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JUNE / JULY 2023

Northwest Indiana Business Magazine

*Serving greater Northwest
and North Central Indiana
and surrounding counties*

How to limit legal risks

*Lawyers wish business owners would
seek advice before problems arise*



*Schuyler Geller
Partner
Burke Costanza & Carberry LLP*

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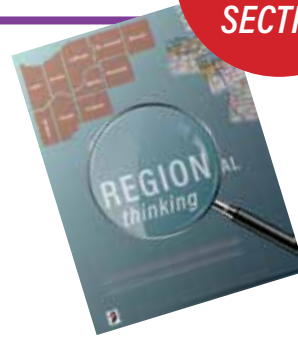


*Peoples Bank is an SBA (Small Business Administration) approved lender.



CONTENTS

JUNE / JULY 2023



INSIDE

BEYOND TOWN LIMITS:

Our eight-page guide features seven regional organizations that consider equitable future for all

TOP STORY

LAW

12

How to limit legal risks

Lawyers wish business owners would seek advice before problems arise



ON THE COVER



12 ► Cover photo of Schuyler Geller by Evan Cobb

FEATURES



EDUCATION

18

More than educating students

Higher education offers business resources, training to build communities where they are



INFORMATION TECHNOLOGY

30

Broadband equalizer

Access to high-speed internet levels playing field for economic, educational success in smaller towns



FINANCIAL PLANNING

34

Business interruptions

While some crises are impossible to predict, having a plan to handle them isn't



FUTURE OF SOUTH BEND

38

Development around the Bend

Leaders confident efforts will bring stable growth, economic success

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- Travel Medicine
- Tuberculosis Testing
- Health Risk Assessments
- Audiometric Screenings
- Quantitative Fit Testing of Respirators including N95 masks
- Wellness Screenings
- Immigration Physicals
- On-Site Clinic Services

COLUMNS



BUSINESS PROFILE

44

'Meg made this ...'

Mom turns DIY project into flourishing business that has grown into second location in Munster



LEADER PROFILE

45

Conducting success

Carolyn Watson brings international flair to La Porte County Symphony Orchestra



OFF HOURS

46

Fan appreciation

Aviation executive pursues diamond dream, with only four national ballparks to go

ECONOMIC DEVELOPMENT



43 ► GATEWAY FOR

ENTREPRENEURS: READI grant supports Legacy Foundation's NWI BizHub as resource to help small businesses thrive

SMALL BUSINESS

WEBSITE ►

GLOBAL PEANUT SENSATION:

How the SBA helped two moms spread nutritious, delicious BNutty goodness around the world



READ ON YOUR PHONE

EVERY EDITION



BUSINESS NEWS

6

Around the Region

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



VIEWPOINT

48

SCORE here to help

Mentoring program tops 750 sessions last year with focus on helping small businesses thrive

ADVERTISING INDEX

Burke Costanza & Carberry	37	Peoples Bank	1
CBIZ - Somerset	47	Purdue Federal Credit Union	29
Centier Bank	C4	Purdue Research Foundation	C2
Edward Jones	8	Purdue University Northwest	27
Edward Jones - Leo E. Priemer	41	THK Law LLP	41
Fifth Third Bank	11	U.S. Business Systems	32
Franciscan Health	3	Wightman	16, 17
1st Source Bank	36		
Hoepfner Wagner & Evans	33		
Kruggel Lawton CPAs	14		
Larson-Danielson Construction	9		
McMahon & Associates CPAs	C3		
Old National Bank	25		
Opportunity Enterprises	15		

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GOOD BIT

90.1% The percentage of the population in the Northwest Indiana Forum's seven-county coverage area who have a high school degree or higher. ► PAGE 18

IN THIS ISSUE

As I edited the articles for this issue, I kept coming back to the word “synergy” — combining two or more things for greater effect.

That concept isn't always easy to manage. But in this issue, we share ways to make synergy happen — or at least consider it.

Experts discuss ways to mitigate legal exposure, helping business owners think about how the best laid plans can go wrong.

Students and businesses envision the future with the help of educational partnerships in the community.

Equitable access to broadband gives residents — no matter where they are — a chance to participate in global and regional economic growth.

Creating a culture of planning can reduce the risks that come with doing business.

The underlying theme of each story seemed to come back to the concept that working together makes the tough decisions easier to manage.

Our special section “Regional Thinking” brought that idea home. The Region will experience exponential growth as major infrastructure projects underway continue to attract development and people. Experts

from seven organizations share their thoughts on how these plans came to fruition with the help of a regional outlook.

The Region is on the cusp of a new direction that will set the stage for years of potential prosperity.

For example, in our latest installment of “The Future of,” South Bend is gearing up for a major health care upgrade, large- and small-scale renovations downtown and once-in-a-lifetime transportation infrastructure that will change the city forever. But these projects would not be possible without the hard work of many stakeholders, including government, community organizations and the business community.

The NWI Forum and SCORE are two of those organizations committed to efforts that will bring community partners together and share knowledge with the next generation.

We also highlight individual efforts that make the Region better. MegMade in Munster is open for your furniture needs. Carolyn Watson conducts her way to the top. And, just for fun, Ashley Thorsen takes a break from airplanes to visit ballparks around the country. Enjoy this issue!

— Heather Pfundstein, managing editor

PICTURE PERFECT



Photo by Doug Ross

South Bend Chocolate Co., which operates the Chocolate Café in downtown South Bend, is moving its production facility to a new location that will also feature the Indiana Dinosaur Museum and other attractions. The iconic Chocolate Café will remain downtown.

► PAGE 39

AROUND THE REGION



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

HEATHER PFUNDSTEIN

Accounting

Kevin Ostafinski is a new staff accountant and QuickBooks ProAdvisor at Michigan City-based **CLH, CPAs & Consultants**.

Architecture

William Coleman Jr. was named a senior project architect at Mishawaka-based **Arkos Design**.

Banking

Norm Buchanan was appointed to the new role of senior vice president, strategic business transformation, at South Bend-based **Teachers Credit Union**. TCU also promoted **Angie Dvorak** to chief marketing and growth officer. Dvorak, who joined the credit union in 2017, was the vice president of marketing.

Jeff Steigelman is Ohio-based **First Financial Bank's** new market president for Chicago and Northwest Indiana.

Purdue Federal Credit Union, which has branches in Northwest Indiana, recently hired **James Dougherty** as its vice president of retail sales and service.

Dan Gibson was promoted to vice president, director of talent development at Merrillville-based **Centier**

Bank. **Jaimie Griffith** was promoted to mortgage loan officer. **Armon Curd** was hired as senior vice president of the bank's client contact center director. **Michel Alvarez** was promoted to manager of the bank's Goshen branch. **Alexandra Hunter** was promoted to bank officer. She is the branch manager of the bank's Elkhart north branch. **Michael Hardtke** was promoted to small business banker. **Krystle Babincsak** was promoted to bank officer, consumer construction and collateral services team lead. **Cara Jones** joins the bank's Michigan City small business banking team. **Gina Storm** joins the bank as assistant vice president of business banking at the Elkhart downtown branch. **Shelly Butler** is the new branch manager in La Porte.

Construction

Benton Harbor, Mich.-based **Wightman**, an employee-owned consulting firm offering architecture, civil engineering and surveying services, hired **Amy Engel** as its director of human resources. **Courtney James** was hired as the company's first solely focused construction administrator. **Carl Baxmeyer** retired as senior planner.

Economic development

Clarence Hulse, executive director of the **Economic Development Corp. Michigan City**, earned the Paul J. Alinsky Excellence Award from the **Rotary Club of Michigan City** during a March event at the Michigan City Salvation Army. **Denise Conlon**, public affairs manager at NIPSCO, and **Jessica Bailey**, vice president human resources at Sullair, a Hitachi Group company, joined the EDCMC board of directors. **Bill Hackney**, publisher of the Herald-Dispatch, is board chair.

Katelyn Swistek is the new marketing and events manager for the **Michigan City Chamber of Commerce**.

Longtime leader **Kevin Brinegar** plans to retire next year as president and CEO of the **Indiana Chamber of Commerce**.

Brianna Hairlson is the **NWI Small Business Development Center's** new READI-funded business adviser. **Jim Mooney** is a part-time adviser.

The **Northwestern Indiana Regional Planning Commission** honored **Michael Griffin**, former clerk treasurer of Highland for three decades and previously state senator, with the Norman Tufford Award "for exceptional dedication and service."



ACCOUNTING
Kevin Ostafinski



ARCHITECTURE
William Coleman Jr.



BANKING
Norm Buchanan



BANKING
Jeff Steigelman



BANKING
James Dougherty

CPA **Lisa Human**, senior manager at CLH, CPAs & Consultants, was elected treasurer of the **Duneland Chamber** board of directors.

The **South Bend-Elkhart Regional Partnership** hired **Lauren Thomas** as its new talent initiatives manager.

The **Northwest Indiana Forum** promoted **Spencer Summers** to economic development director.

Education

Marie Foster-Bruns, former president and CEO of **One Region**, is the new vice president of advancement at **Valparaiso University**. She also serves as a member of President José D. Padilla's cabinet.

Purdue University Northwest students **Maureen Mascha**, associate professor of accounting, and **Meden Isaac-Lam**, associate professor of chemistry, have earned Fulbright awards for 2022-2023. Ten **Purdue University Northwest** faculty members were promoted starting in the 2023-24 academic year board of trustees, effective Aug. 14. Professors: **John**



BANKING
Dan Gibson

Durocher, integrative human health; **Tae-Hoon Kim**, computer information technology and graphics; **Assen Kokalov**, Spanish; and **Beth Vottero**, nursing. Associate professors: **Yun (Tom) Liu**, mechanical engineering; **Ying Luo**, computer information technology and graphics; **Quamar Niyaz**, electrical and computer engineering; **Serdar Turedi**, business analytics; and **Wubeshet Woldemariam**, civil engineering. Clinical associate professor: **John T. Eagan**, accounting.

Michael Hildreth was named vice president, associate provost and dean of the Graduate School at the **University of Notre Dame**. **Susan Devetski** was named director of the **Robinson Community Learning Center** on the university's campus. Retired U.S. Army Lt. Col. **Kenneth Heckel**, director of regional development at the University of Notre Dame and previously director of academy advancement for the U.S. Military Academy at West Point, has been named director of Notre Dame's office of military and veterans affairs.



BANKING
Armon Curd



BANKING
Gina Storm

Energy

Michael Luhrs is Merrillville-based **NiSource's** new executive vice president of strategy and risk, and chief commercial officer. **Shawn Anderson**, formerly the senior vice president of risk and chief strategy officer, is the executive vice president and chief financial officer. **Donald Brown**, formerly **NiSource's** chief financial officer, is the executive vice president and chief innovation officer, replacing **Melody Birmingham**. Birmingham was promoted to executive vice president of **NiSource** and group president of **NiSource utilities**.

Government

Dominick Chase, chief financial officer and senior vice president of business affairs at **Ivy Tech Community College**, was appointed to a two-year term on the **Governor's Council for People with Disabilities**.

Anne Anderson, the city of **Hammond's** director of economic development, was promoted to executive director of planning and development. She replaces longtime employee



CONSTRUCTION
Amy Engel



CONSTRUCTION
Courtney James



ECONOMIC DEVELOPMENT
Lisa Human



EDUCATION
Marie Foster-Bruns



EDUCATION
Kenneth Heckel



GOVERNMENT
Dominick Chase



HEALTH CARE
Phil Newbold



HEALTH CARE
Fadia Haddadin

Africa Tarver, who left for a job out of state. **Juan Moreno**, TIF program coordinator in economic development, took Anderson's job.

Bill Oeding is **Valparaiso's** new city administrator. He also served in the role from 2009 to 2020.

Gov. Eric Holcomb appointed **Katherine Haded** of Schererville to the **Speech-Language Pathology & Audiology Board**. She is a speech-language pathologist with Progressus Therapy.


The town of **Merrillville** promoted **Tracy Ryan** to foreman of its streets department. She is the first woman to lead the department.

Health care

Phil Newbold will serve as interim chief executive officer at Mishawaka-based **Center for Hospice Care** during a national search for a permanent replacement for former CEO **Mark Murray**, who left at the end of 2022.

The **Obesity Medicine Association** recently designated **Fadia Haddadin** a fellow of the organization. Haddadin is a bariatrician with the **Healthy 4 Life** advanced weight loss center at **Community Healthcare System**.

Ana Ruby received the **Northwest Health — Porter** Nursing Excellence Award for 2023. Emergency department nurse **Danielle Doud** earned a Daisy Award for exceptional nursing. Drs. **Douglas Mazurek** and



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HEALTH CARE
B. Israel Yahuaca



LAW
Christian Bartholomew



LAW
C. Anthony Ashford



LAW
Guy DiMartino

Michael Woods were appointed to the Northwest Health — Porter board of trustees. Nurse **Kelli Bos**, clinical liaison and lead educator, was named Team Member of the Year. **Joe Ortt**, director of facilities, earned Non-Clinical Manager of the Year. **Melissa Rainwater**, manager of diagnostic imaging, Clinical Manager of the Year. **Taylor Fulton**, a nursing assistant, received a PETALS award for outstanding support professionals.

