, \$15 million clinic in Michigan City. It will sit behind Ivy Tech Community College and offer students hands-on experience.

More medical facilities, of course, create jobs and ancillary businesses, such as hotels, restaurants and stores that form to address the needs of staff, patients and their families.

Pollak anticipates the growth of new businesses near new health care facilities.

“Any business that gets value from being close to a hospital is likely to choose to be close to a hospital,” he said.

Telehealth

A phenomenon in the health care industry that is not likely to encourage new hotels or retail is telemedicine. It provides some forms of health care to patients who communicate with providers over their phones, iPads or computers.

Interest in telemedicine grew during the pandemic when many health facilities had to shut down.

The U.S. Government Accountability Office studied Medicaid beneficiaries in five states and found that the number of

telehealth services increased dramatically — 15 times the pre-pandemic level. The number of patients receiving telehealth services rose from 2.1 million in the year before the pandemic to 32.5 million in the 12 months from March 2020 to February 2021.

Ron Donahue, a former EMT, who operates InHealth, which has headquarters in Valparaiso, also has witnessed the increased interest in telehealth visits.

His company employs paramedics who visit people in their homes to provide such services as EKGs, administration of some medications, lab works and some other services such as breathing treatments.

The paramedics connect with physicians off-site to oversee patients’ care.

“The doctor could be anywhere in the world, and our guy is on the scene,” he said. “The experience has allowed patients to get the same health care even better.”

With so many changes in health care in Northwest Indiana, Pollak and others agree that this is an exciting time in medicine.

“The health care industry is going to continue to grow,” Pollak said. “This is not just Northwest Indiana, and this is not just some fluke.” ■

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Michigan City's Washington Park and its iconic lighthouse are a major tourism draw.

CAREFUL PLANS FOR PRO

CITY BRACES FOR UNPRECEDENTED CHANGE AS DOUBLE-TRACK PROJECT LEA

DOUG ROSS

Michigan City is on the fast track — make that double track — for rapid growth. Estimates are the population could grow to 40,000 people by 2030 or 2035.

The impact of the \$649 million Double Track Northwest Indiana project to speed South Shore Line passenger train travel

between Chicago and Michigan City is massive. A commute of about an hour each way makes living in Michigan City and working in Chicago attractive — the benefits of a downtown job's high salary while also enjoying the lower taxes and small-town atmosphere here.

Michigan City offers a beautiful Lake Michigan beach, lighthouse and zoo

at Washington Park. Indiana Dunes National Park's Mount Baldy; Blue Chip Casino, Hotel and Spa; and Lighthouse Place Premium Outlets, an outdoor mall, are also among top tourist attractions.

The arts scene is vibrant, too, with playhouses, Lubeznik Center for the Arts and Barker Mansion, which is undergoing extensive renovation, and

\$100,300

Median value of owner-occupied housing units, 2017 to 2021

\$47,197

Estimated median household income, 2017 to 2021



Photo by Doug Ross

SPERITY

DS WAY TO DEVELOPMENT

a lot of public art. In 2022, a permanent exhibit honoring suffragist Naomi Anderson, an African American born in Michigan City, was dedicated at Westcott Park.

The promise of easy access to Chicago has developers flocking to the city.

“We’re getting a lot of outside interest,” Mayor Duane Parry said.

If every residential development in the pipeline is built, the city could see 3,500 to 5,000 new residents within a decade, said Clarence Hulse, executive director of Economic Development Corp. Michigan City.

Once in a lifetime

Over the next five years, \$750 million in development is planned for the city’s downtown.

“This is not something a small town gets to do every day,” Hulse said, so outside experts are being hired to provide legal and construction expertise.

Hulse’s rapid-fire list of what’s underway downtown is breathtaking.

The city’s \$100 million station block will be built over two years, with construction set to begin any day. It includes a parking garage with more than 500 spaces, 220 apartments, plus commercial and retail space, Hulse said.

One of the city’s requirements for the new development was that the terra cotta facade from the former train station be preserved and incorporated into the new structure. The facade was carefully dismantled for future use.

The “You Are Beautiful” sign site where the police station and a newspaper office once stood is set to become a \$240 million hotel development with two luxury hotels, condos and retail space. The 12-story development near the entrance to Washington Park will offer Lake Michigan views. It will even include two pools, one of them on the rooftop, Parry said. The pool could be used for ice skating in the winter, he added.

The City Council soon will vote on tax-increment financing district bonds for the project. State tax credits also are expected to be granted. Construction is slated to begin at the end of the third quarter.

“This time next year, we should have three projects well underway,” Parry said in December.

Among the future projects planned for the city is workforce housing at the old Memorial Hospital site bordered by Pine Street, Michigan Boulevard, Fifth and Sixth streets. Hulse’s office will need to relocate, too. For the right price, even City Hall could be sold, Hulse said. It’s on prime real estate, at Franklin Street and U.S. 12, across from the new hotel complex.

With all this development, downtown could stretch all the way from the lakefront to Ames Field, the local football stadium, Councilwoman Angie Deutch said. She sits on the city’s Redevelopment Commission and the Transit Development District steering committee for the nonprofit One Region.

She sees the train station complex as the anchor for expanding the increasingly vibrant downtown.

Hulse hopes downtown residential developments will spread into the east and west sides of the city, where additional housing is needed, especially single-family homes.

Parry hopes more single-family homes could be added in the area where Marquette Mall stands, near the intersection of U.S. 421 and U.S. 20.

He’s also concerned about single-family homes that have been carved up for multi-family units.

“It’s not good for the neighborhood to have single-family homes turn into two-, four- or six-flats,” he said.

Code enforcement officers are told to be aggressive in enforcing the zoning law, Parry added.

Legacy issues

Police Chief Steve Forker said it used to be easy to patrol downtown at night. Hardly anyone was there. But now that



“This (\$750 million in development) is not something a small town gets to do every day.”

— Clarence Hulse
Economic Development
Corp. Michigan City

THE FUTURE OF MICHIGAN CITY



Photo by Doug Ross

Mayor Duane Parry sits by a mural of the lakefront while discussing Michigan City's future. Parry, who is seeking a second term, said he is focused on attracting jobs to the city.

business is booming in the city, that's no longer the case.

Crime has been an issue in the city. City-Data.com says the crime rate in 2018 was 1.5 times greater than the U.S. average.

The city also has a high poverty rate, with an average of \$47,197 household income, according to the U.S. Census Bureau.

City leaders also have made it a priority to address these disparities.

Parry, who is seeking a second term, said he remains focused on bringing jobs to the city.

Deutch, who also is running for mayor this year, is pursuing a grant to improve the lives of people on the city's east and west sides.

"We've got the transit development district dropped in the middle of these most impoverished areas in town," she said. "We have to figure out a way to balance the neighborhoods that are adjacent to (it)."

Deutch is concerned about food insecurity. There are no grocery stores on the east and west sides.

"We just want fresh fruits and vegetables," she said.

Small shops like bodegas and pantries would help. Expanding the Salvation Army backpack program for school children to include fresh vegetables is another approach.

"There's best practices for all this stuff," she said. "Someone's done it already."

Bus shelters and sidewalks are important, especially for neighborhoods near U.S. 421 and U.S. 20.

"That's a safety issue," she said. "They can walk to work, but we've got to create the safer environment to walk to work."

Chief Forker was appointed in October to change the police department's strategy, Parry said.

That includes hiring 14 more officers to fill positions that are fully funded,

A photograph of a young man with glasses, wearing a dark jacket, working on a piece of electronic equipment with many wires. He is looking intently at the device. In the background, there is a computer monitor and other lab equipment.

2022 Best of Northwest Indiana Business

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Forker said. Recruitment, however, is a problem nationally, and Michigan City is no exception. The department lost officers last year to nearby municipalities, including South Bend, Porter County and Chesterton.

Forker's strategy includes using a new recruitment team to have officers share how much they like working for the department. The team will actively recruit potential officers.

The department is launching a marketing effort, too, to help tell its story. It's more than high-profile arrests, but how officers interact with the community.

Using grant money, the department's officers carry new basketballs, baseballs and soccer balls in their cars. If they see a bunch of kids playing and don't have a call to respond to, officers are encouraged to throw a ball to the kids and ask to join them in a game. With full staffing, officers would be more likely to have free time for those games.

Full staffing also would mean increasing targeted enforcement in areas that have seen an increase in calls for service. The detective bureau had 12 officers assigned to it when Forker was a detective. Now it has just six.

La Porte County approved a public safety income tax in 2022, with some of that money going to the Michigan City Police Department. That, too, will help.

The city is joining others in installing gunshot detectors and license plate readers to apprehend offenders more quickly. Already, the department has used neighboring departments' cameras to catch people with warrants who drive into the city, Forker said.

Workforce initiatives

While an increase in population will increase demands on the city's officers, it also will increase demand for jobs.

The city already has some big employers.

Last summer, roofing company GAF dedicated its \$34.5 million distribution center. CEO Jim Schnepfer said the roofing materials production facility in Michigan City, which dates to 2000, is worth about \$300 million. The company is planning a line of roofing materials with solar panels built in, and some of that production could come to Michigan City after it's tested elsewhere, he said.



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Photo by Doug Ross

NIPSCO's Michigan City Generating Station will shut down in a few years, but the utility plans to maintain a power distribution facility at the site.

In November, HealthLinc announced construction of a new state-of-the-art clinic immediately east of the Ivy Tech Community College campus. Estimated cost is more than \$15 million, HealthLinc CEO Beth Wrobel said.

The new 39,000-square-foot building will include 33 exam rooms, two procedure rooms, 12 dental rooms and a community center. It will offer medical, dental, behavioral health, optometry, chiropractic, obstetrics and pharmaceutical services.

HealthLinc plans to collaborate with Ivy Tech on training future health care workers.

Ivy Tech is hoping to gain approval from the General Assembly to construct a new building on its campus at about the same cost. The existing building, a former hospital, would be razed after the new one opens. The Michigan City project is No. 2 on the Ivy Tech wish list, behind an Indianapolis project.