Northwest Health — La Porte recently announced the appointment of four new members to its board of trustees: **Jackie Dermody**, chief executive officer for Family Advocates; **Laura Francesconi**, campaign coordinator for the La Porte Economic Advancement Partnership and Economic Development Corp. Michigan City; **Benjamin Tonagel**, assistant superintendent for the La Porte Community School Corp.; and Dr. **Neil Wangstrom**, an


otolaryngologist and ear, nose and throat specialist with Northwest Medical Group. Nurse **Noelle Pochop** was the recipient of the March DAISY award for exceptional nursing and **Krista Watkins**, a systems analyst on the clinical informatics team, was the recipient of the PETALS award for outstanding support professionals.

Northwest Medical Group welcomed **Elizabeth Spoljoric**, a board-certified nurse practitioner to



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Chris Smith

the women's health practice in La Porte. Drs. **Zaid Shakir** and **Myrna Orban** joined the medical practice at Northwest Medical Group — Pulmonary & Critical Care in Valparaiso. Cardiologist **Khalid Al-Khafaji** joined the group in medical offices adjacent to Northwest Health — La Porte hospital. Nurse practitioner **Jennifer DeFauw** joined the Northwest Medical Group — Primary Care office in Valparaiso.

Ann-Marie Sands opened a second **Clarity Clinic** in Merrillville. The first location opened in 2018 in Munster.

Dr. **Caitlin Sienkiewicz** joined the **Franciscan Physician Network** in family medicine at the Winfield Health Center in Crown Point. Dr. **Joshua Scheidler**, practicing physical medicine and rehabilitation, joined the Internal Medicine and Specialty Center in Crown Point. Orthopedic surgeon **B. Israel Yahuaca** is practicing at the Coolspring Health Center in Michigan City and the Chesterton Health and Emergency Center in Chesterton. Dr. **Fatima Kazi**, endocrinologist and internal medicine doctor, joined the Franciscan Physician Network Munster Medical Center.

Insurance

Gibson, an employee-owned, business insurance broker with an office in South Bend, hired **Laura Butler** as its employee benefits practice leader and a member of the executive leadership team.

Law

Christian Bartholomew is a new partner at **Burke Costanza & Carberry**

LLP, which has offices in Merrillville and Valparaiso. Bartholomew is part of the firm's business and personal services practice group.

Christopher Kulik joined **Krieg DeVault**, which has offices in Merrillville and Mishawaka, as an associate in the firm's health care practice. Partner **Scott Morrisson** has been named a member of the **Indiana Commercial Courts Committee**. **April Aldridge** joined the firm as a paralegal in the firm's health care practice.

Attorneys **C. Anthony Ashford** and **Guy DiMartino** opened their new law firm **Ashford DiMartino** in Valparaiso.

Logistics

The **Ports of Indiana** named **Jody Peacock** chief executive officer. He has served in various roles with the ports since 2001. He replaces Vanta E. Coda II, who was CEO from 2018 to 2022.

Manufacturing

LCI Industries, parent company to Elkhart-based **Lippert**, appointed **Lillian Etzkorn** executive vice president and chief financial officer. Lippert named **Jarod Lippert** chief marketing officer after longtime marketing department leader **Joe Thompson** retired.

Alicia Davis, chief strategy officer at Lear Corp., was elected to Pittsburgh-based **U.S. Steel Corp.**'s board of directors.

Danny Lopez is the new director of business development at Merrillville-based **Haire Group**, a provider of corrugated solutions.

Jake Petkovich, executive vice president of finance, chief financial officer

and treasurer at Elkhart-based **Patrick Industries**, left the company at the end of May for another opportunity.

Marketing

Crown Point-based **Diversified Marketing Strategies** promoted **Michelle Pannell** to vice president.

Nonprofit

Valparaiso City Administrator **Mike Jessen** is the new president and CEO of the **Boys & Girls Clubs of Greater Northwest Indiana**.

Melissa Washburn was named the program manager of the **Art Barn School of Art**, a nonprofit in Valparaiso.

Maria Fruth, president and CEO of the Healthcare Foundation of La Porte, was elected to the **Indiana Philanthropy Alliance's** board of directors.

Art Barn School of Art, a Valparaiso nonprofit art institution, worked with AmeriCorps to recruit **Kayla Green** as a new marketing member.

Sade Carrasquillo, founder of **For the Love of Arts**, a nonprofit founded in 2015 in Hammond that helps youth develop life skills, opened a new location in Griffith.

Retail

AJ and **Diana Alghaza** opened **The Social** restaurant in Merrillville.

Tourism

Inaugural graduates of the **Indiana Tourism Academy** include: **Cori Humes**, executive director, **Visit Marshall County**; and **Dustin Ritchea**, production and promotion director, **Indiana Dunes**.

Telecommunications

Comcast named **Chris Smith** senior vice president of the telecommunications company's greater Chicago region, including Northern Indiana.

News

The **Smith family** is opening their first **Great Harvest** location this summer in Crown Point.

American Mattress, **Tropical Smoothie Café** and **Crumbl Cookies** will open in the third quarter of this year in Merrillville.

Twin Peaks sports bar will remodel the former Houlihan's restaurant in Schererville.

New York-based **Birch Swing Capital** acquired **Scrubs on Wheels**, an Elkhart company that sells work uniforms.

Domino's Pizza opened a 111,734-square-foot manufacturing and distribution facility in Merrillville.

Love's Travel Stops reopened its Gary location, which closed last year after a fire. The location also includes a **Naf Naf Middle Eastern Grill** and **Godfather's Pizza**.

Chicago restaurants **Buona** and **The Original Rainbow Cone** opened in Valparaiso.

Biebs & Ash opened its second restaurant in the **Sun King Mishawaka** brewery. It first opened in downtown Goshen.

Rush University System for Health opened an outpatient center in Munster.

Grand Rapids, Mich.-based **Meijer** opened a 159,000-square-foot store in Elkhart.

Perry Vine Mead, which sells an alcoholic beverage made from honey and other ingredients, opened in South Bend.

Appleseed Childhood Education opened a location in Rensselaer on the Franciscan Health Rensselaer campus at 1102 E. Grace St. **Right Steps Child Development Centers** operates Appletree Rensselaer, which can accommodate up to 75 children. ■

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LAW

HOW TO LIMIT LEGAL RISKS



"There are precious few legal questions that have a definite, black-and-white answer," said Kyle Chamberlin, an attorney with THK Law LLP in South Bend.

Photo provided by THK Law LLP

LAWYERS WISH BUSINESS OWNERS WOULD SEEK ADVICE BEFORE PROBLEMS ARISE



KERRY SAPET

As more businesses call the Region home, owners also must learn how to limit legal risks if they want to protect their investments.

About 500,000 small businesses in Indiana employ more than 1.2 million Hoosiers. A record 94,670 new companies registered in 2021.

But with those economic strides, starting and running a business can come with unexpected legal issues.

Those troubles can be expensive, time-consuming and damaging to a company's reputation. Potential legal peril looms in many forms, from lawsuits to regulatory investigations to contractual disputes.

"There are precious few legal questions that have a definite, black-and-white answer," said Kyle Chamberlin, an attorney at THK Law LLC in South Bend. "Whereas criminal law comes with a clear list of 'thou shalt not' prohibitions, commercial law issues rarely have a list of governmental commandments for consultation."

Navigating commercial law, which encompasses business, commerce and consumer transactions, can be tricky — especially for new business owners.

"Laws are complex and constantly changing," said Schuyler Geller, a partner at Burke Costanza & Carberry LLP in Merrillville. "Relying on old advice that was good at the time it was given but has since become outdated can be costly for businesses."

Avoiding the courtroom

Lawyers in the Region recommend businesses take proactive steps by partnering with legal advisers.

Taylor Schwarzkopf, president and chief executive officer of Energy Diagnostics in Valparaiso, agrees.

"Google is great but not when you are a business owner," said Schwarzkopf, who receives legal advice from Geller.

"I am well-informed by a qualified source," Schwarzkopf said. "(Geller) listens to my ideas and gives me his pros/cons of each scenario. He doesn't tell me what to do but helps guide my decisions based on the law. There was a time when I didn't know to do all of this, and that was a mistake I was only going to make once."

Legal expertise can help even before a new business becomes a reality.

"You can create your own company without legal advice, but that's definitely not the path you want to take," said Jana Szostek, the director of the Center for Professional Development at Indiana University Northwest. "Just having an LLC (limited liability company) isn't necessarily going to limit liabilities. If you don't follow the formalities, your LLC is worthless. It's very important if you want to form a company to talk to authorities to do it properly."

Many business owners don't consult an attorney until they're being sued or they want to sue someone. Retaining a law firm as part of a decision-making team from the start could prevent costly legal nightmares in the future.

"If more companies consulted an attorney early in their endeavors, they would save so much in the long run," said Carly Brandenburg, a partner at Eichhorn & Eichhorn LLP in Hammond. "The old adage 'an ounce of prevention is worth more than a pound of cure' is so true. I have so many clients whose biggest concern is whether a lawsuit is

defensible ... but avoiding the suit in the first place is even better."

An estimated 90% of businesses suffer a lawsuit at some point during their lifespan.

"When clients are sued or wish to sue, they often have questions," Geller said. "The rules and procedures can be confusing for people not very familiar with them. Questions regarding timing, costs and potential exposure or recovery

are important for businesses to consider and plan accordingly."

A reputable law firm can also help craft policies, examine contracts, review employee hiring and firing procedures, ensure that businesses stay compliant with laws, and aid in succession planning.

90%

The number of all businesses that experience a lawsuit at some point in their lifespan, according to Forbes.

Managing employment risks

Employment-related issues are a significant source of legal exposure for businesses.

"A lot of risk comes at employers because they are responsible for their employees' actions," Szostek said. "It's important to know what their employees are up to."

Legal pitfalls punctuate every step of employment — from creating an application to interviewing to hiring to training to terminating an employee.

"On a day-to-day basis, human resource issues relating to employee performance, the duty to accommodate employees for disability, pregnancy and religious reasons, issues under the Family Medical Leave Act, and workers' compensation are all common issues," said Janilyn Daub, a partner at Barnes & Thornburg LLP in South Bend. "The way a

"If more companies consulted an attorney early in their endeavors, they would save so much in the long run."

— Carly Brandenburg, Eichhorn & Eichhorn LLP



LAW

company addresses these issues can have a major impact on a business.”

Schwarzkopf learned about employment-related legal trouble the hard way.

“We had a situation in which a former employee was unhappy with the terms of their separation, and lawyers got involved,” Schwarzkopf said. “It took a lot of back and forth between our attorneys, cost a whole lot of money and was stressful. Had I sought out legal advice prior, a lot of headaches could have been avoided. I have learned to ... make sure I understand the laws of Indiana, and then ask questions before I make big decisions.”

To manage employment risks, lawyers recommend that businesses have clear policies in place and conduct regular training.

“Many ‘boilerplate’ policies companies find online and attempt to revise to suit their needs are long and difficult to understand. If an employee can hardly interpret a lengthy and complex policy, how can an



“A lot of risk comes at employers because they are responsible for their employees’ actions. It’s important to know what their employees are up to.”

— Jana Szostek
Center for Professional
Development at IUN

employer expect compliance?” Brandenburg said. “Having a lawyer assist in this process can be very helpful.”

Following the rules

Every field is governed by state and federal laws. For example, the federal law pertaining to discrimination is also an Indiana law.

A Popeye’s restaurant in Griffith was involved in a lawsuit filed in 2020 by the U.S. Equal Employment Opportunity Commission for failing to accommodate an applicant with a disability. The Griffith Popeye’s franchise owner paid \$30,000 to settle.

“The ADA shields an applicant from disability-based assumptions about job ability,” said Kenneth Bird, Indianapolis district office

regional attorney, in a press release. “An employer cannot reflexively consider an individual’s disability to bar or deny reasonable accommodation to a qualified applicant.”

Non-compliance with labor laws also can lead to legal problems.

In September 2022, H&H Coldwater LLC, a Fort Wayne-based operator of 11 Dairy Queen franchises in Indiana and Michigan, was caught violating child labor laws. The company had allowed 102 minors, ages 14 and 15, to work hours prohibited under the Fair Labor Standards Act. The mistake cost the company \$42,572 in fines, according to the U.S. Department of Labor.

Errors like these can be costly but avoidable when experts explain the laws pertaining to each business’ unique situation.

That includes proximity to out-of-state markets like businesses here in the Region. They also need to consider laws in other states.

“Here in Northwest Indiana, we have the potential for doing business in Illinois and Michigan,” IUN’s Szostek said. “A typical Indiana business may have three states they’re dealing with, and business owners have to know the laws in these states too.”