The top floor of the proposed Ivy Tech building would be devoted to health care instruction, Chancellor Aco Sikoski said.

Ivy Tech works closely with the city's employers to train people for future careers. So does Michigan City Area Schools.

The city is considered the air compressor capital of the nation, based on the number of employers and jobs in that industry. There's a Compressed Air Academy at Michigan City High School to train students for jobs in that industry. Classes offer dual credit with Ivy Tech.

"We ask 'what do we need to do to be responsive to the workforce and business needs of our community,'" said Superintendent Barbara Eason-Watkins, who has won awards for innovation and excellence.

Michigan City Area Schools acquired the former Brown Mackie College building on U.S. 20 and is transferring some of the career and technical education programs at the AK Smith Career Center to that facility.

The district also is planning to open classrooms for early childhood learning there. During the next year, five classrooms will open. The first two were slated to open in January or February with the others ready for the new school year in August.

The new facility will train childcare workers as well as young children. Eason-Watkins, who sits on the EDCMC board, said providing additional childcare options is essential to meeting the needs of employers and workers as well as young children.

With a median age of 37.2 years, Michigan City is set on the future, and educating the leaders and workers of tomorrow will secure its success. ■



STEVE FORKER

POLICE CHIEF

Officers sharing basketballs are one way to connect with the community.



BARBARA EASON-WATKINS

MICHIGAN CITY AREA SCHOOLS SUPERINTENDENT

Early childhood learning is way to the future.



JIM SCHNEPPER

CEO, GAF

Michigan City is one of his favorite locations because of its amenities.



ANGIE DEUTCH

COUNCILWOMAN

The train station is the anchor for expanding the increasingly vibrant downtown.



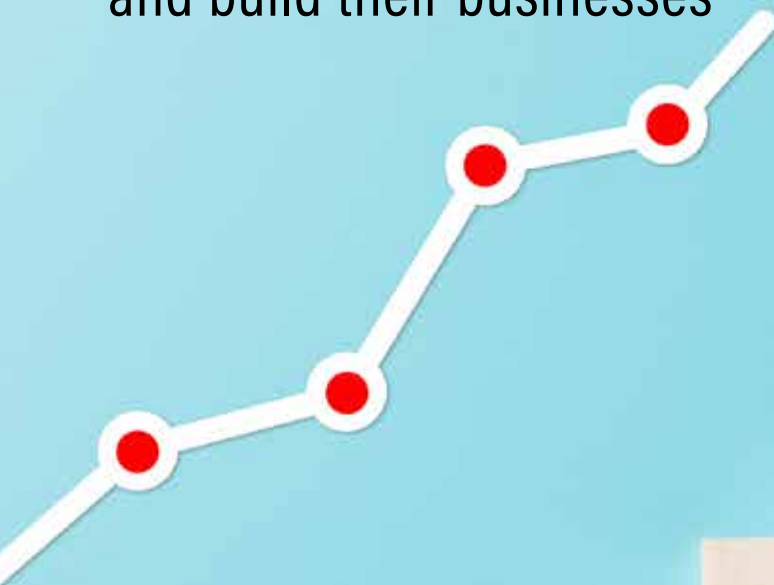
BETH WROBEL

CEO, HEALTHLINC

State-of-the-art health facility is coming east of Ivy Tech Community College.

↑ LAUNCH GROW →

A guide to helping
entrepreneurs start up
and build their businesses





ONE STEP AT A TIME

START AND GROW YOUR BUSINESS WITH HELP

Doug Ross

Turning an idea for a product or service into a successful business takes a lot of work. This seven-step guide will help entrepreneurs move in the right direction.

Jim Hubbard, co-chair of SCORE NW Indiana, said his group offers free mentoring to would-be entrepreneurs. SCORE does seminars on each of these steps.

Bert Cook, executive director of the La Porte Economic Advancement Partnership, and others are eager to point to the Northwest Indiana Small Business Development Center for help with getting started.

Laura Schafsnitz, public affairs specialist with the U.S. Small Business Administration's Indiana district office, urges entrepreneurs to get to work right away. The SBA can help put them on the right path to reach their intended destination.

Ryan Biggs, founder of HelloFrom in South Bend, urged budding business owners to start talking about their idea right away. His business, which sends greeting cards for clients, won the Founder Factory's "Shark Tank"-style pitch competition last fall. His idea took off and has been featured on CNBC, FOX, CNN and HGTV, among others. That's some incentive!

Now get to work!

YOUR GUIDES



JIM HUBBARD
SCORE NW INDIANA
Co-chair



BERT COOK
**LA PORTE ECONOMIC
ADVANCEMENT
PARTNERSHIP**
Executive director



**LAURA
SCHAFSNITZ**
**U.S. SBA'S INDIANA
DISTRICT OFFICE**
Public affairs specialist



RYAN BIGGS
HELLOFROM
Founder

1 So, you have a business idea — what now? How do you start to turn your idea into a profitable business?

"Starting a small business involves planning, making key financial decisions and completing a series of legal activities," Schafsnitz said. "The U.S. Small Business Administration has great online resources to help guide you through the steps you need to take before you open your doors."

Many organizations are eager to offer assistance.

You don't need to seek help from just one, but be sure to let them know who else you're working with and what you're finding out. Often, you might be pointed into another

direction for more specialized help. Follow good advice.

Biggs urges entrepreneurs not to be secretive. "Tell as many people as possible," he said. "This is counter to what many think. Everyone is worried that their idea is going to be stolen, but guess what, starting a business is really difficult."

He said don't worry about someone taking your idea.

"One big idea is fun and exciting, but it takes countless hours, over a thousand smaller ideas, and other people to truly bring this business to life," he said. "If someone else is willing to take your idea and start a company around it, then your idea is probably too easy to replicate and may not be worth doing in the first place."

2 How do you evaluate your business idea? How do you conduct market research?

It's not as hard as it sounds, but it does take time.

"One of the first things you need to do before you start a small business is evaluate your idea and see if it will work by doing market research," Schafsnitz said. "This information will tell you where your customers are, what they're buying, what your competition looks like, what their sales have been over the past few years, and how you might need to tweak your idea and pricing to be successful." Search for "Market research and competitive analysis" on the SBA website for resources that will walk you through how to do market research.



LP FROM EXPERTS

Friends, family and even your local barista are great to run ideas by, but make sure you also talk to potential customers, Biggs said. Figure out what they like about the idea, how they're solving this problem today, whether they're willing to pay for it and other details. "Ask them questions with the intent to truly understand their problems," he said.

Listening is key.

"Don't ask people about your idea to simply feel good about what your idea is," Biggs advised. "Often people will ask potential customers if they like their idea but fail to truly understand how motivated this potential customer is to prioritize solving this specific problem."

He said make sure they would be willing to pay a fee that would allow you to stay in business, too.

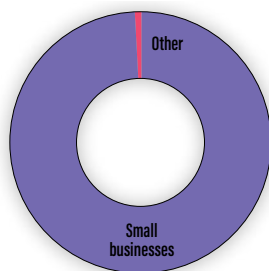
"If a potential customer says, 'I like your idea but I'm not willing to pay for it,' find out why. Ask them what it would take for them to give you money. Do this with enough customers and see what priorities float to the top," he said. "See if you can adapt your product or service."

Cook said he talks to people well on their way to success and some who aren't likely to make it.

"Do you have a business plan? Do you have financial projections?" he asks. "There are plenty of people who have terrific ideas, but get your idea down in writing," he advised.

Hubbard works with clients to make sure their business model is viable. "What's going to make me different from everybody else?" Is it a better mousetrap? Who's the target customer?

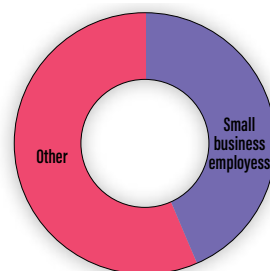
Another pro tip? Go to your local library. Talk to a librarian. "By trade, librarians are research gurus with access to databases and information you might not even know existed," Schafsnitz said.



BY THE NUMBERS

← 534,640 small businesses / 99.4% of Indiana businesses
→ 1.2 million small business employees / 43.8% of Indiana employees

Source: U.S. Small Business Administration



3 How do you write your business plan?

This step is key to a successful venture.

"Writing and maintaining your business plan is vital to the future success of your small business," Schafsnitz said. "A business plan is not a one-and-done document; it lives, breathes and changes for the entire life of your business. As daunting as that might sound, it's not. Think of a business plan as the map you will use on your small business journey."

"Write Your Business Plan" on the SBA website has basic instructions, tips and formats to get a person started, but get expert help once you get the general idea of what you need.

Hubbard hears from many people who want to open a restaurant, for example. "I can cook. Everybody likes my stuff," they reason. But running a successful restaurant isn't just about feeding people.

"To run a restaurant, it's a business. You have to understand the bigger picture," he said. "A lot of the stuff that we can help them think through, they may never have thought of."

That's one of the advantages, I think, of getting mentors. They can help you refine your idea and make it workable."

"Do they have a correct understanding of the marketplace and what they see themselves as being able to see and do?" Hubbard asks.

And do they understand costs? It's not just about the cost of raw ingredients for a recipe.

"You forgot the labor that it took to go out and gather all of this stuff and go out and put it all together," he said.

Then there are overhead costs like marketing, packaging, maintaining a location and more.

Hubbard helped a young man get his cement work business off the ground. After finding his niche, the

client had to calculate the cost of equipment, determine how much to pay employees and plan how to market the business.

"We try to get them to understand the cost of providing a service or a product, make that calculation," he said. Then it's a matter of seeing what the market will pay. "If I'm not below that cost, I'm going to lose money."

Advisers like Hubbard won't write a business plan for a new business but offer free one-on-one counseling, advice and mentoring. They'll provide training, tips, templates and more.

"There are ways to do it so that banks are more comfortable" lending money to the business, Hubbard said.

4 How do you develop an entrepreneurial mindset?

Going through the motions won't work. You must believe in your idea and make a plan.