Drafting clear contracts

Contracts are essential to every business. They define the terms and conditions of agreements with customers, vendors and partners.

“I have seen many situations in which a business has gotten itself into trouble by using ‘template forms’ that they have used in the past or gotten from other sources,” Daub said. “Often, those template documents do not fit the situation or may not be up to date. I would caution businesses on using form or template agreements without doing a quick check first with legal counsel.”

A lawyer can help draft contracts that protect a company’s interests and minimize potential legal threats in the long term.

“When a client asks, ‘can I do this thing I want to do,’ the answer often lies in a contract signed three years ago,” Chamberlin said. “And if that contract failed to contemplate the contingency — or was just plain poorly drafted — there may not be a tidy answer or clear direction.”

Lawyers in the Region also advise their clients to review all contracts carefully.

A November 2022 case involved a Raising Cane’s restaurant in Hobart. Famous for its chicken, Raising Cane’s

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BY THE NUMBERS

- ▶ More than 100 million cases are filed in state trial courts and 400,000 in federal courts every year.
- ▶ A record 94,670 new businesses registered in Indiana in 2021.
- ▶ Median costs for a business lawsuit start at \$54,000 for a liability suit and \$91,000 for a contract dispute, according to courtstatistics.org.

Source: Forbes

spent more than \$1 million on construction, only to discover the lease they'd signed with the shopping mall prohibited them from selling chicken due to a long-standing deal with McDonald's.

"Non-compete and non-solicitation agreements are usually governed by state law, and Indiana is no exception," said Andrew Helfrich, a partner at Barnes & Thornburg LLP. "The law in this area is always evolving, and Indiana is different than some other states in that, if an agreement does not comply with Indiana law, the courts will not rewrite the agreement to make it enforceable."

Knowing the terms of the contract can be key to avoiding legal issues.

"Businesses often have questions regarding the rights and obligations under contracts. Not understanding the effect of certain terms or how those terms will be interpreted by a judge can have serious consequences," Geller said. "That is why it is so important for a business to have its lawyer review the agreement before it is entered into."

Obtaining insurance

Insurance is another area that is often confusing for business owners. Some only become aware that a variety of business insurance coverages exists after it's too late.

"Review insurance coverage carefully and ensure that your business has appropriate coverage," Daub said.

Unfortunately, cases in which companies need to fall back on insurance coverage due to employee theft are common. In September 2022, an



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employee at an Evansville Walmart pocketed \$225,000 from self-checkout registers. In October 2022, a Merrillville man employed at Old National Bank embezzled \$252,000 from families of deceased bank customers.

“General liability insurance provides protection for both negligence judgments against a business and the legal defense for those allegations,” said Larry Meyers, an insurance adviser at Meyers Glaros in Merrillville. “Legal fees can be expensive, and paying those fees out-of-pocket can be financially draining to a business. Having insurance available to cover these costs is not optional if you want to build a successful and sustainable business.”

Not all insurance just covers theft or negligence.

“While there are few Indiana-specific insurance issues, there are a slew of national issues to keep in mind,” said Kyle Corsiglia, an insurance adviser at Meyers Glaros. “From labor shortages to supply chain disruptions, inflation to extreme weather events, cybercrimes to increases

in building materials ... A good agency will have dealt with these issues before.”

Exercising caution

The 1992 McDonald’s hot coffee case is an infamous example. Stella Liebeck sued McDonald’s after being scalded by coffee she ordered at the drive-thru. She was awarded \$2.8 million. IUN’s Szostek uses this case to teach her students about business law. It’s also a cautionary tale for business owners.

The coffee McDonald’s served was 190 degrees, and the coffee Liebeck spilled caused third-degree burns over 16% of her body. She spent eight days in the hospital, needed skin grafts and incurred thousands of dollars in medical bills. McDonald’s had received hundreds of complaints about the temperature of their coffee but did nothing, court records showed.

“Stella didn’t win because the coffee was too hot,” Szostek said. “Stella won because the company knew there was a problem with their product and did nothing about it. You can’t produce a product that causes

harm. They were on notice and did nothing to correct the situation.”

Listening to customers is one of the many tools business owners must use to protect themselves.

“There’s an expectation that you will take action to mitigate losses, and you will take action to protect yourself,” Szostek said. “If you don’t do those things properly, you aren’t going to get much sympathy from a jury or a judge. We can’t do whatever we want and not be concerned with how it affects other people.”

That is why having a legal adviser is so important, the experts said. Business owners have a lot on their plates. A good lawyer and insurance adviser can be valuable assets.

“Consulting with a legal team early and often can help owners to protect their interests and avoid legal exposure,” Geller said. “Seeking advice before making a decision about the possible exposure a business can face is often less costly than only coming to a lawyer to deal with the consequences after a decision has been made.” ■

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EDUCATION

MORE THAN EDUCATING S

HIGHER EDUCATION OFFERS BUSINESS RESOURCES, TRAINING TO BUILD COM

CHAS REILLY

There is an adage that says, “together we are better.”

When it comes to colleges and universities collaborating with the business community, “there’s a lot of truth to that,” said Ellen Szarleta, director for the Center for Urban and Regional Excellence at Indiana University Northwest in Gary.

She said that, when thinking about the pace of change in society, organizations need to have different areas of expertise to keep up with those changes. Developing partnerships is crucial to success.

“There has been a movement in higher education, certainly, to rethink the process of college student learning, but also to rethink how we can leverage the assets of the community with the assets of the university to work together,” Szarleta said. “It’s that collaboration piece that we need to be focused on.”

Higher education engages with the community in many ways. From developing programs that can enhance industries to volunteering, colleges and universities are making a massive impact in the community.

Business outreach efforts

Natalie Medich, an engineer in residence at iNdustry Labs at the University of Notre Dame, said the university participates in numerous collaborations in various fields. iNdustry Labs is the industry outreach center of Notre Dame.

Through the work at iNdustry Labs, the university works with field partners to make sure their voices are heard. But it also reacts to what it hears by establishing resources as those partners are going through digital transformations and meeting Industry 4.0 goals.

Industry 4.0 refers to the Fourth Industrial Revolution in which

manufacturers are using technology such as AI and cloud computing to enhance their operations.

At iNdustry Labs, Notre Dame assists manufacturers in a variety of ways, including with automation, digitalization and product diversification.

“All of those have a component and need for talent attraction, development and retention, so we want that STEM talent to come to this Region, find it attractive and stay in the Region,” Medich said.

Through a partnership with enFocus, a nonprofit organization in St. Joseph County, recent STEM graduates from all over the Region participate in a two-year

fellowship to collaborate with engineers in residence at iNdustry Labs. They handle projects that can help solve problems and help manufacturers continue with their digital transformations and achieve their Industry 4.0 goals.

Elkhart County has the highest concentration of manufacturing in the United States, Medich said, a fact many of her students do not realize.

Involvement in iNdustry Labs gives pupils an opportunity to see how their skill sets can be used in a business manufacturing environment.

Scott Ford, executive director at iNdustry Labs, said the program has had much success engaging,



Calumet College of St. Joseph in Whiting recently hosted a job fair. The college's career services department helps students get hands-on experience.

TUDENTS

MUNITIES WHERE THEY ARE



Photos provided by Calumet College of St. Joseph

partnering and building momentum with companies in the Region.

Ford said the program has more than 107 completed engagements with more than 45 companies, and another 25 projects underway.

Ford said a partnership with Conn-Selmer Inc., one of largest manufacturers of musical instruments in the U.S., has achieved palpable results.

Through outreach from engineers in residence, Notre Dame learned that trumpets made today have a different sound than instruments made 50 or 60 years ago.

That discovery led to iNDustry Labs collaborating with art and materials

scientists at Notre Dame to analyze materials, finishing substances and other components to learn why there has been a change in sound.

"They were able to isolate it to address it," Ford said. "And now they're able to, with a higher degree of certainty, increase the quality and address some of these and other issues with their instruments."

That has not been the only project with Conn-Selmer.

Ford said certain precious tropical woods are used for clarinet production, and scraps are left over after the instruments are created. Conn-Selmer and Notre Dame are collaborating to develop methods to recombine the scrap to make a composite material that can be introduced in a new product.

The work completed at iNDustry Labs is not a one-way street, Ford said. All parties benefit from the collaborations.

"We're partners with them," Medich said. "We're walking with them in order to solve a problem and implement it and have their businesses evolve to be more resilient and robust and meet the challenges of Industry 4.0 and growth."

Hands-on training

Matt Vicars, the director of career services at Calumet College of St. Joseph in Whiting, agrees partnerships with businesses help them and students.

The college's career services department advocates for students to receive hands-on experience, which helps prepare them for the workforce. That can be done through internships.

"We do have several degree programs here on campus that require an internship prior to graduation, and then many others that are strongly encouraged, and we've found that to be huge for a variety of reasons," Vicars said.

He said internships allow students to apply the theory of what they have learned in classrooms to real-world situations. It also exposes them to working environments they will encounter after obtaining their degrees.

Vicars said many interns talk about how they enjoy working with mentors, supervisors and other people training them.

They also like moving from the classroom to the work environment because it gives them an opportunity to learn whether the job is the right fit for them.

"Internship opportunities like this help give them a little bit more perspective, so that when they can go into a position, that they're going to put their best foot forward from then on," Vicars said.

He said some students find that a certain job is not the best fit for them during internships. Others transition after graduation into full-time employment with the companies where they interned.

To assist both students and businesses, Calumet College of St. Joseph has grant opportunities for what would otherwise be unpaid internships.

Some small businesses are just getting started or are taking the next step in their entrepreneurial journey, which can be expensive. They do not always have funds

available to pay for internships, so the grants help compensate students and give businesses the help they need to grow.

Career planning

Like Calumet College, Ivy Tech Community College's Lake County campus has programs to assist students with career choices.

From the day students first walk through the doors, Ivy+ Career Link is available to help them. Students



SCAN WITH YOUR PHONE



"There has been a movement in higher education ... to rethink how we can leverage the assets of the community with the assets of the university to work together."

— Ellen Szarleta
Indiana University
Northwest

EDUCATION

EDUCATIONAL ATTAINMENT

31.37% of the population in the Northwest Indiana Forum's seven-county coverage area have an associate's degree or higher. 90.15% have a high school degree or higher.



Graphic provided by the Northwest Indiana Forum

can start career exploration and begin developing a portfolio.

DeeDee White, executive director of the Ivy+ Career Link, said college leaders understand many incoming students, especially first-generation students, do not always have a clear career plan.

"What we're doing is we're trying to point the students in the right direction as far as their interests," White said.

Ivy Tech also helps students develop employability skills such as resume writing.

Through an employer engagement program, Ivy Tech schedules interviews with employers for students to work on their interviewing skills.



"We're trying to point the students in the right direction as far as their interests. ... So, we have a pretty robust program for our students to prepare them for the workforce."

— DeeDee White, Ivy+ Career Link

The college also assists students in establishing professional profiles on platforms such as LinkedIn.

"So, we have a pretty robust program for our students to prepare them for the workforce," White said.

White said Ivy Tech also has a multifaceted approach to assisting employers in the community. That includes having consultants meet with business partners to assess their needs.

That could result in developing training opportunities or traditional academic programs for incumbent workers.

The college also looks for ways to connect talent to business opportunities.

White said manufacturing companies are in constant need of talent. Ivy Tech meets that need by developing classes where community members can gain skills and training to give them an edge on gaining employment.

Szarleta said IUN also creates programs to help the community obtain the training needed for jobs.

One of those endeavors is an affordable adult education training initiative.

"This is not a money-making activity for us; it's a service activity for us," Szarleta said.

The program provides more than 2,000 online courses that focus on a variety of skill sets. Szarleta said IUN

is working to move some of those classes to in-person.

"Because not everybody has access to computers to do online training," she said.

Community outreach

In addition to workforce training, IUN is focused on identifying community relationships to improve the quality of life in the Region.

Szarleta said IUN's Center for Urban and Regional Excellence serves as a liaison between the university and the community to focus on that initiative.

One of the partnerships developed by CURE involves a community development organization in Gary that addresses food insecurity.

Szarleta said students volunteer there, but IUN has established a research

component so the organization can qualify for federal funding.

"This allows them to work in a research area they might not have had an opportunity to do," she said.

Another way IUN helps the community will be through a new youth program this summer.

Up to 100 middle-school students will have the chance to participate in a two-week Kids College camp.

It also connects students with the 21st Century Scholars Program, which provides up to four years of undergraduate tuition through the state.

During the session, middle-schoolers will identify needs in the community and the type of businesses that could address those needs.

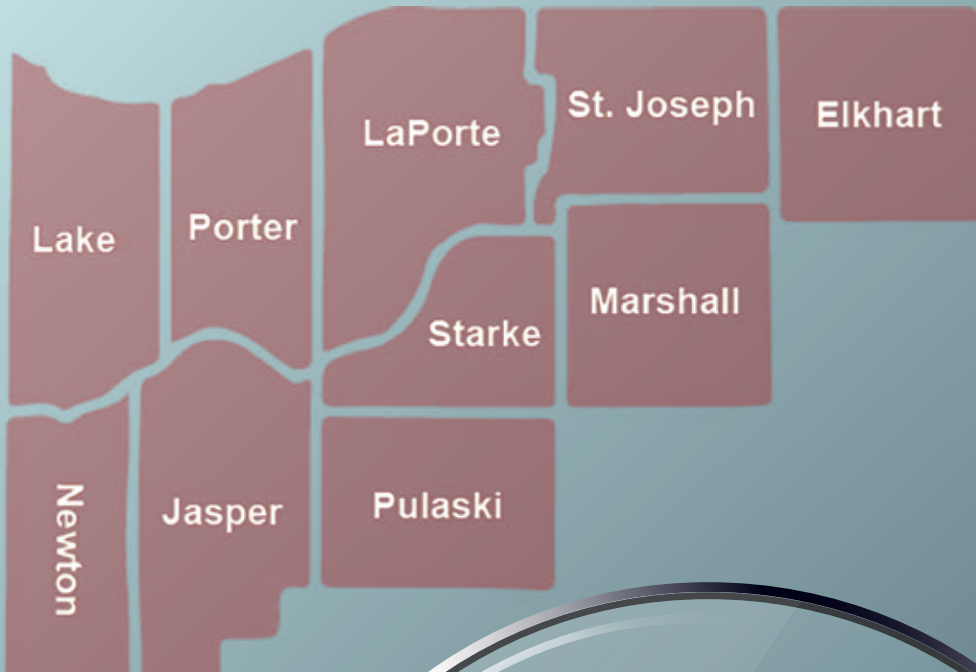
They also can promote and model ideas to distribute and sell a product. Szarleta said students will start developing skills needed to pursue business careers when they get older.

"You want to be able to plant the seed and give them the idea that it's possible," she said.

Preparing for the workforce happens in many ways, but most agree seeking higher education is an important path to a better quality of life.

According to the Northwest Indiana Forum's most recent data, more than 30% of the population in its coverage area have an associate degree or higher and almost 15% have earned a bachelor's degree. Of the more than 300,000 employees in the Region, 62% have white color jobs.

Programs like those in the Region's universities and colleges create pathways to finding these opportunities and making the best of them when they come along. ■



REGIONAL *thinking*

NORTHWEST AND CENTRAL INDIANA EXPERTS SHARE
WHAT IT MEANS TO BUILD QUALITY OF LIFE FOR ALL





BEYOND TOWN LIM

7 ORGANIZATIONS CONSIDER REGIONAL

LAUREN CAGGIANO

As the saying goes, the whole *is* more than the sum of its parts.

In the global economy, the rise and fall of metropolitan regions depends on the economic health of its counties, towns, businesses and citizens.

That's the case in Northwest Indiana, too.

"The Region," as it is colloquially known, includes many municipalities that make up the state's second-largest population center.

Like other economically diverse regions, cultural, educational and health institutions — museums, orchestras, universities and hospitals — play an important role in interregional competition.

But other factors like infrastructure, environment and resources such as airports, transit systems, air and water quality, water supply, waste removal and undeveloped land transcend local boundaries. They require local institutions to work together to solve problems.

In Indiana specifically, regional economic development and business organizations operate at the forefront of the state's local economies, industry clusters and supply chains.

The Region is no different. It has the second largest economy in Indiana, representing urban, suburban and rural communities with a more

than \$35 billion economy, according to the Northwest Indiana Forum.

While manufacturing makes up a significant portion of the Region's economic base, it doesn't tell the whole story. New construction is taking place in all sectors, specifically projects driven by e-commerce. Companies across the U.S. continue to seek future opportunities in the Region, because it has land available for development, and the workforce to build and operate large commercial facilities.

However, these developments don't happen in a vacuum. When regional organizations that work on issues like economic development, quality of life and livability are in alignment, everyone wins. Through collaboration and partnerships, their leaders show they have a vested interest in advancing the cause of the Region.

In other words, economic development is no longer territorial. Everyone wins when one community gains. But a single municipality might find it difficult to woo industry by itself.

"(Regional thinking) is bringing others along with us on this journey knowing that we can go faster alone but will go so much further if we include others in the planning and implementation," said Heather Ennis, president and CEO of the forum.

Enter regional thinking ...



Collaboration drives efficiency

Regionalism can be defined in two words: working together. Collaborating to achieve common goals and improving quality of life is what regionalism is all about. That's doubly true when budgets are constrained and economic uncertainty hangs in the air. This makes working together critical. Regionalism is important because it has been proven to make both the public and private sectors more efficient and effective.

Moreover, when regions are well-coordinated and well-supported, this synergy helps reduce costs, enhance innovation and improve manufacturing processes. It's no coincidence that

ITS FUTURE



Photo provided by the South Shore Convention and Visitors Authority

More than 150 softball teams from across the Midwest came to Northwest Indiana to compete in the NSA Girls' Fast Pitch "B" & "C" Northern World Series in July 2022.

these are critical drivers of competitiveness. In short, regional economic development leads to job creation, attracts foreign investment and boosts economic prosperity.

Still, regional thinking means something different to every leader or organization. Here's what some of the linchpins in the area have to say about this topic and how they're making their mark on both the micro and macro levels.

Tourism matters

The South Shore Convention and Visitors Authority is the destination marketing organization for Lake County. It promotes the Region to

\$35B

The Region has the second largest economy in Indiana, according to the NWI Forum.

THE ORGANIZATIONS

1 Northwestern Indiana Regional Planning Commission

The Northwestern Indiana Regional Planning Commission is the Council of Governments for Northwest Indiana. It's the place where all 41 municipalities in the counties of Lake, Porter, and La Porte convene to discuss issues and problem solve.

2 Indiana Regional Development Authority

The RDA is a quasi-governmental development entity entrusted to make public investment decisions within a regional framework for supporting catalytic infrastructure projects and inducing private sector investment.

3 Northwest Indiana Forum

The Northwest Indiana Forum is the seven-county economic development organization covering Lake, Porter, La Porte, Jasper, Newton, Pulaski and Starke counties.

4 The South Bend - Elkhart Regional Partnership

The South Bend - Elkhart Regional Partnership is a regional economic development organization catalyzing economic growth across Elkhart, Marshall and St. Joseph counties in Indiana, and Berrien and Cass counties in Michigan.

409K

The labor force in the NWI Forum's seven-county coverage area.

5 Center of Workforce Innovations

The Center of Workforce Innovations leads economic invigoration efforts and advances Northwest Indiana's status as a thriving regional workforce hub where individual workers and local communities prosper. Its solutions range from building and maintaining broad-based partnerships to assisting individual organizations in creating targeted talent recruitment and retention strategies in Northwest Indiana.

6 One Region

One Region is a coalition of chief executives representing many of the largest, locally controlled enterprises in Northwest Indiana who are committed to using their collective voice to advance catalytic initiatives and strategies that will enhance the desirability to live, work, and play in communities across Lake, Porter and La Porte counties.

7 The South Shore Convention and Visitors Authority

The South Shore Convention and Visitors Authority is the destination marketing organization (DMO) for Lake County. The SSCVA promotes the Region to attract meetings, sporting events, group tours and leisure travelers from around the nation.

— Lauren Caggiano



attract meetings, sporting events, group tours and leisure travelers from around the nation. The organization does this through collaboration with local business owners and destinations.

Practically speaking, SSCVA serves as a resource for local businesses, according to President and CEO David Uran. A partnership can mean creating greater awareness of the Region, ultimately leading to more meetings and events booked at area venues.

The organization can also help with marketing — an area of expertise for Uran's team.

"We can provide social and digital media services, tailored marketing campaigns, insider tips and incentives to bring events to the area," he said.

Uran said the success stories run the gamut, but one that reflects their partnership mentality in action is the National Softball Association.

"The NSA has hosted its Midwest World Series in July in Northwest Indiana for 10 of the past 15 years, bringing in over 200 teams and 10,000 visitors annually for an entire week," he said. "These visitors are spending their dollars in our locally owned hotels, restaurants, attractions, retail spaces and gas stations, supporting and growing our local economy."

In other words, catering to the visitor base is an investment that can pay dividends on many fronts.

"The visitor does not see municipal boundaries," he said. "With that, we strive to work with our local municipalities, community leaders, stakeholders and neighboring DMOs to create and facilitate great life experiences and enhance quality of place."

Sometimes the projects or initiatives are more modest, while others are more ambitious. Uran cites the potential impact of Senate Bill 434, which Gov. Eric Holcomb signed May 4. This bill provides the opportunity to develop and construct a convention center in Lake County.

Lake County is a hub for activity, with multiple interstates,

railyards and ports. Plus, it is situated at the border of Indiana and Illinois, and 30 miles from the third-largest economy in the country. Another selling point is its proximity to other major metro areas like Indianapolis, Milwaukee, Cincinnati and Louisville. It's about a four-hour drive from all of them.

"A convention center would provide the South Shore the opportunity to bring in national, state and local association conventions, larger sporting events and other specialty acts," Uran said. "Currently, Lake County tourism impact declines in the winter months. A convention center would provide the opportunity for 12 months of sustained activities."

One job at a time

With growth comes the need for workforce development. The sector has experienced significant shifts across Northwest Indiana and the nation recently. Lisa Daugherty, president and CEO of the Valparaiso-based Center of Workforce Innovations, knows this firsthand.

"To respond to ever-changing needs and demands, workers and employers alike are seeking economic regeneration," she said. "The Center of Workforce Innovations finds itself uniquely positioned to lead economic invigoration efforts and advance Northwest Indiana's status as a thriving regional workforce hub where individual workers and local communities prosper."

She said the organization has much to offer.

"Our solutions range from building and maintaining broad-based partnerships to assisting individual organizations in creating targeted talent recruitment and retention strategies in Northwest Indiana," Daugherty said.

In other words, the team at CWI knows how to turn research, relationships and resources into results. According to Daugherty, CWI has administered more than 40 public

REGIONAL THINKERS

The seven regional organizations tasked with leading economic development in the Region are led by:



LISA DAUGHERTY

**CENTER OF
WORKFORCE
INNOVATIONS**

President and CEO



HEATHER ENNIS

**NORTHWEST
INDIANA FORUM**

President and CEO



BETHANY HARTLEY

**SOUTH BEND -
ELKHART REGIONAL
PARTNERSHIP**

President and CEO



DAVID URAN

**SOUTH SHORE
CONVENTION AND
VISITORS AUTHORITY**

President and CEO



TY WARNER

**NORTHWESTERN
INDIANA REGIONAL
PLANNING
COMMISSION**

Executive Director



MATT WELLS

ONE REGION

President and CEO



SHERRI ZILLER

**NWI REGIONAL
DEVELOPMENT
AUTHORITY**

President and CEO



Front row left to right: Namrata Kanal, Wealth Management; Tony Martino, Business Banking. Back row left to right: Maureen Cipolla, Mortgage Lending; Phil Greiner, Business Banking; Monica Rubio, Community Banking; Paul Beneturski, Business Banking; Nikki Ross, Private Banking.

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From left, NICTD President/General Manager Mike Noland; U.S. Rep. Frank Mrvan; INDOT Commissioner Mike Smith; RDA President and CEO Sherri Ziller; Gov. Eric Holcomb; and U.S. Sen. Todd Young were on hand June 20, 2022, for a groundbreaking of the double-track project in Michigan City.

and private ventures intended to improve the quality of the workforce, enhance the business climate and foster a higher quality of life. With those goals front and center, CWI employees work in regional WorkOne offices, adult learning centers, Ready NWI, the Northwest Indiana Workforce Board, among other places.

No matter the context, Daugherty said it's important to meet the client where they are. In 2022, CWI began a strategic planning process focused on outcomes for clients. They believe the strength of the Region lies within workers' capacity to achieve their versions of success.

That's to say that regional thinking means helping workers identify and own their stories.

"We engaged our many stakeholders and acknowledge them as co-creators in the strategic planning process and as contributors to its ultimate success," she said. "As a result, the CWI 2023-2027 strategic plan is reflective of our belief that workers, employers and community partners in our Region are poised to thrive, and it is our responsibility to see that they do. By putting the interests of our clients first, we can work toward a higher quality of life across our communities — urban and rural — and our Region as a whole."

One example of that concept in action is their inaugural event, NextGen Youth Expo. The conference, which took place in April 2022, was hosted at Avalon Manor in Merrillville. About 800 in-school and out-of-school youth from across the Region attended to experience a line-up of speakers and sessions. Exhibitors were on site and included employers, service providers, educational institutions and training providers for in-demand industries.