"Turn your dream into a reality. Write your ideas down. Make a plan. Consult with a business adviser. Set smart goals," Schafsnitz urged. "Dreams come true when you consistently do the work to achieve them."

True entrepreneurs love solving problems, Biggs said. They're obsessed with the idea that they can make something better, more efficient or cheaper.

5 How do you build your social network?

It's important to connect with other business leaders as well as reach out more broadly through social media and other means, Cook advised.

"We tend to be of the opinion that you don't put all your eggs in any one basket," he said.

Conversations with other business leaders help you know what's going on in your community and how you might be



RESOURCES

Want to start a small business? Here are some places to turn for help:

- Indiana Chamber of Commerce, Indianapolis
- Indiana Economic Development Corp., Indianapolis
- Indiana District, U.S. Small Business Administration, Indianapolis
- Northwest Indiana Small Business Development Center, Crown Point
- Northwest Indiana Forum, Portage
- Center of Workforce Innovations, Valparaiso
- Entrepreneurship assistance at University of Indiana Northwest, Small Business Institute, consulting services for businesses, Gary
- Innovate WITHIN
- LEAP, partnership between the Greater La Porte Economic Development Corp. and the Greater La Porte Chamber of Commerce.
- Purdue Northwest University, Certificate in Entrepreneurship and Innovation, Commercialization and Manufacturing Center, Hammond, Westville
- Notre Dame University, Innovation, De-Risking and Enterprise Acceleration, the IDEA Center, South Bend
- SCORE Northwest Indiana
- Society of Innovators at Purdue Northwest
- Startup South Bend-Elkhart
- Valparaiso University Innovation Hub, Valparaiso
- 1 Million Cups of Northwest Indiana, Hammond
- Community Investment Fund of Indiana, Indianapolis
- Indiana PTAC, Northwest Region, Crown Point
- Center for Creative Solutions, Michigan City
- NWI BizHub.com/resources: Most comprehensive list of resources for small businesses in Northwest Indiana
- Move to Indiana.com/business
- inbiz.in.gov to register a business

able to capitalize on events as well as generally improve your community.

"Get involved with your community! Join community organizations, go to town hall meetings, join online forums," Schafsnitz said. "Networking is essential to growing and grass roots advertising your new venture."

Marketing advice depends on the type of business.

"Be smart. Reference your market research and determine where your customers and peers spend their time," she said. "If your research shows that your customer base makes purchases based on what they're seeing on Instagram, focus on building your Insta presence and becoming a go-to small business on that platform."

Downtown Delights, a yogurt business in downtown La Porte, does that well, Cook said. The company is small but has an outsized presence by using social media well and having a presence at a lot of events.

Something not to do, Hubbard said, is to be injudicious about what you post online.

"If it goes on the internet, it goes there forever," he reminds clients. "Are you on there as a person, or are you on there as a representative of your company?" Social media users might not understand the difference. So, use a carpenter mindset when posting, he suggested. "Like a carpenter, measure twice, cut once."

Schafsnitz suggested bouncing ideas off mentors and taking any free social and digital marketing classes they offer. The SBA website also has free marketing tutorials, and there are online platforms offering advice on how to have an impactful social presence.

"Try it all," Cook advised, and see what works best. But don't just focus on one niche. "If you don't diversify yourself, that really becomes a problem," he said.

6

How do you select a business structure?

Cook advises consulting a law firm that specializes in commercial business for the best advice on how to set up your business. You want to

protect yourself from potential failure even as you work toward success in business.

Schafsnitz referred to the SBA website for an explanation of the types of business structures. Mentors can also offer advice once they learn more about your plans for your business.

7

How do you register and license your business? What kinds of permits do you need?

Each town, county and state is different.

La Porte doesn't require most businesses to get a permit to operate in the city. However, it's a good idea to make them aware of what's going on, Cook said. They might have advice that you will find useful in setting up your space, as well as utility service and signage.

"It's a good practice to connect with the community you're operating in," he said.

Schafsnitz said Indiana's website has an excellent online resource that allows you to research and register your small business plus file any certification and/or tax paperwork you need to keep your small business legal. Look for "Business Owner's Guide." A mentor or attorney also can help you make sure you're registering your business right.

With that said, the chances of starting a successful business that makes it to the five-year mark are 50-50. According to data from the U.S. Bureau of Labor Statistics, about 1 in 5 businesses fail during the first year. About 35% make it to 10 years. In Indiana, those rates are about right, according to a LendingTree analysis.

The top reasons for failure? Money management, no one wants the product or service and not enough research into the competition. But with careful planning, understanding your market and the competition, and enthusiasm for your work, a business can thrive. ●



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CULTURE FOR BUSINESS

INDIANA TURNED GRIM OUTLOOK 20 YEARS AGO INTO TOP CLIMATE FOR STARTUPS, INNOVATION

LAURIE B. DAVIS

It takes a lot of moxie to roll with the ups and downs of starting a new business. But aspiring small business owners in the Region will find they don't have to go it alone. A network of experts across the state, in organizations big and small, offers free advice, education, mentoring and connections to resources for building a successful business.

The owners of 33,500 businesses and counting discovered that the economic viability in Northwest Indiana's seven counties is worth their personal determination and their blood, sweat and tears.

The statewide network of people with business expertise work in organizations from the federal government's Small Business Administration to the Indiana Chamber of Commerce, and the Indiana Economic Development Corp. to the 10 regional Small Business Development Centers. State universities, Purdue University Northwest, Indiana University Northwest and Valparaiso University, also help guide and support businesses and drive economic growth throughout Indiana.

Many of these agencies are integrated. The SBA funds the Northwest Indiana SBDC, which secures local matching funds from the IEDC and PNW.

One of the funding programs of the IEDC is the READI program. According to Erin Sweitzer, vice president of communications, it will have a significant and transformational impact on communities across the state, including Northwest Indiana, which received a \$50 million allocation, the maximum amount a region can receive. Northwest Indiana's proposed projects are focused on innovation, education, talent attraction and quality of place.

Idea factory

Lorri Feldt, regional director of the Northwest Indiana Small Business Development Center, and her team of advisers work alongside entrepreneurs and business owners in all aspects of starting and growing a business. Individuals come to them with ideas for restaurants and bakeries, retail stores and salons, or manufacturing and agribusinesses.

The advisers might offer market data or how to target millennials or Gen Z consumers.

"We help them gain an understanding of that segment and what motivates them and how to appeal to them," Feldt said.

No matter how much exposure clients have had to understanding their markets — and some know their markets very well, Feldt said — the SBDC helps them navigate the details.

"We try to meet startup individuals where they are," she said.

When a company wants to create a physical product for an invention, "Purdue Northwest can help them create a functional prototype for that," Feldt said.

Alexandra Moran, clinical instructor of entrepreneurship, helps run and teaches courses in Purdue Northwest University's certificate in entrepreneurship and innovation program.

"We spend a significant amount of time on the experiential learning component," Moran said. "Experiential learning is not only much more impactful for retention, but what we try to do is to help students create their resumes, their LinkedIn profiles, and actual opportunities and accomplishments where they've executed successfully on projects."

Moran collaborates with her colleague and business partner, Mont Handley, associate director of the Commercialization and

YOUR GUIDES



LORRI FELDT
NW ISBDC
Regional director



ALEXANDRA MORAN
PNW, Clinical instructor
of entrepreneurship



MONT HANDLEY
PNW, Associate
director of the
Commercialization and
Manufacturing Center



KEVIN BRINEGAR
INDIANA CHAMBER
CEO and president

Manufacturing Center at PNW's College of Technology.

"What he did a few years ago, and we've worked together on this, is create a concept of commercialization program, locally," Moran said.

The grant Handley received helps take startups through tasks such as customer discovery, intellectual property protection and presentation skills.

"We partner students with those startups so they can walk right down that road together," she added.

Moran and Handley are working on formalizing the program to build strategies for attracting venture capital within Northwest Indiana.

"We're going to start building that ecosystem here," Moran said.

PNW alumni entrepreneurs will be part of the initiative.

“Keeping together a core group of students and a core group of startups, that’s really the magic sauce, that the startups continue to scale and build,” she added.

Moran said she is one among many resource experts in the Northwest Indiana network who are willing and able to assist businesses.

“If someone needs to be plugged in, they can come to me, they can go to Lorri, they can go to Mont. We’re not that hard to find,” she said, laughing. “The flywheel is spinning. We have successes, including venture successes.”

They are attracting capital, too.

“Five years ago, I couldn’t tell you we’ve been raising venture money,” Moran said, “but now our startups, outside of the competition space, are raising venture money.”

They also are helping women and minorities bring their ideas to market.

“Many of them are owned by women, and women of color, who are getting it done. And that should be celebrated.”

Legislative reforms

The Indiana Chamber and the SBA form a powerhouse of advocacy for businesses, from Indianapolis to Portage and around the state.

Kevin Brinegar oversees the chamber. As its CEO and president, he has steered a team of lobbyists and other business advocates for almost 30 years. He plans to retire in January 2024. Brinegar was instrumental in leading the chamber’s efforts in 2000 to reform business tax laws in Indiana.

Brinegar says the chamber’s top three ways of supporting Hoosier businesses are: legislative and regulatory advocacy, regulatory compliance and employee training programs, and providing information to members/customers regarding policy matters that impact their businesses.

“The Indiana Chamber also works to elect business-minded individuals (through our PAC, Indiana Business for Responsive Government) to the General Assembly in order to create the best business climate possible for our state,” Brinegar said. “Our successful and impactful legislative

DID YOU KNOW?

FIRST IN A

SERIES: The U.S. Small Business Administration’s Indiana District Office is partnering with us to provide regular tips for small businesses. The first in the series will offer 10 steps to starting a business and how the SBA can help. Find this “Did You Know” tip on our website, nwindianabusiness.com, or scan the QR code above with your phone.



U.S. Small Business Administration



SCAN WITH PHONE

and regulatory advocacy creates a business environment that makes businesses want to stay here — and locate here.”