In Daugherty's estimation, this event helped establish CWI and NextGen as seriously youth-focused and effective at engaging and motivating young people onto career paths. Since, NextGen has hosted similar, smaller-scale events in Rensselaer and Michigan City, and played a major role in the presentation of the sixth annual Construction and Skilled Trades Day in November 2022.

One Region, many voices

Like CWI, One Region reflects the interests of many stakeholders. According to President and CEO Matt Wells, the organization acts as a coalition of chief executives representing many of the largest, locally controlled enterprises in Northwest Indiana. One Region members represent

several of the largest local financial institutions, utilities, media outlets, health care systems, universities, real estate firms and other local corporations that have a significant retail presence in Northwest Indiana.

No matter the industry, members share a common interest in using their collective voices "to advance catalytic initiatives and strategies to enhance the desirability to live, work and play in communities across Lake, Porter and La Porte counties." In turn, these moves can translate into increased population growth and higher household incomes across the Region.

In framing the organization's influence, Wells offers one standout example.

"Our members were strong advocates in championing the expansion of the South Shore Line and the transit-oriented development it is now stimulating," he said.

The Double Track Northwest Indiana project spans more than 26 miles. It calls for the construction of a new second track between Michigan City and Gary that will expand service. In addition to the second track, the project includes construction of four bridges, five stations, expanding parking lots at the stations and nine new platforms.

A big-picture approach

Projects like these are a win for Northwest Indiana, according to Wells. However, leaders must learn to collaborate in ways that produce results. The competition for talent adds another layer of complexity. Wells said that One Region members are hungry for progress. That means thinking more about the collective and abandoning what he calls a "zero-sum mindset" embraced by some local communities.

"One Region is working to become the functional equivalent of a central city by organizing a high-level group of leaders to speak with one voice in matters of significance to our shared future," he said. "NWI's opportunity landscape is exceptional, but to see it fulfilled will require a critical mass of our regional towns, cities and counties to consistently pursue common goals over a long-time horizon in partnership with an organized private sector."

The Northwestern Indiana Regional Planning Commission answers that call. Acting as the Council of Governments for Northwest Indiana, the organization convenes the 41 municipalities in the counties of Lake, Porter and La Porte. The NIRPC is made up of an elected official from each of those entities, as well as each county surveyor, representatives from two of the most populous townships and a governor's appointee.

According to NIRPC Executive Director Ty Warner, these entities come together to discuss matters that are bigger than any one of them alone. Harnessing this collective energy has produced significant results over the years. Like Wells, Warner said the double-tracking of the South Shore Line and the new West Lake Corridor commuter rail expansion projects are points of pride for the Region.

However, Warner said these projects would not be possible without NIRPC at the table and lending its support. That's because it holds the federal designation as the Metropolitan Planning Organization for this Region. That means federal transportation dollars

for any road, trail or transit project in the Region are decided by the NIRPC board through the allocation of federal dollars from the U.S. Department of Transportation to the commission.

Going farther, faster

Whether it's infrastructure or another type of investment, Warner said the essence of regional thinking is to recognize that we are stronger together. It also means internalizing that nothing of any real importance gets done without collaboration toward a common goal.

"Only by working together carefully to build a solid future will this Region be able to ensure the future of its natural assets while creating a desirable place to live and work in the midst of our unique environment," he said. "We'll only have a sustainable future if we take time to build the common 'glue' that helps us all get there together."

The Northwest Indiana Regional Development Authority is also part of those conversations. Established in 2006 through a bipartisan effort, the RDA is a quasi-governmental

development entity entrusted to make public investment decisions within a regional framework for supporting catalytic infrastructure projects and inducing private sector investment.

The RDA, led by president and CEO Sherri Ziller, has a bold charge.

"Our mission is to make Northwest Indiana the first choice in suburban Chicago for new and current residents and businesses and the leading area for economic growth in Indiana," Ziller said. "The Region will be the best example in the nation for balancing growth with preservation, and exciting and trendy urban and lakefront communities with tranquil rural areas. Northwest Indiana will demonstrate what Hoosiers can be when given global opportunity."

Major moves

Ziller said the RDA has put the state on the map in several ways. She cited the restoration of multiple Lake Michigan shoreline parks and funding the extension of the main runway at the Gary/Chicago International Airport. However,



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those accomplishments are dwarfed by one project in particular.

“Our most gratifying project to date is the ongoing modernization and expansion of Northwest Indiana’s commuter rail system,” she said. “The RDA led the effort to assemble the package of local, state and federal funding to make the West Lake Corridor and double-track projects a reality. We are now the fiscal agent for the project, responsible for bringing these two projects, an investment of about \$1.5 billion, on time and budget. They have already spurred hundreds of millions of dollars of new development in Hammond and Michigan City.”

This investment might only be the beginning of forward momentum. According to Ziller, the RDA estimates that the projects will bring in more than \$2.7 billion in development to Northwest Indiana and an estimated 6,000 new jobs and 11,000 new residents.

But there’s more to Northwest Indiana’s success than these data points. Ziller said it’s critical to not lose sight of two key advantages and then act together to maximize them for the benefit of everyone.

“The first is our proximity to Chicago, one of the largest economies in the country,” she said. “The second is the Lake Michigan shoreline and its crown jewel, the Indiana Dunes National Park.”

Both provide significant opportunities. “These are two massive economic engines that no one else can have, no matter how hard they try, because they are facts of geography,” Ziller said. “And both are huge selling points for both people and businesses looking for a place to settle down. Call it fate. Call it providence. We have been given a pair of tremendous gifts, but we will reap the full benefits only if we work together.”

READI for change

All of these factors attract businesses, too. The Northwest Indiana Forum is here to help them along. The forum is the regional voice for the business community and the premiere source of a full package of services that promote economic development and retention of quality jobs. The forum is a seven-county economic development organization that covers Lake, Porter, La Porte, Jasper, Newton, Pulaski and Starke counties. Its five-member team serves 130 member companies that are dedicated to improving the economy and quality of life in Northwest Indiana.

“We promote regional thinking by encouraging stakeholders to think beyond their individual interests and to consider the broader regional context in their decision-making.”

— Bethany Hartley
South Bend - Elkhart
Regional Partnership

Ennis, the forum’s leader, said one key win brings the forum’s mission to life. The organization acted as the shepherd for Northwest Indiana’s first regionwide economic development plan, Ignite the Region — Northwest Indiana’s Strategy for Economic Transformation in 2018. The vision

of the plan is to improve on critical components of the Region’s economy in sectors such as talent, placemaking, business development and marketing, infrastructure, and entrepreneurship and innovation.

Through this regional strategy, the forum secured \$50 million in Indiana Regional Economic Acceleration and Development Initiative funding to be used in Northwest Indiana. READI provided hundreds of millions in funding to 17 regions around Indiana, which have used the dollars for a range of efforts to stimulate economic growth and improve quality of place.

Through a competitive allocation process, they were one of only four regions in Indiana to be awarded \$50 million, the maximum amount, in 2021. A regional selection team identified 34 projects that were regional in scope. Ennis estimates that their efforts will result in turning that \$50

million into a more than \$600 million total investment within the borders of Northwest Indiana.

The initiatives will make an impact in several areas that will help residents thrive. For instance, projects focus on improving quality of opportunity such as the employer upskilling project or the Minority Business Skills Enhancement Program.

The Marquette Greenway project is rooted in moving the needle on quality of place. The trail will connect Northwest Indiana’s Lake Michigan shoreline to Chicago and New Buffalo, Michigan. Many municipalities are committing to a few miles that will link together. Quality-of-life projects also include the Indiana Value Chain Network, which helps farmers in Indiana, and the Tolleston Opportunity Hub, a wellness campus in Gary made possible by a combined regional effort.

The South Bend-Elkhart Region also received \$50 million in READI grants, resulting in funding for 29 projects. As the only regional economic development organization in the area, the South Bend - Elkhart Regional Partnership “was engaged to administer the regional work on behalf of the RDA,” according to the organization’s website. The partnership is charged with catalyzing economic growth across Elkhart, Marshall and St. Joseph counties in Indiana, and Berrien and Cass counties in Michigan.

“We promote regional thinking by encouraging stakeholders to think beyond their individual interests and to consider the broader regional context in their decision-making,” said Bethany Hartley, president and CEO.

In Ennis’ view, stakeholders have everything to gain by embracing regional thinking. It means playing the long game and being open to partnerships.

“It’s putting the future of the Region first and dreaming of what we can leave behind to engage our children’s children,” she said. “It is true cathedral building, knowing that many of us will not be around to sleep in the shade of the trees we are planting.” ●



BUSINESS LOANS



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A&T has more than 1.6 million fiber optic strand miles across the Hoosier state. The company's high-speed fiber can be found in communities such as Gary, Crown Point, Hammond, South Bend, Mishawaka and Michigan City.

Photo provided by AT&T

BROADBAND EQUALIZER

ACCESS TO HIGH-SPEED INTERNET LEVELS PLAYING FIELD FOR ECONOMIC, EDUCATIONAL SUCCESS IN SMALLER TOWNS

ALEX KEOWN

For years, a group of leaders from the town of Bourbon, Indiana, strove to bring high-speed fiber optic internet to their community. Their efforts were unsuccessful until a meeting with a small internet provider.

With the help of Elkhart-based Surf Internet, Bourbon now has 21st-century communications infrastructure.

Across Indiana, government officials have made high-speed internet connectivity a priority for all communities. That effort is supported by the state's

Internet, AT&T, Comcast and others to build a network that will meet those access goals. Specifically, the grant program is aimed at areas within the state that lack broadband service or have broadband with limited output.

\$270M

The amount the state's Next Level Connections Broadband Grant Program has committed to infrastructure projects.

Success story

Byers can relate. He recounted the years-long struggles to bring broadband to his small town in Marshall County. Local business leaders and the schools had called for broadband, but they could not find a company willing to build the infrastructure. That all changed when Byers met Gene Crusie, chief executive officer of Surf Internet.

Byers contacted Crusie and explained the town's needs. Within

"Broadband is a must," said Ward Byers, president of the Bourbon Town Council. "It's something we rely on every day. It runs everything in our homes, our entertainment, our businesses, our security, everything. High-speed used to be a want, but now, it's a must."

Next Level Connections Broadband Grant Program, which provides funds for the development of broadband infrastructure to areas where there is little or no access.

The \$270 million initiative supports efforts from companies such as Surf

// Access to fiber optic broadband is an equalizer. It gives everyone the same access to the same resources regardless of where you live or your economic status."

— Gene Crusie, Surf Internet



days, Surf Internet crews visited Bourbon and began to draft plans to bring high-speed fiber broadband to the community. It wasn't too long before the company began to lay the fiber optic cables in there.

The town's business district was the first to receive the high-speed option, with residential areas soon following. The change has been extraordinary, Byers said.

Surf's Crusie likens equitable access to high-speed broadband to rural electrification initiatives, part of the New Deal program launched by President Franklin D. Roosevelt in the 1930s. Federal subsidies brought electricity into rural homes across America. Those efforts made life so much easier for many residents, because it provided them with access to refrigeration, electric heat and so much more.

"It was transformational and fiber optic broadband is as well," Crusie said. "Access to fiber optic broadband is an equalizer. It gives everyone the same access to the same resources regardless of where you live or your economic status."

"Once everyone in the U.S. has this unlimited pipeline into their home, it will unlock innovations we can't imagine, like improved telemedicine, artificial intelligence in the home, remote medical diagnostics implanted within the body and more."

For the first step to happen, that broadband pipeline must reach homes. The town of Bourbon is well on its way to realizing the transformational potential of high-speed fiber optics, Crusie said. The budding fruits of their efforts are already showing around town.

For Harmony Marketing Group, a Bourbon-based commercial printing service, access to high-speed fiber broadband has improved workflow efficiency while saving the company money. Before Surf Internet came to Bourbon, Joel Harmon, a co-owner and vice president of the company, said Harmony Marketing Group relied on two different cable-internet providers

to handle client needs for the company's digital services and e-commerce capabilities, as well as daily operations.

"When Surf came in, we were able to handle all our needs with one provider. Everything was faster," Harmon said. "We were able to get rid of our two providers and save money in the process."

In addition to its client services, Harmon said the Surf fiber-optic network has also improved the company's internal communications. Harmony Marketing Group maintains multiple facilities in Bourbon, and the new high-speed service significantly increased electronic communication points between the sites, Harmon said.

"The fiber-optic network has been incredible for us, but it's also done wonders for the town of Bourbon," Harmon said. "It's a new level of service that could help attract new businesses to the town."

That's a sentiment Byers agrees with as well. The addition of fiber will benefit a new water plant under construction in Bourbon. Surf's fiber will allow for seamless construction of computers that operate that plant, Byers said.

"With technology and how it's grown, you have to have that fiber. It's been incredible to have this capability as a part of Bourbon's infrastructure,"

Byers said. "It's just as important as having water, sewer and streets. High-speed fiber is part of a municipality's needs and infrastructure."

Broadband initiatives

State governments are not the only ones backing broadband initiatives. In La Porte County, Sheila Matias, former president of the La Porte County Commission, launched a broadband task force to encourage expanded broadband development across the area. The taskforce conducted surveys among area stakeholders to determine current levels of connectivity and future desired levels. That information was used to lobby internet service providers to bring high-speed fiber optics to underserved areas within the county.

"This work is critical for our agricultural community, for economic development, for health care and the service sector, but most important, for our children and for their education," she said.

The work of the La Porte County Broadband Task Force has proven to be successful. Providers such as Comcast, AT&T and Surf Internet, among others, have responded with efforts to build necessary infrastructure to meet consumer demands.



Photo provided by Surf Internet

INFORMATION TECHNOLOGY

“When you talk about economic development, it used to be that you just talked about water, sewer, gas and electric. In the last five years, the importance of connectivity has been added to that.”

— Sean McCarthy, Comcast



“Connectivity creates opportunity. It improves the way we move through our daily lives, sets a path for success in work and school, and allows us to participate in the global economy.”

— Jill Ritchie, AT&T



Comcast is in the process of building an extension of its advanced network infrastructure to the Kingsbury Industrial Park in La Porte County. Business park customers able to connect to it will have the benefit of up to 100 gigabits per second, said Sean McCarthy, regional vice president of business development and strategic initiatives at Comcast.

A communications giant, Comcast is actively connecting communities across the Region to high-speed internet. The company has laid about 10,000 miles of network in northern Indiana. Of that, about 2,200 miles consist of fiber. Comcast recently received grants from

the Indiana Next Level Connections Broadband Grant Program to build an additional 1,200 miles of network to under- and unserved rural areas in 19 counties across the state. Those counties include La Porte, Marshall and Porter counties, McCarthy said.

In addition to its ongoing work in La Porte County, Comcast provided high-speed networks to a data center in Hammond, as well as to the towns of Portage, Schererville, Middlebury, Wakarusa and Warsaw. Other ongoing broadband and fiber projects include the towns of Crown Point, Gary, Griffith, Elkhart and Highland.

“When you talk about economic development, it used to be that you just talked about water, sewer, gas and electric,” McCarthy said. “In the last five years, the importance of connectivity has been added to that.”

For Surf Internet, Northwest Indiana is a primary focus to provide broadband capabilities. That commitment began in 2017 when the company began to build a network connecting schools across the Region, Crusie said.

“We wanted to build an infrastructure that would allow us to come in and provide fiber to homes in areas like Portage, La Porte, Westville and Valparaiso,” he said.



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Crusie said people used to think about speed as their top need, but with so many connected devices, capacity is a top consideration these days. And that's why broadband capabilities are so appealing. The fiber laid by Surf and other companies can provide end users with high speeds and high-capacity rates.

Like Comcast and Surf, AT&T also has built an extensive broadband infrastructure in Indiana. A&T has more than 1.6 million fiber optic strand miles across the Hoosier state. The company's high-speed fiber can be found in communities such as Gary, Crown Point, Hammond, South Bend, Mishawaka and Michigan City.

Jill Ritchie, AT&T's director of external affairs for Indiana, said

the communications company is working closely with state and local governments to bring broadband to communities across the area.

Ritchie said there are "unprecedented levels of federal funding" available for broadband deployment. She added that access to this resource is critical not only for today's economy but also for modern conveniences.

In October 2022, AT&T delivered fiber services to parts of Vanderburgh County. Ritchie said the company heard directly from residents who were ecstatic about the new levels of connectivity. Parents shared positive experiences about being able to conduct video calls with physicians or better participate in e-commerce activities.

Those same opportunities are being brought to other areas in Indiana. Ritchie noted AT&T is working with the state's Next Level Connections Broadband Grant program to bring fiber into more locations.

Beyond broadband, both AT&T and Comcast continue to build out their

wireless networks across Indiana as well. That additional infrastructure provides seamless levels of connectivity in Indiana, Ritchie said.

"Connectivity creates opportunity. It improves the way we move through our daily lives, sets a path for success in work and school, and allows us to participate in the global economy," Ritchie said. "And we want all Americans to have access to the digital resources they need to reach their full potential."

Comcast's McCarthy agreed. He said building broadband infrastructure gives communities the level of connectivity people want these days. It allows communities to grow, attract new businesses and increase the quality of life. High-speed connectivity grants people access to uninterrupted telehealth appointments, online education and work-from-home opportunities, he added.

"You can live in Chesterton and work for a company anywhere in the world," McCarthy said. "The reliability of broadband creates opportunities for everyone." ■

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BUSINESS INTERRUPTIONS

WHILE SOME CRISES ARE IMPOSSIBLE TO PREDICT,
HAVING A PLAN TO HANDLE THEM ISN'T

LAURIE DAVIS

Commercial banker Michael Schneider knows “hope is not a strategy” when it comes to managing risk.

He remembers hearing the phrase from a team leader early in his career and has not forgotten its message.

“What you don’t want to hear is, ‘Well, I hope things get better in the economy,’ or ‘I hope people start spending money again,’” he said. “That’s not a strategy.”

Whether a business constructs buildings, sells the latest tech gadgets, transports products across the country or arranges travel, potential risks can come from

nowhere or approach with early warnings. Companies that plan for different types of threats that can affect their financial health are in a much better position to avoid, prevent or at least mitigate risk.

Some risks are impossible to predict, but some strategic planning can go a long way as a defense.





Companies can develop a risk management plan based on some textbook principles, Schneider said, including these four steps:

- First, identify the risks that could interrupt their specific business or industry.
- Second, analyze risks and consider their probability and potential impact.
- Third, develop processes or procedures and build in company accountability.
- Fourth, examine financial liability and the necessary insurance coverage for any number of possibilities.

Schneider, group senior vice president and commercial team lead at Wintrust in Dyer, helps his clients with that process by analyzing a company's financial health in the current economy and helps devise workable strategies for profitability and loan repayment.

Mark Wobbe, principal for commercial risk management at the insurance brokerage firm Gibson in South Bend, said most small businesses and middle-market businesses don't have the luxury of having a formal risk management team.

"It's management by committee, and it's somewhat of a hot potato," he said. But companies need to ask, "How do we identify and quantify risk, and do we have any accountability in our org chart?"

Impact of 'black swans'

Some crises are impossible to manage, and the pandemic was an example of that.

"We talk in terms of risk all the time," says George Bonin, owner of Trutility LLC in South Bend. "People talk about 'black swan' events, and what if one of these 'black swan' events happens?"

Nassim Nicholas Taleb, a Wall Street trader, wrote about the "black swan theory" in his book, "Fooled by Randomness." The term "black swan" quickly grew in popularity after the book was published in 2001, reports the Corporate Finance Institute. Taleb identified a "black swan" as an unpredictable event with massive impact on people and the financial market, such as the 9/11 terrorist attacks, the

2008 financial crisis and the recent pandemic.

"When you talk about 'black swan' planning, disaster recovery is the way I normally think of it," Bonin said. "The complexities of what COVID brought us I don't think anyone could prepare for; you had to manage it as you went through it."

Bonin, of South Bend, has been a CFO and analyst for operations and finance. He started Trutility in 2016 and works as a contract CFO mainly for manufacturing companies, including recreational vehicle builders.

"A lot of businesses view (risk management) as a math equation, and it's not a simple math equation," Bonin said. "They're trying to do math on the unknowns of the future, and that creates a lot of variables."

"You strip away all the technical words, and the principles of it are all the same," he said.

When money is not cheap

Other risk factors might not be natural in nature, say like a tornado, but they can be just as devastating. Wobbe said inflation is one of those unforeseen obstacles that led to changes in interest rates.

"There are so many different varieties of debt, whether short-term or long-term, so it probably plays out differently for everybody," Wobbe said. "Any money was cheap for so long, and I think the sudden change in interest rates had to have had an impact on almost everybody to some degree."

Inflation, at least, is a type of risk financial experts watch for.

THE EXPERTS



► **George Bonin**
Owner,
Trutility LLC



► **Pat Obi**
Professor, Purdue
University Northwest



► **Michael Schneider**
Commercial
banker, Wintrust



► **Mark Wobbe**
Commercial risk
management, Gibson

Wobbe said a lot of businesses felt some relief from the pandemic last year and managed risk better in 2022.

Although another similar crisis might not surface in most company owners' lifetimes, myriad other risks can cause financial pain for businesses. The lessons learned recently could offer ways to mitigate risk in the future.

"Tomorrow's crisis might not be the same, but if the leadership team has gone through any crisis, then they probably have some learned behaviors, patterns of actions or communication they know work or don't work," Wobbe said.

Or, if an organization has conducted a formal crisis management training, workshop or practice drill, any of those can serve as a model for most crises.

"Inflation is one risk we regularly keep on our radar," Schneider said.

He looks at whether his bank clients can increase the price of their products or services in tandem with rising wages and increased inventory costs.

"We've been very fortunate that, even with what we've seen as some rapid increase in the interest rates over the past few years, our client base has done a good job of weathering that storm," Schneider said. "When we're planning the metrics and things we do in the underwriting process, we stress test our loans."

Because interest rates affect inflation, "the two are married," said Pat Obi, the White Lodging Endowed Professor of Finance and Carnegie

FINANCIAL PLANNING

Fellow at Purdue University Northwest. “Inflation is usually a short-term phenomenon, and sometimes people think it’s interest rates across the board, such as the interest rate on bonds that we may buy on long term.”

But, he said, long-term rates are not necessarily affected by inflation the same way short-term rates are, and over the past six months, long-term interest rates have been going down.

This phenomenon creates an opportunity to borrow more cheaply over five years or longer — one way to mitigate risk.

“What you don’t want to hear is, ‘Well, I hope things get better in the economy,’ or ‘I hope people start spending money again.’ That’s not a strategy.”

— Michael Schneider
Wintrust

“Short-term rates are higher because the Fed keeps jacking them up as a way to contain inflation, while long-term interest rates are going down because not a whole lot of businesses are borrowing long-term money,” Obi said.

Obi said not wanting to borrow long term is connected in part to a fear of a recession, another risk factor.

“I believe that virtually all analysts and people out there in the financial markets think a recession would be short term,” should one occur, Obi said. “The economic basis upon which a long-term recession would exist is just simply not there.”

His reasoning is that low unemployment, such as the 3.6 percent the U.S. announced in March, is a factor of a short-term recession.

This type of analysis helps financial advisers make sure their clients are thinking about many kinds of risk.

Schneider said he runs a lot of scenarios for not only cash flow but also to identify the value of collateral such as real estate or machinery. He also projects a client’s potential performance with a debt structure at the current interest rate and builds into the model higher interest rates, should they increase.

Most of his clients do a great job at risk management, Schneider said, and planning for any number of contingencies helps support that environment.

Even so, there may be times when proactive planning doesn’t work. There



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is always the potential for a “we did not see that coming” event.

“It’s often when there are multiple things all working together into a perfect storm that can catch businesses off guard,” he said.

One of Bonin’s clients faced this type of challenge. A contract to build a product for a customer was set at a fixed price. The materials ordered for the project were backordered, and when they became available, the prices had increased exponentially. Unfortunately, the company could not adjust the price of the project.

“The dramatic increases we saw combined with the lack of availability of the materials extended the product timeline even further, and the prices went up even more,” Bonin said. “That crippled companies in 2022. It was a really rough year for some businesses. There are other companies that don’t have long-term contracts; that’s an extreme case where the company really got burned by a hidden risk.”

Operating within margins

Risks that threaten businesses are either avoidable, preventable or can be mitigated through identifying and quantifying them and having a plan of action before a crisis occurs.

Wobbe’s best advice is that once companies have identified and quantified different types of risk — from high-interest rates and inflation to accidents and extreme and damaging weather events — they can talk about insurance coverage.

“Too often what happens is it all gets commingled into one thing,” Wobbe said, “and then the process of purchasing the insurance for the business takes over. If you’re just trying to get the process moving on the insurance, that’s not really managing risk. Insurance is the financial piece that protects you.”

Wobbe said the two — risk management and insurance — should be separated.

Schneider recommends that businesses look at potential risks more broadly rather than in a granular way. He says it is less important which category a risk falls into, whether it is hikes in employee wages, health care costs or materials costs.

“Don’t just focus in on one of those,” Schneider said. “Look at it as a broad category. Look at risks as business interruptions, and consider ‘what if my overhead margins decrease by 5 percent?’ That covers a broad range of things.”

Trying to understand those variables while looking forward and thinking of the possible pitfalls that are out there allows companies to plan accordingly.

While hope definitely is not a strategy, it ultimately doesn’t hurt businesses to think about how they would tackle a crisis even if something bad doesn’t happen.

“Maybe we spent a little extra money, but we were prepared, so we feel OK about that,” he said.