The reforms eliminated the inventory tax, a corporate gross receipts tax, and lowered the corporate net income tax from what once was the sixth highest in the country. Twenty years ago, Indiana’s business story was grim. The state ranked last in job creation and growth, last in economic momentum, and first in bankruptcies and home foreclosures, Brinegar said.

Today, the National Tax Foundation ranks Indiana among the top 10 best states in its 2023 State Business Tax Climate Index. Even more illuminating is Indiana’s current ranking by Forbes as the No. 1 best state in which to start a business in 2023.

The SBA provides funding programs, counseling, federal contracting certifications and disaster recovery. It also provides resources through its partner organizations, loan lenders and other community groups that help small businesses succeed.

Laura Schafsnitz, spokesperson for the SBA, Indiana District, says the agency’s work on behalf of businesses gives them a voice in the White House and with Congress. The agency’s administrator, Isabella Casillas Guzman, is a member of President Joe Biden’s cabinet.

“She can use that power and influence to help encourage legislation

based on what small owners tell her,” Schafsnitz said.

The administration also offers educational programs, including THRIVE: Emerging Leaders Reimagined. Indiana’s business leaders can take advantage of THRIVE, which is focused on teaching skills to entrepreneurial executives to scale their businesses and make them more efficient, profitable and competitive. The six-month program is for those who’ve been in business for three, five or 10 years.

“What small business owners tell us is No. 1, ‘I came out of this with a better idea of how to develop strategy,’” Schafsnitz said.

These local, regional and national advocates of Indiana businesses rewrote the state’s story on business climate through their own purposeful strategies. Besides tax reforms, foundations in Northwest Indiana — including the Legacy Foundation, Crown Point Community Foundation and Unity Foundation — pooled their finances to fund the NWIBizHub.com, a web portal listing of more than 70 business resources across Northwest Indiana.

“We’re the only Region that built a small business portal like that,” the SBDC’s Feldt said. “It was very intentional.”

She said the IEDC is working on building other regional portals.

“It’s more evidence of the support and commitment there is regionally behind small businesses,” she said.

The people who do the work, day-in and day-out, keep “the flywheel spinning,” as Moran calls the regional, economic momentum.

“We have advantages here,” in Northwest Indiana, Feldt said. “We have a work ethic in the Region. Some people call it grit; pick your favorite term.”

Starting a business isn’t for everyone, she said.

“I think we as a local, a regional culture, have that measure of determination and tenacity that is well-suited for entrepreneurship.”

Some call that moxie. ●





15 NWI COMPANIES EARN PLACE IN STATE'S NEW YEARBOOK

HEATHER PFUNDSTEIN

Fifteen Northwest Indiana companies are included in a new publication that highlights efforts of the state's entrepreneurs.

"Entrepreneurship Indiana" will come out annually. The first issue was released in November during Global Entrepreneurship Week in Indiana.

The publication highlights 100 businesses. Here are the Northwest Indiana companies that received

recognition in the order that they appear:

- Crossroads Solar, South Bend
- Paradise Spreads, Schererville
- Patchables, Hobart
- Plantennas, Chesterton

- The Roaming Wedge, Griffith
- ROCKaBLOCK, Merrillville
- Abrams Studios, North Judson
- Importin' Joe's Ethiopian Coffee, South Bend
- SIMBA Chain, South Bend
- Alliance RV, Elkhart
- Ameri-Can Engineering, Argos
- BNutty, Portage
- StoryBolt, Hammond
- TayCo Brace, South Bend
- Tolbert & Tolbert, Gary

Indiana Secretary of Commerce Brad Chambers and the Indiana Economic Development Corp. also announced a new website that will support entrepreneurs with a list of resources, programs and services for those who want to start or grow a business. It is still in beta testing.

"Entrepreneurship has been and continues to be an essential driver of Indiana's economic future," Chambers said in a press release. "Our innovation ecosystem has unlimited potential and deserves

continued cultivation and resource allocation."

The Indiana Venture Report said that the state surpassed the \$1 billion mark in venture capital investment for the first time.

South Bend, including Elkhart, is of particular note, landing the No. 20 spot on the 2022 Best Startup Cities in the Midwest list by Midwest Startups.

Indiana companies less than five years old contributed about \$11.5 billion to the state's gross domestic product in 2021, according to an IEDC press release. These same types of companies created 36,000 jobs in 2019.

"We honor and thank our entrepreneurs — the risk-takers, dreamers and innovators who are fundamental to our state's economy," Chambers said.

Find the complete list of businesses in "Entrepreneurship Indiana" at www.entrepreneurshipindiana.com. ●



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TRANSPORTATION BOOM

FROM PORTS TO RAILROADS TO AIRPORTS, FUTURE SUCCESS MEANS BIG INFRASTRUCTURE PROJECTS NOW

LAUREN CAGGIANO

Indiana's official motto is the "Crossroads of America," and that phrase is particularly relevant as various logistics projects and efforts unfold in the Region.

From upgrades at airports to monumental changes at railroads, the infrastructure for the freight delivery and transportation needs of tomorrow are under construction now.

Indiana is a strategic location for many national and international companies — institutions that rely on transportation to move their products. Every year, 724 million tons of goods pass through the state. That makes it the fifth busiest state for commercial freight in the nation. By 2040, that number is expected to grow by 60%, according to the Indiana Department of Transportation.

Northwest Indiana plays a big part in the state's freight plans and its desire to become the logistics hub of the Midwest. Industry leaders in the Region are making good on promises

and plans to expand infrastructure here. They also are taking advantage of state and U.S. government funding and grants that will help them bring big plans to fruition.

Bigger is better

One feather in the state's proverbial cap is its robust ports system — one of the most dynamic in North America.

In 2017, the Ports of Indiana-Burns Harbor received one of 10 U.S. Department of Transportation FASTLANE small project grants for \$9.85 million to increase its cargo handling capacity and multimodal capabilities for the Lake Michigan port.

More than five years later, Ryan McCoy, port director for Burns Harbor, said

that funding has translated into impressive results. To date, more than \$20 million in infrastructure projects are underway, including the construction of a new 2.3-acre cargo terminal with multimodal connections for handling cargo transfers between ships, barges, rail cars and trucks.

But that's only the beginning of this investment.

"In addition, 4.4 miles will be added to the port's existing 14-mile rail network," McCoy said. "Improvements to the west dock, including extending a retaining wall and paving a dock apron, will result in an additional 1,200 feet of usable dock space. The project scope also includes a new 6-acre truck marshaling yard that will relieve congestion along port roads."

Construction on that phase of the project will begin this year, McCoy added. The marshaling yard will allow tenants to send their trucks to an organized truck staging yard with identified parking. The trucks can turn off, recharge, refuel or clean idle until tenants are ready for loading.

The idea is to make the ports bigger and better so they can serve more customers and make Indiana more competitive on a global scale. With that in mind, McCoy said Ports of Indiana-Burns Harbor is looking at electrification projects.

"In June 2022, we completed a renewable energy-microgrid study," he said. "This study determined that pilot and full-scale microgrid projects are feasible at Burns Harbor and provided



“We’re going to be very competitive to attract new riders to the (double-track) system and make Northwest Indiana all the more attractive for people who want to live, stay, play, invest here in this area.”

— Michael Noland, South Shore Line/ Northern Indiana Commuter Transportation District



initial design and outlined a roadmap for advancing these and other recommended projects.”

Speaking of advancement, McCoy said the ports plan to maintain that momentum. For instance, the Ports of Indiana-Burns Harbor also is working on an \$8 million port infrastructure development grant to build a new bulk aggregate storage building. McCoy noted they intend to search for a partner to help develop and operate the property.

A game changer

The lake shore is a hub of activity on another front. According to Michael Noland, president of the South Shore Line/Northern Indiana Commuter Transportation District, two large infrastructure projects are poised to drastically impact the Region.

“The main line project for existing lines, the South Shore Line is a 26-mile corridor, where we’re double tracking the entire route between Gary and Michigan City,” he said.

Noland said the double-track project will be a game changer. It’s about a 26-mile area, but 18 miles of that territory is a single-track railroad. A second track will expand service, connecting Michigan City and Gary. The project broke ground June 21, 2022.

“That’s about a \$650 million project, and we’re getting close to being about halfway done,” he said.

While 2022 was the first year of construction, work should be complete by the end of 2023.

Then, Noland said, the public can expect greater efficiencies. For instance, they’re adding 14 new trains per day to the line. He also expects that on-time performance will be greatly enhanced.

“All those things factor(ing) together means that, in addition to providing much better service for those people who currently ride the system, we’re going to be very competitive to attract new riders to the system and make Northwest Indiana all the more attractive for people who want to live, stay, play, invest here

in this area,” he said. “These are all the great things that we have going on from a quality-of-place perspective, being next to Lake Michigan.”

The same can be said of the West Lake Corridor Project, which is funded by a \$203.3 million Railroad Rehabilitation and Improvement Financing loan from the U.S. Department of Transportation’s Build America Bureau. This \$950 million project will result in an extension that runs from the South Shore Line in north Hammond down the Illinois-Indiana border to the towns of Munster and Dyer. According to Noland, the project is due to be completed by May 2025 as a Federal Transit Administration New Starts project.

The project will resurrect a piece of history, too.

“There will be 12 trains a day for this new service that will run along what was the old Monon Railroad corridor,” he said. “The Monon hasn’t seen a passenger train on it probably in 50-some years, or maybe longer. So, we’re restoring passenger service to a line that formerly had passenger service on it but hasn’t seen it in decades.”

To that end, Noland said the district plans to run five trains in the morning

the South Bend International Airport, allowing us to utilize that asset in a much greater fashion,” he said.

The airport wants greater access to Chicago, too. The NICTD announced a \$6 million contract for engineering services from Chesterton-based DLZ last year. The company will realign the station from the South Bend airport’s east side to its west side. The plan is to reduce travel times from the airport to Chicago to 90 minutes. Work is scheduled for completion in 2024.