And if a crisis does occur, “we don’t suffer the same fate as people who didn’t prepare properly.” ■

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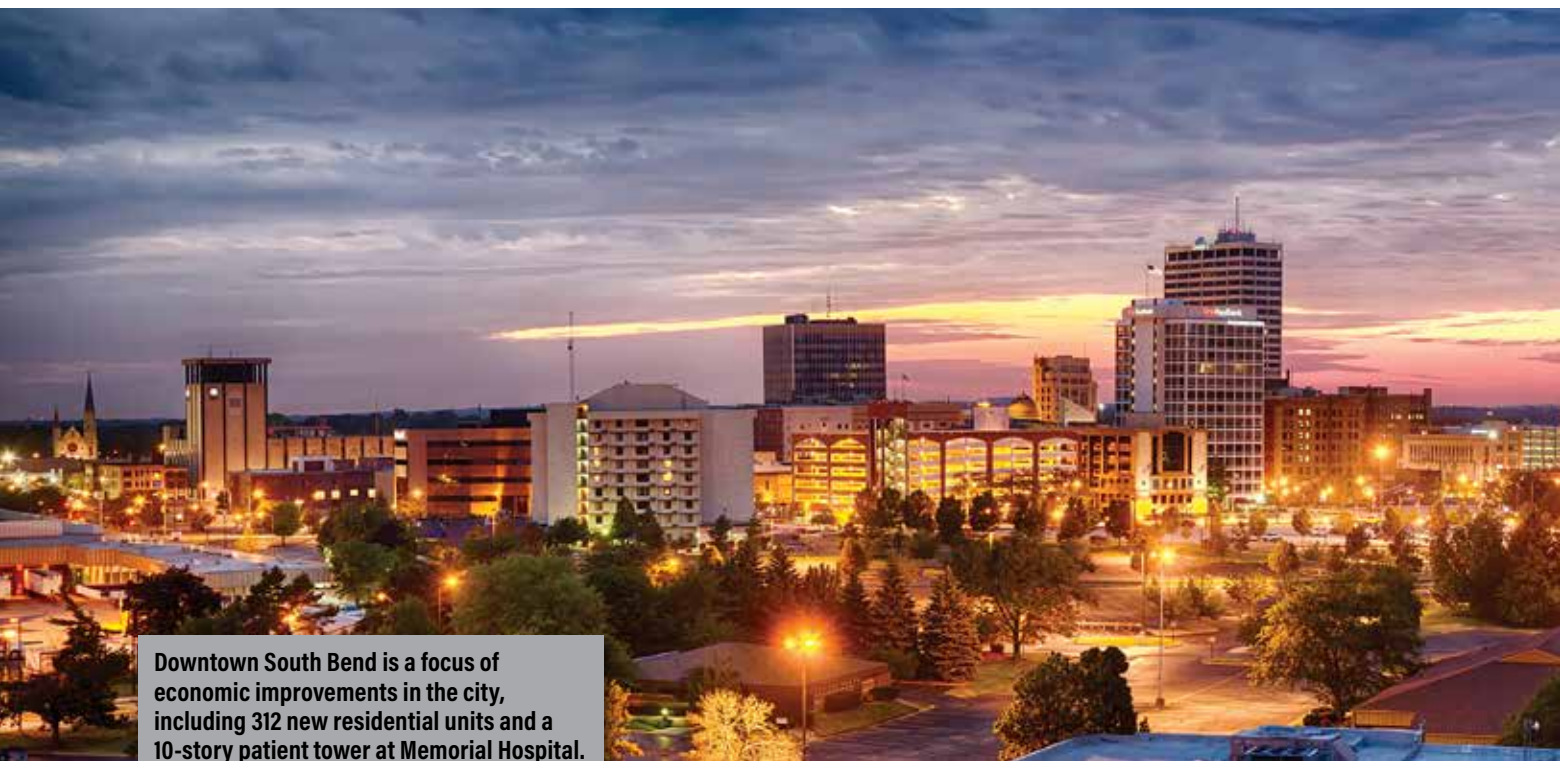
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Downtown South Bend is a focus of economic improvements in the city, including 312 new residential units and a 10-story patient tower at Memorial Hospital.

DEVELOPMENT AROUND T

LEADERS CONFIDENT EFFORTS WILL BRING STABLE GROWTH,

DOUG ROSS

South Bend is making development a priority, and it shows.

Its downtown, the heart of any city, is beating strong. Neighborhoods are seeing improvements, too.

With the help of grants and other financing, the city is poised to see big infrastructure improvements, along with smaller projects that will enhance its economic future one building at a time.

Mayor James Mueller rattles off projects with little desire to stop.

"It's an exciting time to be mayor of South Bend," he said.

In his 2023 state of the city address, Mueller, who has been mayor for three years, lauded potential projects since the beginning of 2020 that could top \$1 billion by the end of this year.

"Although our wild ride may have another twist and turn for us ahead, we'll stay on track," he said in his remarks. "The state of our city is as strong as ever, and South Bend is ready to reach new heights."

Health care horizon

Beacon Health System, which owns Memorial Hospital, is taking that sentiment to heart. It has plans for two projects totaling \$300 million that could transform the north end of downtown.

"That's an exciting development on the north side of town," Downtown South Bend Executive Director Willow Wetherall said. "The level of investment we're seeing is really exciting."

In October, Beacon broke ground on a 10-story, \$232 million, 300,000-square-foot patient tower

— the largest construction project in Memorial Hospital's history. The project is expected to be completed in early 2026.

With the new patient tower, the number of adult acute care beds will increase to 302, from 249. Patient rooms will be 50% larger. And it will feature an expanded intensive care unit.

Beacon estimates the new patient tower will create 500 jobs.

Beacon also is considering a project on the south side of the Memorial Hospital campus that would include a new health and fitness center and residential development.

"To me, that's the key to quality of life," Wetherall said. "When you have a built-in environment that provides easy access to things people need, and you put them in walking distance, to me that's quality of life."

\$95,500

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

\$46,002

Estimated median household income, 2017-2021



Photo provided by Kevin Miller

THE BEND

ECONOMIC SUCCESS

Bethany Hartley, president and CEO of the South Bend-Elkhart Regional Partnership, said Beacon's projects are some of the most important improvements in South Bend. They are likely to help "The District" become a destination.

"With a total investment of over \$140 million, 'The District' will be anchored by the new, state-of-the-art Beacon health and wellness center and include over 240 urban housing units, a first-class hotel, office space, exciting new retail offerings, along with more than 950 structured parking spaces," she said.

Downtown developments

Wetherall is seeing additional activity elsewhere in downtown. In her March report, she noted 11 long-vacant spaces are under local ownership and

are being redeveloped. In addition, there are 312 new residential units in four projects, two of which are new construction.

The South Bend Housing Authority is on a spree, too. More than 90 public housing units will be razed, including the Monroe Circle townhomes near Four Winds Field. Part of the plan is to offer mixed-income developments and not concentrate low-income residents in a single location.

Four Winds Field, where the South Bend Cubs play, is a huge economic driver, Mueller said. It offers concerts and other activities as well as baseball games.

"It's a nice stadium, and the current owner put a fair amount of money into it," Mueller said.

Another big investor in South Bend is Mark Tarner, who is moving South Bend Chocolate Co.'s production from rented



"It's an exciting time to be mayor of South Bend."

— Mayor James Mueller
South Bend

space to a new agri-tourism facility anchored by the Indiana Dinosaur Museum.

"That has the ability to be just an incredibly unique attraction," said Jeff Jarnecke, executive director of Visit South Bend Mishawaka.

The dinosaur museum is scheduled to open next summer. The site also will house a sledding hill, bison, farmers market, restaurant and Tarner's chocolate factory. Jarnecke said it will be an attraction similar to Fair Oaks Farms. "It's such

a unique value proposition" for tourism, Jarnecke said.

Small investments

Jennifer Henecke and Sarah Hill are doing smaller, but still impactful, developments in and near downtown through their company Penny Hill Homes.

"We just saw so much potential," Henecke said of the property at 435 S.



Photo by Doug Ross

The University of Notre Dame not only is a big tourism draw but also lends expertise on economic development and other civic projects in South Bend.

Michigan St., the Inwoods building. Or rather, three separate buildings that comprise one big investment.

"It's just a really wonderful historic building," she said. "There is a lot of energy around that corner."

Penny Hill has secured multiple leases with new tenants, bringing small entrepreneurs downtown for artisan retail, gallery and studio space.

The buildings were in rough shape, having been vacant for decades. Other owners had done work on the property but hadn't finished it.

"It's the best case because it's an empty shell. It's all been cleared out," Henecke said.

There was rebar showing, paint peeling, floors rippling. "With a little bit of care, it can all be all right," she said.

Henecke and Hill live near downtown and like its vibe.

"As proud residents of the area we invest in, it's been our privilege to help

bring overlooked historic houses and neighborhoods back to life," Hill said in a press release.

Both worked at the library when they became friends before they were business partners. Hill left the library staff to work full time on rehab projects with Penny Hill and her own company, Herstoric Properties. Through the latter, Hill bought 516 S. Michigan St., a two-story building, to create a mixed-use development.

They aren't the only ones investing in South Bend properties.

"There are lot of little small-scale developers making things better," Henecke said. "You can give something a try because it's a little more affordable" than bigger cities.

One example is the \$670,000 investment by the Bakery Group to continue developing Portage Place in the city's near northwest neighborhood. The building was abandoned in 2012

but has since been renovated into commercial spaces of assorted sizes. Northwest Bank provided the small business loan.

"There's definitely a network growing here," Henecke said, where entrepreneurs support each other. "Usually everyone is connected in some way."

The library where Henecke and Hill met has undergone its own transformation. "It's amazing. Oh, my goodness," Henecke said. "It's light-filled. It's spacious."

"It just has a totally different look and feel to it," she said. The library now has a courtyard and a learning space. Henecke enjoys taking visitors on tours for their first time in the recently renovated building to see their reactions.

"Civic architecture should be grand and inspiring," she said. "Everyone deserves a beautiful space no matter how much they make."

The \$36 million library renovation expanded the youth services and local and family history areas as well as adding study rooms and other changes.

The city also is making plans to rebuild its fire station No. 8 at 2402 S. Twyckenham Drive. It was built in 1957. And the city hired 51 police officers last year.

Catalyst for change

Mueller acknowledged the work of former Mayor Pete Buttigieg, who served from 2012 to 2020, and his predecessors in getting the city to where it is today. Buttigieg's Smart Streets initiative downtown made the area walkable. "That really helped catalyze a lot of investments," Mueller said.

The University of Notre Dame's commitment to working with city officials has helped, too. Now private investment is continuing even without being pushed to do so by Notre Dame.

"Momentum is self-sustaining," Mueller said.

Another of Buttigieg's causes while mayor was bringing South Shore Line service downtown. Now that he's U.S. secretary of transportation, the push for a downtown train hasn't stopped.

The terminus would be Union Station, just outside Four Winds Field on the south edge of downtown.

That project has spurred excitement and a lot of people to believe in downtown South Bend's future, Mueller said.

Wetherall is championing the cause now. "You couldn't get a better set of circumstances to do a large-scale project like the downtown train," she said. "All of those puzzle pieces, from a master planning perspective, are really coming together beautifully."

"There have been conversations about the train coming downtown since the 1980s," she said.

Since 1992, the eastern terminus of the rail line has been at the airport, having been at the Amtrak station before that.

"For 33 years, it has been in a 'temporary' location on the east side of the airport," Wetherall said. Now there's talk of shifting the station to the airport's west side.

A feasibility study done in 2020 identified four possible sites for the eastern terminus. One was where the Indiana Dinosaur Museum is being built, at U.S. 31 and U.S. 20. The second was at the Honeywell complex at Westmoor Street. The third was a joint Amtrak/South Shore Line station at Washington and Meade streets. The fourth was near the Union Station Technology Center downtown.

While the Double Track Northwest Indiana project will speed travel to Michigan City, South Bend could be just about 90 minutes away from Chicago if a second set of tracks were laid to bring the train downtown.

The cost to bring the railroad downtown is \$112 million, according to the feasibility study.

"If you're going to spend that kind of money to get that train to the west side of the airport, let's just get it downtown," Wetherall said.

"It captures people's imagination and belief in the city that I haven't really seen in a while," Wetherall said. "It's a heavy lift, but it's possible."

"We can have the things we want in South Bend, and we don't have to settle," she added.

What kind of clout does South Bend have to attract the necessary federal and state dollars? "Does a secretary of transportation help?" Wetherall quickly replied. Buttigieg doesn't do favors, but

the rail plan fits in with President Joe Biden's agenda.

"It's one of political will at this point," she said.

Bending back

Kyle Chamberlin, a board member of the South Bend Chamber of Commerce and numerous other organizations, said downtown is buzzing.

"The city seems to be coming to life again," he said. "There seems to be a lot of thirst for getting out and about now."

The THK Law LLP attorney sees South Bend bouncing back.