A catalyst for growth

The South Bend International Airport isn’t the only airport making changes in the Region. The Gary/Chicago International Airport also is a big player in the logistics landscape.

Executive Director Daniel Vicari said the airport managed 103 million pounds of cargo in 2021, making it the third largest by weight in the state.

Those numbers would not have been possible without the 2015 runway expansion by almost 9,000 feet.

“That kind of laid the foundation for a lot of the subsequent public and private investment that you see today,” Vicari

724M tons of goods pass through Indiana every year, according to the Indiana Department of Transportation.

to Chicago and then another five during rush hour. That’s not the only development, however.

“We’re going to run a two-car shuttle train that’s going to run the 8-mile corridor from the Munster-Dyer border to north Hammond,” he said. “... And then they will transfer, if they so desire, to a South Shore Line and head on into the city.”

According to Noland, it’s also important to consider another destination when planning these rail projects. That’s why there are plans to run a two-car shuttle from Michigan City to the South Bend airport, 30 miles away.

“So, the idea being is that we provide much greater service in and out of

said. “Whether it was the terminals, the hangars and the new amenities that were provided for the private tenants, that laid the groundwork for UPS and other customers’ facilities. The runway was the catalyst for a lot of the growth you see today at the airport.”

Vicari said the next chapter in the airport’s history will be defined by expanding cargo ramp capacity.

“This (project) will allow for more large-bodied wide-body aircraft to utilize our airport,” he said.

When the runway was extended, more property was available on the west side of the airport in the extension area, he said.

LOGISTICS

"That (area) was approved last year as our cargo/logistics development area," he said. He said more details will be available in a few months.

"We're working pretty aggressively on getting that capital investment there so we can build additional facilities," he said.

Moving state forward

Tony Kazakevicius, Chicago South Shore & South Bend Railroad's director of sales and marketing, said Northwest Indiana's location makes it an economic engine.

"The most encouraging thing has been, over the past couple of years, the amount of industry that is looking to move into Northwest Indiana — into our territory," he said. "Some of them are moving out of Illinois, while some are brand-new industries looking to be in Indiana."

He said the "great business climate" here and Northwest Indiana's proximity to Chicago make it an ideal location.

"You don't have to be in Chicago or in Illinois to get those benefits," he said.



"The most encouraging thing has been, over the past couple of years, the amount of industry that is looking to move into Northwest Indiana — into our territory."

— Tony Kazakevicius
Chicago South Shore &
South Bend Railroad

An affiliate of Anacostia Rail Holdings, Chicago South Shore & South Bend Railroad operates 127 miles of line and provides rail freight service between Chicago and South Bend and Chicago and Kingsbury, Indiana, with connections to all Chicago-area railroads as well as the Port of Chicago.

Kazakevicius said his company is committed to moving a few key projects forward. For example, they're working on a transloading opportunity. This involves taking product either off a rail car and putting it into a truck for the last delivery, or taking product off a truck and putting it into a rail car to move it across the country.

The railroad has a small facility in Michigan City, and officials are hoping to expand that or build a larger one soon.

But like his peers, Kazakevicius said they're struggling with employee retention — and that's a challenge.

Bridging the gap

As for workforce issues, Region schools are helping to bolster the state's logistics sector by offering educational programs. Ivy Tech specifically offers a supply chain management program.

Julius Edwards, vice president of business, logistics and supply chain, said the community college program was developed out of necessity.

Indiana is a logistics hub for employers like FedEx, UPS and rail. These companies rely on labor to handle the demands of today and tomorrow. Designed to bridge this gap, Ivy Tech's supply chain management program prepares students to enter the workforce with the skills demanded by the industry.

According to Edwards, one of the program's strengths is its versatility. Upon completion, students receive short-term certificates to make them more marketable in the workforce. Courses in the program also apply toward technical certificates and degree programs. The curriculum also is designed to fit into a working student's life.

"We have a lot of nontraditional students, and because of that, when this program was created statewide, across the various campuses, the needs of those nontraditional students had to be taken into account," he said.

For example, class sessions run eight weeks to fit around busy periods in supply chain, like the holiday rush. For some students, this education can be life changing. The college's four-week course for a CDL license can improve a worker's hourly pay from \$12 to \$38 an hour, Edwards said.

According to data supplied by the college, during the 2020-2021 academic year, Ivy Tech awarded 278 supply chain credentials. That number rose to 349 during the 2021-2022 year.

Valparaiso University also introduced a degree in supply chain and logistics management in 2018.

The average logistics salary in Indiana is \$63,000 a year, according to the Indiana Economic Development Corp., making the money spent on education worth it.

Those efforts really pay off when considering the lengths Northwest Indiana has gone to beef up its logistics infrastructure and educate workers to fill the workforce needs of the future. ■

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Photo provided by Trevor Putt

The inside of one of Eden Valley Farms' greenhouses shows a sea of fresh green lettuce in Francisville. Last year, it sold 500,000 pounds of lettuce.



Photo provided by Carlos Rivero

Don Quijote Restaurante in Valparaiso features vegetables from Carlos Rivero's garden.



Photo provided by Carlos Rivero

Vegetables from Carlos Rivero's farm are harvested and used fresh at his restaurant.



Photo provided by Chris Bardo

Stop 50 Wood Fired Pizzeria serves fresh gelato made from berries grown on their farm in Michiana Shores.



Photo provided by Summer Holman

The pulled pork and coleslaw served at The Farmhouse Restaurant make the most of ingredients from Fair Oaks Farm and neighboring farms.

FROM FARM TO TABLE



RESTAURANT OWNERS FIND UNIQUE WAYS TO KEEP MENUS FRESH, WHILE OTHERS JUST WANT QUALITY FOOD

KERRY SAPET

More restaurants across the country are adding farm-to-table dishes to their menus. But some restaurants in the Region are more than ahead of the curve, having embraced the concept for years.

“Twenty years ago, farm-to-table wasn’t a term you heard much about,” said Chris Bardol of Stop 50 Wood Fired Pizzeria in Michiana Shores. “For us it was about finding fresh and local food. Knowing the area and some farmers helped us to do that without the label.”

The concept of farm to table is becoming more mainstream, but it means different things to different people.

“The farm-to-table concept wasn’t necessarily where we started,” Bardol said.

Chris and Kristy Bardol founded the restaurant in 2006. They own a 22-acre farm where they grow many of the ingredients they use at Stop 50. The couple cultivates tomatoes, asparagus, herbs and fruit, including mulberries for gelato. They make maple syrup and raise chickens to produce eggs for their meatballs. They harvest the oak, applewood and cherry wood on their property to fire their pizza oven.

“We use the land,” he said. “Farm-to-table isn’t something we do for a living. It’s not a label, it’s our lifestyle.”

Chef Carlos Rivero, owner of don Quijote Restaurante in Valparaiso, also uses homegrown ingredients. He follows the seasons, planting peas in the spring and tomatoes and squash later on. He raises quail for their eggs and uses their waste as fertilizer. All the vegetables served at the restaurant during the summer come from his farm.

“I was born on a farm and then went into the restaurant business,” Rivero said. “Both of those things grew up at the same time into one.”

Bardol’s and Rivero’s farms are minutes from their restaurants. They purchase the ingredients they don’t



Photo provided by Chris Bardol

The Bardols follow traditional methods to make maple syrup to use as one of their ingredients at Stop 50 Wood Fired Pizzeria in Michiana Shores.

grow, such as walnuts and goat cheese, from local farmers. Their restaurants are the definition of farm to table. There is no middleman.

Anne Massie is the executive board president and grants manager of the Northwest Indiana Food Council in Crown Point. The organization promotes local food security and sustainability. To Massie, farm to table means food is locally sourced.

“It involves farmers who are committed to and embedded in the community. There is transparency in the food that is grown and eaten,” she said. “It all comes back to the story about where the food comes from.”

Taking root in Indiana

The state of Indiana has long been synonymous with farming. Indiana has 56,649 farms and is one of the largest agricultural exporters in the nation, according to the Indiana State Department of Agriculture.

“Even though we’re the 10th-largest farming state in the nation, we’re

not eating what we grow,” Massie said. “98% of the fruits and vegetables Hoosiers eat is imported to the state of Indiana.”

To the NWI Food Council, that’s a problem — especially when a pandemic hits and the supply chain collapses.

“Local farmers and local food chains picked up the slack,” she said. “They were able to fill in, be super nimble and adapt to feed our communities.”

As people start to rely more on local food sources, the Region has plenty to offer local communities and larger markets such as Chicago and Indianapolis.

“Indiana has access to some of the best resources,” Massie said. “Farm to table offers an incredible opportunity and benefit to urban and rural communities that rely on each other and exist together.”

Both Bardol and Rivero have established relationships with nearby farmers to obtain ingredients for their restaurants. Others are trying to help build those types of connections.



Photo provided by Otho Farrow

Otho Farrow, founder of Metropolis Greens in South Bend, stands beside a tower of large-leafed kale grown in his vertical farm.

In 2021, the NWI Food Council founded Region Roots, a virtual farm store that connects buyers with local farms and producers who roast coffee, bottle artisan sodas and blend herbs for teas. The council picks up the products and delivers them within 24 hours.

Trevor Putt, general manager of Eden Valley Farms in Francisville, participates in the Region Roots program.

"A customer gets food that's been harvested in the morning, picked up in the afternoon and can eat fresh food within 24 hours," Putt said.

A fourth-generation farmer in the county, Putt describes himself as "home grown." His hydroponic farm sells lettuce and herbs to local restaurants

and stores across the Midwest. Last year it sold about 500,000 pounds of lettuce and 1.5 million potted herbs.

But much of the Region's produce is trucked in from California and Arizona. By the time it hits the shelves at grocery stores in rural areas, it has a shelf life of about three days.

"Right now, our lettuce is cheaper. It's closer. It lasts longer," Putt said. "It's a no brainer."

According to Chris Bardol, using locally grown food offers big advantages.

"One of the benefits, hands down, is the quality of the product, the quality of what you and I and the customers who come into the restaurant can eat. People taste that difference," he said.

"Without even saying what we're doing, the quality aspect speaks."

Seasonal challenges

Running a farm-to-table restaurant presents some difficulties.

"It is a challenge seasonally — literally and figuratively — with the weather and the business," Bardol said.

To obtain fresh ingredients, chefs go farther to get their produce and need to be flexible with their menu offerings. Stop 50 closes for the winter. Rivero imports some ingredients from Spain. Others go with the flow.

"We switch with the seasons, incorporating different items on the menu," said Summer Holman, director of sales and interim marketing manager at Fair Oaks Farm in Fair Oaks.

At the Farmhouse Restaurant, they serve dishes that incorporate ingredients from their farm and local farms.

"We work with farmers to see what they have," Holman said. "People are becoming aware this is something you can do in the cold months."

Not having ingredients year round has been a learning curve for customers.

"The hard part was, at the beginning, trying to explain to someone that we don't have tomatoes for a caprese salad in November," Bardol said. "People thought we were idiots because we didn't have tomatoes."

Bardol explained he doesn't buy tomatoes then because they're not good.

"Everyone is so used to getting what we want, wherever and whenever we want it. As much as the missing it is hard, there's the joy we have when it comes back into season," he said. "Absence makes the heart grow fonder."

An evolving industry

Farmers in Indiana are looking beyond traditional farming methods. They're using hydroponics and aeroponics to put fresh food on the table year round. At a hydroponic farm like Eden Valley Farms, Putt skips the soil and grows crops directly in nutrient-rich water.

"It's cost-effective, doesn't require pesticides and is safer because we can control the environment and keep pests out," Putt said. "It's definitely the way of the future."

A vertical farm uses aeroponics. Crops are grown in stacked layers, creating 20-foot-tall columns of plants. The roots of the plants are suspended in the air and irrigated with a nutrient-dense mist.

Both methods are considered Controlled Environment Agriculture (CEA). Conditions such as temperature and humidity are monitored and managed indoors. LED lights deliver the UV rays plants need for photosynthesis.

"We think about how we can mimic the natural environment to minimize touch points, and conserve water and energy when designing a controlled indoor environment," said Robert Colangelo, founder of CEA Technology Inc.

Colangelo owned and operated one of the first indoor vertical farms in the country.

"Vertical farming is about 15 years old," he said. "It's the new kid on the block."

Colangelo's company produces the Smart Farm, a hybrid between a greenhouse and vertical farm that is modular, scalable and can produce a high density of crop in a small footprint.

A 320-square-foot vertical farm can produce the equivalent of 2 to 3 acres of crops a year and uses 98% less water, according to Otho Farrow, founder of Metropolis Greens in South Bend. Farrow's vertical farm produces herbs and leafy greens.

Farrow discovered vertical farming when he was living in New York City and working in marketing.

"I was on the J train going from store to store, and I saw these trailers. I got off the train and walked past one of them," Farrow said. "I saw this pink, fuchsia light coming from inside. I thought it was a pop-up party. A woman came out and said it was a farm. I thought this is the most amazing thing in the world, having grown up in farm country."

When Farrow moved back to the Region to be closer to family, he



Photo provided by CEA Technology

Robert Colangelo (right), founder of CEA Technology Inc., and Lane Patterson, chief agricultural engineer, grow lettuce in the first vertical farm they built in Portage.

purchased two shipping containers that had been converted into high-tech vertical farms by the company Freight Farms.

He was on to something. Hydroponics and aeroponics allow growers to produce food anywhere in the world, at any time of the year. Both methods are well suited for growing herbs and the greens you'd find in a salad bowl.

The U.S. Department of Agriculture is researching their use to grow other fruits and vegetables.

"The Western states are in a long-term drought," Colangelo said. "This is unsustainable. We need to leverage science and technology to grow local."

Community benefits

The farm-to-table movement in the Region has benefited communities in unexpected ways.

Farrow recently partnered with Navarre Junior High in South Bend. Students will eat, grow and sell the produce they grow. They will learn about the latest agricultural technology.

"I can control the temperature, air flow and humidity of the farm from my

phone — and the kids are learning this," Farrow said.

Putt sees his farm as an investment in his community's future.

"One of the reasons we wanted to build the farm is that we are a small rural community, and our population is declining," he said. "We wanted to create better-paying jobs, so when people go away to school, they have the opportunity to come back."

The Bardols' restaurant is in a neighborhood grocery store that closed in the 1980s. Chris Bardol biked there as a child to buy candy.

"Every time we'd come back, we'd say someone should do something with that building," he said. "We grew up in the area, knew the voids, and were always looking for good, fresh food."

For restaurant owners, farm to table starts with the goal of putting the finest food possible on their customers' plates.

"One of my favorite benefits is bringing something fresh that I cultivated and using it to create something special for someone," Rivero said. "I enjoy what I do and how I do it." ■

BY THE NUMBERS: Indiana is known for its bountiful harvest. There's a reason why, and here are the numbers to prove it:

56,649

The number of farms in the state of Indiana. It is one of the largest agricultural exporters in the nation, according to the Indiana State Department of Agriculture.

500,000

The number of pounds of lettuce that Eden Farms in Francisville sold last year. The hydroponic farm sells lettuce and herbs to local restaurants and stores across the Midwest.



NEW FOR



Neighbors' Educational Opportunities remodeled the Camelot Bowl (above) in Portage, which now houses NEO's New Vistas High School and Adult Education programming.

Photos provided by NEO

DEVELOPERS FIND USES FOR EMPTY BUILDINGS, FORGOTTEN LOCATIONS WITH A LITTLE IMAGINATION

CHAS REILLY

Repurposing a large vacant building can require some imagination.

Fortunately for Rebecca Reiner, she has a lot of that.

Reiner, the founder and executive director of Neighbors' Educational Opportunities, needed to quickly find a space for NEO's New Vistas High School and Adult Education programming in 2016.

She walked into the former Camelot Bowl on U.S. 6 in Portage. The thunderous sounds of bowling were long gone,

but the aroma of cigarettes, beer and sweat still lingered.

Reiner quickly got past the smell and saw the potential of the facility.

"It was pretty dingy, but it had space," Reiner said.

Months later, NEO opened at the site, and the organization continues to grow there.

The transformation from bowling alley to school is an example of how many empty buildings are finding new life in the Region, and it appears repurposing facilities is happening more

frequently than in recent years.

Projects like the retrofitting of the old ANCO wiper blade factory in Valparaiso into the Journeyman Distillery and the renovation of the Crown Theatre in Crown Point by Commonwealth Engineers both illustrate new uses for spaces that might not have seen new life.

This trend appears to be more than anecdotal.

According to the 2021 annual report from Latitude Commercial real estate firm, the vacancy rates for retail and industrial properties in Northwest

SPACES OLD PLACES

Indiana were about the lowest they had been in the past five years by the end of 2021. The report showed the retail vacancy rate at 4.5% and the industrial vacancy rate at 5.25%. The Region's office vacancy rate held steady in 2021 at about 5.5%, according to the report.

Big ideas

For the NEO project, the organization hired Chester Inc. to handle the design and construction at the former bowling alley. Tony Peuquet, sales engineer at Chester, said vacant recreational facilities often lend themselves to other uses.

"It's an unbelievable shell," Peuquet said of the former bowling alley. "You've got to look at the bones of the building. It's got great electricity; it's got clear span structures."

Reiner said she wasn't hesitant about moving NEO into the site.

"I have a really good imagination about space," she said.

Peuquet said there are a variety of advantages to renovating an empty structure. For NEO, they had only a few months to move from a previous location to the new site, and Chester was able to make that happen.

"That's the benefit of these buildings, they can be flipped fast," he said.

The size of the structure also was important. Reiner said NEO needed about 40,000 square feet of space, and the building was almost double that size.

With the additional footage, NEO has been able to grow in the building over the past five years, she said. In addition to the educational spaces, a 10,000-square-foot sports area was created. It is used for physical education classes. NEO also rents it out for

athletic groups, and that generates revenue for the school.

Peuquet said NEO is constantly thinking of ways to add to the site.

"Each year, we kind of come back and do just a little bit more renovation here, a little bit more renovation there, all because these facilities leave themselves to multi-use opportunities," he said.

Reiner said NEO received a grant of about \$850,000 from Porter County's American Rescue Plan Act funding. The money will be used to develop a training academy at the site. NEO will collaborate with area career and technical centers on which types of training programs will be offered. Building trades, health care and IT training are among the possibilities.

NEO also is exploring the possibility of adding a daycare center in the building.

"That's a work in progress because that will require additional funding beyond what we got from the ARPA money," Reiner said.

Incentives to reuse

Retrofitting recreational facilities could become more commonplace because many of those types of facilities are closing.

"This has happened across the United States," Peuquet said. "You've got these

recreation facilities that are very expensive to operate."

Besides bowling alleys, those places can include other athletic facilities and movie theaters that are past their heyday.

"During the last three years, which we'll call the COVID phase, some of these buildings have seen a drop in participation from the people of America," Peuquet said. "Not as if they don't want to go, but because these buildings are just oversized and not utilized properly now."

In Merrillville, a similar situation occurred with the former Fieldhouse building in the AmeriPlex at the Crossroads business park along Broadway and south of 93rd Avenue.

It was once a popular site for basketball and other activities, but it had been vacant for almost a decade until Midwest Aerospace Casting recently acquired the property.

"They're going to transform and retrofit the building, which is roughly 53,000 square feet, to fit their needs," Merrillville Town Manager Patrick Reardon said.

Midwest Aerospace Casting, whose parent company is Chicago Magnesium Casting Co., creates parts used by the aerospace industry, Reardon said.

He said the town collaborated with the private owner of the former Fieldhouse as well as the Northwest Indiana Forum, the Lake County Indiana Economic Alliance and the Crossroads Regional Chamber of



"During the last three years ... some of these buildings have seen a drop in participation. ... These buildings are just oversized and not utilized properly now."

— Tony Peuquet
Chester Inc.



Reardon said the road could be widened to handle more traffic. Decorative lighting, landscaping and other aesthetic features could be added to the corridor.

In addition to attracting potential tenants to vacant space in a shopping plaza at 61st Avenue and Broadway, the project could entice property owners to enhance their parcels.

"It's a significant boost to that very large and valuable piece of property," Reardon said of the 61st Avenue corridor.

As community leaders develop plans to bring new life to empty spaces, officials are optimistic about what the future holds for their communities.

Hulse said Michigan City has noticed increased activity in its downtown area as some empty buildings are being sold. In many cases, it involves old buildings in which there was absentee ownership, or the property owners didn't have the financing to invest in the facilities.

"We're seeing those properties change hands right now, and people are actually coming in with plans with what



Commonwealth Engineers

Commonwealth Engineers renovated the Crown Theatre in Crown Point for a branch office. The company has headquarters in Indianapolis.

they want to see happen with those properties," Hulse said. "So, we're excited about that, and probably the

next two to three years, you're going to see a lot of new types of business in the downtown." ■



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Good vibes at TradeWinds



SCAN WITH YOUR PHONE

Longtime CEO 'lives and breathes' nonprofit's mission to serve those with physical challenges

DANIEL I. DORFMAN

As Jon Gold reminisces about the start of his career, he rewinds to the mid-1980s when he answered a newspaper advertisement for an accounting position at an unfamiliar organization.

The employer was TradeWinds, a long-standing Northwest Indiana nonprofit agency, which provides services to all age groups from infants through senior citizens.



► **Jon Gold** has been with TradeWinds for most of the past 36 years, including CEO since 1999. The nonprofit moved to Merrillville in 2014.

Gold was hired, and for most of the past 36 years, he has taken on a series of roles, including CEO since 1999.

"I was lucky," Gold said. "I could have been a boring accountant. Instead, I got a great job with a great organization."

Raised in Valparaiso, Gold earned a bachelor of science in business administration from Valparaiso University. Shortly after graduating, and still living at home, Gold, 24, was

looking for employment.

He noticed the newspaper advertisement, but he was unfamiliar with TradeWinds. Ultimately, he was enticed by the prospect of employment.

"What drew me was my dad getting on my butt to get a job," he recalls with a chuckle.

Gold was hired in 1986, and two years later, he was promoted to CFO. He stayed in that role for about eight years. But he eventually grew disenchanted with the direction of the organization, and by the late 1990s, Gold left to open his own private CPA firm in Portage.

About 2.5 years later, Gold was attending a Valparaiso University college

basketball game and bumped into a new TradeWinds board member, Willard "Bill" Wellman, a legendary local official who died in June 2022. Wellman told Gold that TradeWinds was going through some difficulties and asked Gold if he would come back as a consultant.

Gold said "yes," and six months later, he was named the CEO. That was 1999, and he has guided the agency since.

TradeWinds started out in the 1950s in the basements of schools and churches, providing services to children with physical challenges. Today, TradeWinds has evolved into a full-service organization offering all types of services, including a recently opened food pantry.

"TradeWinds is an amazing, fantastic place," Gold said. "Not because of me, but because of the people and what it does and the feeling you get when you come here. You walk in the building, and you just get a good vibe. The people we serve all have their own challenges, but they are very happy."

TradeWinds employs about 250 either full- or part-time people with about 1,500 clients seeking its wide range of services, Gold said. In 2014, it moved into a much larger space in Merrillville after many years in its longtime home in Gary.

Gold has led TradeWinds through good times, such as expansion, but there have been challenges, notably, the worst of the coronavirus pandemic.

"I have a strong business background, which really helps in our industry," he said. "If you don't have business sense, you are not going to be able to serve people, because you are not going to be able to stay open. So, I think having a business background is really important."

Gold, who notes he does not like meetings, said he tries to promote an open atmosphere, labeling himself as "low key."

"I like people, so I like to be accessible to everybody," he said. "I think that gives a better vibe."

Gold adds employees should be comfortable at the office.

"People spend a lot of their time at work, and I want it to be a place where they enjoy going," he noted. "If you are too strict and rigid, you tend to have an environment that is not fun to go to."

Natalie Shrader, the president of TradeWinds board of directors, credits Gold with initiatives such as the opening of the food pantry, which serves people in Lake and Porter counties. Shrader also said TradeWinds employees helped sew more than 300,000 gowns and masks during the pandemic for health care providers.

"Overall, Jon is an effective leader for TradeWinds because he lives and breathes TradeWinds' mission," said Shrader, who is a partner at Burke Costanza & Carberry. "He is often in the halls at TradeWinds speaking with the consumers about their families, their interests or their latest achievements. I don't think that I have ever sat in Jon's office without a consumer making a casual stop in to greet Jon."

She said the board of directors also gets plenty of Gold's attention.

"Jon also ensures that the board of directors doesn't lose sight of its mission by giving us many opportunities to meet, socialize and work with TradeWinds consumers," she said. "Jon is always focused on the people he serves, and by his example, he draws in like-minded people to serve the organization."

Gold continues to press forward, facing the labor shortage as staff remains hard to find even as pay rates have been raised to offset inflation.

He said, with collaboration from the board, strategic planning continues.

Regardless of what lies ahead, Gold said he plans to continue for quite some time. After more than 20 years, he still likes his work.

"I'm 60 years old," he said. "If I didn't enjoy coming here, I wouldn't." ■



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BUSINESS PROFILE

Dads find playground success

Kidstuff Playsystems in Gary finds global audience for equipment that makes safety first

PHILIP POTEPA

George McGuan, president of Kidstuff Playsystems in Gary, estimates the playground equipment his company makes can be found on every continent — except Antarctica.

But according to McGuan, what isn't found on today's playgrounds are teeter-totters, merry-go-rounds, metal slides and climbing monkey bars.

"Over the decades, designs and demands change with the generations,"

McGuan said. "There might be the occasional request for a metal slide every now and then, but plastic is most of what you see today."

McGuan started the company 40 years ago in his basement with his neighbor and business partner Richard Hagelberg, the CEO of Kidstuff Playsystems. They were two dads looking for playground equipment they couldn't find.

Now, the company has headquarters and a manufacturing plant at 5400 Miller Ave. in the Miller neighborhood of Gary. They opened it in 1985.

"Every need starts with an idea, and it was 40 years ago when I was looking for a playground for my childcare center," Hagelberg said. "I knew my neighbor George was a carpenter, and I wanted something built that was sturdy, and this is how it all began."

Their efforts have paid off. Their tri-ride slide earned a spot in the final four of the 2022 Coolest Thing Made in Indiana competition, which is sponsored by the Indiana Chamber.

When the company first launched, most of the playground equipment designed, built and sold was made of wood and steel before plastic became the preferred resource in the late 1980s.

"The metal slides would become very hot in the summer," Hagelberg said. Although, he said, he warned those who bought them that the equipment should be installed facing north to keep them from direct sunlight during the hottest part of the day.

"The plastic designs give us so many more opportunities for a variety of shapes and twists and turns for a better experience," he said.

Today, Kidstuff Playsystems employs a staff of more than 30 team members in addition to numerous sub-contracted help to fill the volume of orders received weekly. The company has invested more than \$2 million in the variety of molds



Richard Hagelberg, CEO of Kidstuff Playsystems in Gary, displays a "beanstalk climbing pole," one of the unique designs manufactured at the 40-year-old company.

Photo by Philip Potempa

they've created for the vast inventory of whimsical playground design equipment they sell in their catalogs and also at www.kidstuffplaysystems.com.

"Much of our industry changed in the early and mid-1990s when a group of eight of us playground manufacturers were together at a national conference, and the subject of playground safety became the focus of that decade as steered by the U.S. Consumer Products Safety Commission," McGuan said.

He said the group realized they needed a certification for their products, so they started the International Play Equipment Manufacturers Association, which then offered a seal of approval. Kidstuff's equipment also adheres to the requirements of the American with Disabilities Act.

McGuan and Hagelberg said, while many of the average budgets for a playground landscape are about \$200,000, they have many orders that exceed \$400,000.

"We not only fabricate our equipment but also powder coat and protect our

equipment," Hagelberg said. "We also ship out small parts and components needed for when playground equipment is being assembled and mounted."

Customers are more than happy with their work.

equipment for strength and weight requirements.

"When you see a deck or raised platform for a slide or any playground equipment, we are making sure that



"When you see a deck or raised platform for a slide or any playground equipment, we are making sure that space can support as much as 4,000 pounds, which would be the equivalent of two full kindergarten classrooms."

— George McGuan
Kidstuff Playsystems



"I am so happy to say that the playground equipment and safety surface are installed and look fantastic," said Vanessa Patient, of Elim Springs Park, Illinois, on the company's website. "Everyone I've spoken with thinks it's a huge improvement."

The company invests much time and resources testing their playground

space can support as much as 4,000 pounds, which would be the equivalent of two full kindergarten classrooms of students all standing on the platform at the same time," McGuan said.

He said he knows that sounds impossible.

"But we never take any chances with playground safety," he said. ■

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'Dino is a competitor'

Induction into Wheelchair Softball Hall of Fame
top of mountain for Ivy Tech employer consultant

LARRY AVILA

Not much slows Dino Ramirez down — despite a life-altering accident when he was 15 years old.

Ramirez was involved in an ATV accident, which led to the amputation of a portion of his right leg three years later. It was initially devastating, but the East Chicago native would not stay down long, though the journey was not easy.

"I wish I could say my injury never kept me down," said Ramirez, an employer

"I have great friends and family members that lift me up, so I always push on because I never want to let them down," Ramirez said. "I also learned very early that people can benefit from me staying strong."

Ramirez is competitive by nature and loves sports. He turned to wheelchair softball, which ignited a new passion.

Ramirez excelled in softball and became known for his hitting ability. He won numerous awards in the sport as well as a spot on three national championship teams.

In 2017 and 2018, Ramirez played on Team USA's wheelchair softball team, which went on to win back-to-back world championships in tournaments played in Japan. He said softball is not considered a Paralympic sport, but the National Wheelchair Softball Association has been lobbying to have it added to its list of sports.

Ramirez thought he had accomplished everything he could in wheelchair softball until he was notified that he would be inducted into the USA Wheelchair Softball Hall of Fame.

"Honestly, I cried when I learned I was being inducted," he said. "I immediately called my family and friends and said, 'We made it.'"

Ramirez said induction into the hall of fame was a culmination of all the time and dedication he put into softball.

"It truly means so much to me," he said.

Sally Lobo-Torres, a friend of Ramirez for 10 years, said she admires his determination, noting his hall of fame induction is a testament to his hard work and resilience.

"(Dino) is a very competitive person, so I know this pushed him to perform at the highest level," she said. "He never let his injury be an excuse to not do something, or at least try it, and that I admire about him."

Lobo-Torres said Ramirez's athletic achievements are inspirational to her and others.

"Being a hall-of-famer is the highest accomplishment in an athlete's career," she said. "Many play their entire lives trying to reach a level of performance that will get them to the summit, but not many get there. So, that fact that he did speaks volumes about his dedication to the sport and his discipline as an athlete."

Ramirez also finds motivation in helping people achieve their career goals. As an employer consultant, he works to better understand workforce needs of Region businesses, so higher learning organizations can focus curricula on the skills sought by companies today and in the future.

"Having a true passion for business development, I can sit and talk shop with any business owner or manager all day long," he said.

Ramirez said his softball playing days might be ending soon — now that he has been inducted into the sport's hall of fame. But he has other plans. He has his sights set on wheelchair football.

"I just started playing wheelchair football for the Great Lakes Adaptive Sports Association's Chicago Bears," he said.

Lobo-Torres has no doubt Ramirez will find success.

"He has played football before, so when he told me he joined the Chicago Bears wheelchair team, I was so excited," she said. "Dino is a competitor, and this is just another venue to showcase his abilities and talents while being an example to others who might want to venture into wheelchair sports." ■



Dino Ramirez, who played on Team USA's wheelchair softball team in 2017 and 2018, was inducted into the USA Wheelchair Softball Hall of Fame.

Provided by Ivy Tech Community College

consultant for Ivy Tech Community College in Lake County. "I was down many times, but I refuse to stay there."

He credits encouragement from family and friends for their positive reinforcement.



Taking care of families



Baptist Children's Home of Valparaiso celebrates CEO's 40 years of service

JESSICA TOBACMAN

Some say that, when raising children, the days are long, but the years are short. Linda Brooks, leader of Baptist Children's Home Inc. of Valparaiso, might feel that way about her career, too.

The CEO and president is celebrating 40 short years of helping families.

"I spent 40 years learning from my predecessors, and I am excited for the direction we are taking this ministry," Brooks said.

BCH is a nonprofit childcare agency providing residential care for children living in group homes and foster care families across the world.



"I strive to keep our focus on what is best for children, seeing each child as the beneficiary of our services."

— Linda Brooks
Baptist Children's Home

Since Brooks joined the organization four decades ago, she has helped thousands of families and children. In 1982, Brooks began working at BCH after finishing her college degree.

She went on to earn a master's degree in human services at Virginia-based Liberty University. After that, she took on the roles of treasurer, chief operating officer and president at BCH, the last position for the past two years.

BCH celebrated the milestone at a recent board meeting.

"It is a record at BCH, and we wanted to thank her for the time, hard work and vision she provides us," said Debby Stowers, Hearts of Compassion program director and director of communications.

"But the real celebration for our staff is the work that makes a difference to children and families who need help."

BCH is a Christian-based group that operates three programs: Homes of Compassion, Hearts of Compassion and BCH Cares.

BCH Cares is a new trauma ministry. It provides a safe place for those who have suffered or helped others through traumatic events process those feelings.

BCH also has a Homes of Compassion ministry, which provides free, emergency care for children in families who are dealing with a crisis.

"If you have ever helped a relative, friend or neighbor with their child during an emergency — or if you have ever needed that help — then that shows the role that Homes of Compassion helps fill," Brooks said. "When the crisis is over, the children return to their own families."

The third program, Hearts of Compassion, is an international childcare program that rescues vulnerable children by providing hope through safe and loving homes.

BCH has helped almost 800 children across the world, providing loving homes for those who need them in the Dominican Republic, Haiti, India, Liberia, Myanmar, Nepal and Zambia.

"Linda and her team are so motivated to care for children in the best way possible," said Dr. James Pettit, chairman of the BCH board. "This is an exciting time for BCH as we look for innovative ways to provide care to more children and families."

Brooks envisions the growth of Homes of Compassion, a "sponsor-a-child" ministry, from caring for 800 children to many thousands of families and children.

"We plan to continue our Homes of Compassion and BCH Cares to provide loving, informed care for families in our community," Brooks said. "We would like to duplicate Homes of Compassion to all of Indiana and other states as well."

She also said they have hopes for a trauma and counseling center locally.

"We want to provide excellent supportive services that focus on the strengths of families and that provide holistic family care," she said.

As Brooks' role at BCH has grown and changed from treasurer to president, she



Provided by BCH

has overseen every program, creating new ways to care for families.

"I strive to keep our focus on what is best for children, seeing each child as the beneficiary of our services," she said. "We are challenged to provide excellent care in the best way possible."

Brooks helped BCH gain several recognitions for its financial accountability, transparency, board governance and ethical fundraising. BCH is accredited by the Evangelical Council for Financial Accountability and earned a Candid Platinum Seal of Transparency.

"For the past 60 years, our mission has always been the same, providing Christian care and counsel for family living," Brooks said. "We get to continue this mission in a way that helps families receive the support they need, both here and internationally." ■

'Economic equity in action'



U. S. Small Business Administration helps all Americans pursue dreams of business ownership

GERI AGLIPAY

Madam C.J. Walker opened her first manufacturing facility on Indiana Avenue in Indianapolis in 1910. She produced Madam Walker's Wonderful Hair Grower, a scalp conditioning and healing product exclusively for Black women. Over the next decade, she expanded her small

business by developing a sales network of Black women; she expanded salons; and she created training facilities worldwide. Walker became one of the richest Black entrepreneurs in America. I often wonder how much more successful she could have been if there had been an SBA to help her achieve her entrepreneurial endeavors.

Every person — no matter their color, status, location or how they identify — deserves a chance at pursuing the

American dream of business ownership.

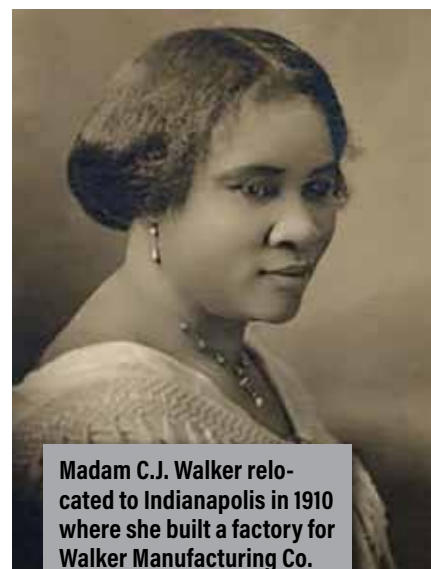
The Biden-Harris Administration is doubling down on its commitment to serve all entrepreneurs. Through the SBA Equity Plan, we are building intentional and meaningful relationships with trusted organizations and allies in socioeconomically disadvantaged areas to reach underserved communities, such as business owners of color and female business owners, to increase awareness and access to the SBA's innovative programs, funding options, no-cost counseling and contracting expertise.

Small business is the backbone of Indiana's economy, making up 99.4% of

the businesses in the state and employing 1.2 million people. More than 42% of those small businesses are owned by women, and 15% are owned by those who are racial minorities. A staggering number of these businesses are solo-preneurs who are women and people of color in underserved areas who traditionally lack structural supports to be successful and to build wealth through entrepreneurship. The SBA helps level the playing field.

Created in 1953, the SBA is the only cabinet-level agency dedicated solely to helping American small businesses thrive. Our programs directly connect entrepreneurs to SBA-backed community partners such as Indiana Small Business Development Centers, SCORE chapters, Women's Business Centers and Community Navigator Pilot Program partner organizations that also provide free in-person aid and counsel in local neighborhoods. Entrepreneurs can easily find SBA local resource partners on the SBA's website at the "get local assistance" page.

For those seeking help online, SBA's Indiana district office staff can guide them. Our page at [SBA.gov](https://www.sba.gov) provides useful information for small business owners who are at all stops on their entrepreneurial journey. We feature self-guided learning on the SBA learning platform, including a business guide to help. We help with a lender match tool to connect owners with SBA-preferred lenders for affordable financing, and we offer federal contracting and exporting assistance to help expand and diversify revenue streams. On our Indiana | U.S. Small Business Administration page, visitors can connect to Indiana district office staff and find links to Indiana-centric information and tools, including an event calendar that lists upcoming online, in-person and hybrid classes and events at no cost.



National Women's History Museum

Our mission at the SBA is to help every small business owner pursue the American dream and create an economy in Indiana and in America that benefits everyone. From ventures such as child care centers and coffee bars, to small businesses that manufacture or install parts, and including — but not limited to — businesses that create and export goods, the SBA is the federal agency that strengthens the entrepreneurial ecosystem so that everyone has a fair shot to start, grow, expand, build and recover their small business while building and preserving generational wealth. This is economic equity in action. ■

U.S. Small Business Administration Regional Administrator Geri Aglipay is the first Filipino American woman to be appointed to a regional position by any presidential administration. Aglipay is the principal representative of SBA Administrator Isabella Casillas Guzman and provides interface with regional, state and local elected and appointed officials, trade organizations and small business communities across the region. For more information about SBA programs and services, visit www.sba.gov.



► Geri Aglipay is the U.S. Small Business Administration's regional administrator for Region V in the Great Lakes Midwest states of Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin.

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