"About 10 years ago, South Bend went through a generational shift and finally realized Studebaker is never coming back," he said. Studebaker closed its South Bend plant in 1963. It made cars and trucks.

Forbes has noticed Leo E. Priemer

Forbes has named Leo among its 2023 "Best-in-State Wealth Advisors." He helps clients feel confident in their financial decisions and secure about the future.

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2023 Forbes Best-In-State Wealth Advisors in Indiana, published April 2023, research by Shook Research, LLC, data as of June 2022. Compensation provided for using, not obtaining, the rating. TAL-131498-A-A



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In October, Beacon Health System broke ground on a 10-story, \$232 million, 300,000-square-foot patient tower (shown here in a rendering) at Memorial Hospital.

That's not to say manufacturing is dead or dying.

"Our Region is known as a manufacturing powerhouse with 33% of our regional workforce employed in the industry, generating \$15.8 billion annually in regional GRP (Gross Regional Product)," said Hartley in a press release on manufacturing grants.

A \$5.3 million Manufacturing Readiness Grant in 2022 spurred \$47.5 million in investments in the South Bend-Elkhart region, she said.

Manufacturing is in South Bend's DNA, Chamberlin said, but plants are shifting to advanced manufacturing. Studying at Ivy Tech Community College, Indiana University South Bend and elsewhere helps workers position

themselves for these jobs and higher wages.

"There are talent development programs and projects being activated across the Region, including a collaborative and centralized career center for St. Joseph County and more concentrated investments in health care career pathways, as well as jobs of the future like software developers," Hartley said.

South Bend is reinventing itself, and the population is growing as a result.

"Don't try to recruit the undergrads to stay," Chamberlin advised. "The people you are really looking for is the people who want to settle down."

Attracting residents means making the city more attractive to them.

"I think that we as a community have

a lot of amenities as far as a great place to live," Chamberlin said.

Reasons to visit

South Bend has a lot to offer tourists, too.

"University of Notre Dame counts for about 56% of our visitors coming here," Jarnecke said, with family and friends the No. 2 driver.

Sports tourism makes a big difference for the local economy. "Hockey alone counted for about \$11.5 million in economic impact," he said. "From the end of October through the first part of April, there's a youth hockey tournament almost every weekend."

Then there's the expanded Four Winds Casino South Bend, which opened a 23-story hotel earlier this year. It includes an event center, spa, café and outdoor roof-top swimming pool.

The Potawatomi Zoo is making upgrades too, with a lion habitat opening this year and bears coming in 2024.

Visitors often decide there's so much to do in South Bend that they plan return trips, Jarnecke said.

"You're starting to see more visitors coming to town to experience all four seasons," he said. "Right now we barely need to market in the summer months."

Mayor Mueller said he wants the city to continue to build on these types of successes.

"Let's continue down this path together and transform South Bend into a home where everyone can thrive," he said. ■



BETHANY HARTLEY

SOUTH BEND-ELKHART
REGIONAL PARTNERSHIP

"The District" will become an important destination.



JENNIFER HENECKE

PENNY HILL

A network of support is growing for rebuilding and growing downtown.



SARAH HILL

PENNY HILL

Neighborhoods can come back to life through renovation of old homes.



JEFF JARNECKE

VISIT SOUTH BEND MISHAWAKA

South Bend Chocolate Co.'s new agri-tourism facility will be a unique attraction.



WILLOW WETHERALL

DOWNTOWN SOUTH BEND

Train service downtown "captures people's imagination."

Gateway for entrepreneurs



READI grant supports Legacy Foundation's NWI BizHub as resource to help small businesses thrive

Editor's note: The Northwest Indiana Forum is partnering with Northwest Indiana Business Magazine to provide updates on READI grant recipients. This is the second in an occasional series.

SPENCER SUMMERS

Urschel Laboratories Inc., Fair Oaks Farms, Cimcor Inc. and Albanese top a long list of successful organizations started by Northwest Indiana entrepreneurs.



► **Spencer Summers** is the economic development director at the Northwest Indiana Forum.

Serving the world with products originating from our seven counties has created an economic driver that continues to draw investment and improve retention in Indiana.

This success does not always come easily, though. According to the Harvard Business Review, over two-thirds of businesses fail without delivering a positive

return to investors. While the business idea could have been incredibly well thought out and versatile, the network of critical resources often does not exist in a way that affords the organization the opportunity to navigate an otherwise very difficult business climate.

The Legacy Foundation in partnership with the Unity Foundation, Northwest Indiana Small Business Development Center, Crown Point Community Foundation and the Center of Workforce Innovations are all working hard to change this narrative and increase

the opportunities presented to shepherds of great ideas. These efforts will help bolster the long list of successful organizations in Northwest Indiana.

The Legacy Foundation has been awarded \$101,332 in Regional Economic Acceleration and Development Initiative (READI) grant funds through the Northwest Indiana Forum Foundation Inc. The organization's mission is to transform Northwest Indiana by providing strategic leadership and impactful philanthropic support to ensure equitable opportunity for all communities they serve.

READI was launched by Gov. Eric Holcomb and is administered by the Indiana Economic Development Corp. READI builds on the framework and successes of the Indiana Regional Cities Initiative and the 21st Century Talent initiative, encouraging regional collaboration and data-driven, long-term planning that, when implemented, will attract and retain talent in Indiana.

In 2021 the Northwest Indiana Forum was awarded a \$50 million READI grant to fund a list of 34 priority projects — including The Legacy Foundation's NWI BizHub entrepreneur resource center.

The READI grant's overall spending, sparked by the \$50 million investment, is expected to exceed \$600 million



with an economic impact in the billions. The Northwest Indiana Forum is the Region's economic development organization, representing Lake, Porter,

La Porte, Starke, Pulaski, Jasper and Newton counties. The grant funds are being managed by the NWI Forum Foundation Inc.

Indiana is home to more than 500,000 small businesses that support over 1 million jobs. Outside of Indianapolis, Northwest Indiana has the second-largest business population in the state.

NWI BizHub is a support network available to aspiring entrepreneurs and small business owners in Northwest

Indiana. It will help increase the number of small businesses by connecting them to small business development services, increase public awareness of micro-business development and assist in building an infrastructure of collaboration through the services of our resource navigators.

"Our goal is to help entrepreneurs and micro businesses take the idea to the next level by connecting them to the resources that will help them achieve that," said Donna Catalano,

community development director with The Legacy Foundation.

The READI grant's support of this entrepreneur resource center will lead to increased opportunity and development within Northwest Indiana. ■

"Our goal is to help entrepreneurs and micro businesses take the idea to the next level by connecting them to the resources that will help them achieve that."

— Donna Catalano
The Legacy Foundation

READI GRANT
The Legacy Foundation

\$101,332 How much the Legacy Foundation received in READI grant funds

'Meg made this ...'



Mom turns DIY project into flourishing business with location in Munster

HEATHER PFUNDSTEIN

Meg Piercy says MegMade was a “happy accident” during a difficult time of her life.

Her furniture company started off as a do-it-yourself project about 12 years ago.

To save money before the arrival of her first son, she turned a dresser into a changing table. Piercy and her husband sold that first dresser on Craigslist in less than a day.

“I realized I found it therapeutic, and Joe and I started painting dressers in

grateful to be able to work on this dream as a team,” she said.

After the pandemic hit, the couple wanted a change, so they moved from Chicago to Northwest Indiana. They now have three sons, ages 11, 8 and 4.

Opening a store close to home just made sense; so, in March, they did just that in Munster.

“When the opportunity came about, we thought it was the perfect location to open up a second showroom,” she said. “There are limited furniture options

That motto goes back all the way to that first repurposed dresser they found in an alley.

“To say the rest was history is an understatement because that moment lit a fire inside us that is still burning strong,” Piercy said.

She said the show took about four years to develop. All eight episodes are now on Discovery+.

Piercy’s parents moved from Kansas City where Meg was raised to help with the kids during filming. Now they live a few blocks away.

“We love what we do, and being able to have family that is so on board makes it that much more exciting when you get to celebrate milestones of the business with them,” she said.

One of the bigger milestones came when MegMade officially celebrated the Munster store’s grand opening at 9610 N. Centennial Drive.

“I think we opened during a tricky time,” she said referring to a snowstorm that welcomed them to town.

But Piercy said she isn’t afraid to fail — a trait that comes in handy.

“We call ourselves high-end hustlers,” Piercy said. “We secretly love the challenge.”

Nicole Tirapelli, of Nantucket, Massachusetts, has been working with Piercy for three years. They are working on their second project together.

“We are very creative, and bouncing design ideas back and forth always creates the perfect room,” Tirapelli said of her relationship with Piercy.

Piercy is also always thinking about what comes next. She and Joe plan to build the MegMade brand nationally. And there’s always the possibility of appearing on television again. But Piercy’s relationship with her husband is the glue that keeps them moving forward.

“It’s really special that my husband and I both handle the stress well,” she said. “It makes us stronger. He’s always the one who’s trusted what we were doing was meant to be.” ■



Joe and Meg Piercy started rehabilitating vintage dressers about 12 years ago. The couple recently opened a second location of MegMade in Munster.

Provided by MegMade

our living room every night after our son went to bed,” Piercy said of her husband.

Eventually, customers were picking up dressers daily, so they opened a storefront in Chicago.

They chose MegMade for the name because Joe Piercy kept saying to customers “Meg made that, Meg made this.” A customer noticed and said “you say ‘Meg made’ a lot. Why don’t you just name this all MegMade?”

A week later they signed a lease on an 800-square-foot warehouse in Chicago.

The two met on a blind date in 2008 and were engaged six weeks later.

“It’s amazing being able to work so seamlessly with your spouse, and we’re

around, and we wanted to make a lasting impact on NWI.”

It helps that the Munster location is 5 minutes from their home in Schererville.

“We have the freedom of being our own bosses, setting our own schedules and being with the kids so much, it would be hard to go back,” Piercy said.

The couple also successfully launched their show “Renovation Goldmine” on HGTV, which aired in April 2022.

They renovated 16 houses in nine months — a whirlwind, Piercy said. In the show, the couple brings new life to treasures already in their clients’ homes. Their motto is “find the gold.”

LEADER PROFILE

Conducting success



Watson brings international flair to La Porte County Symphony Orchestra

ERIKA ROSE

Passersby might find Carolyn Watson studying scores of music in airports or hotel lobbies. But for the internationally renowned symphony conductor, it's part of a typical work week.

Watson added a three-year appointment as the music director of the La Porte County Symphony Orchestra to her repertoire in 2021. She also serves as director of orchestras at the University of Illinois and principal guest conductor at the Kansas City Chamber Orchestra.

For conductors, holding multiple positions is common. Watson, for example, considers Kansas City home but divides her time between there and an Illinois condominium, and travels for freelance work.

"There was a week in February where I had three performances in three states within one week," Watson said.

Tim King, executive director of the LCSO, said the search for a music director spanned three years, slowed by the pandemic. Watson rose to the top of the list after the symphony's board and audience responded to guest performances from several candidates over a couple of seasons.

"We really felt like we had total buy-in as far as how the music director was going to be chosen," King said. "We had surveys on each of them, and it was a very strong slate, but Carolyn came out on top."

Watson's journey began in the town of Wollongong, just south of Sydney in Australia, where 5-year-old Watson began learning the violin. After earning a bachelor's degree in music education, she worked as a professional violinist and then re-located to Europe. She eventually went back to Australia to work as a grammar school music teacher. Then the spark to conduct led her to pursue a master's degree in conducting in Sydney. Although conducting was not much more than a hobby, the fire was lit, and her master's degree morphed into a doctorate.

It was her blend of teaching and musicianship that ultimately landed her in the U.S. nine years ago at the Academy Orchestra at the Interlochen Center for the Arts in Michigan.

Gender gaps and glass ceilings

Watson often is asked about being a woman in a male-dominated field. But she would rather emphasize other parts of her success.

"The very fact that the question is getting asked is, in itself, indicative of how much further we need to go," she said.

In January, at the International Conductor Conference in Spain, she presented "Cracks in the Glass Ceiling: Women Conductors, New Trends, Old Challenges," derived from a book chapter she wrote with the same title.

Watson cites statistics in it that place the ratio of men to women conductors at about four to one, or 20 percent.

King acknowledged the rarity of women in conducting roles. "She doesn't have to talk about it," he said. "She proves it through her work."

Connecting and conducting

Watson's favorite thing about conducting isn't the prestige or the awards.

"I love working with people and being a collaborator and being a part — a very small part — of a much bigger kind of thing. Being in a role where I facilitate those connections and sort of bring it all together," she said."

Watson said the most difficult steps of a beginning conductor are the first ones. Young conductors need opportunities to develop, but there are few spots and fierce competition. To them, she advises working hard.

"They should invest in their musicianship, and I think it's important to be a good person, a humble person," she said,

"a person who is easy to work with, who is easy going, and who can put other people at ease because that is also part of success in any kind of leadership position."

Rob Riley, a now-retired family physician living in South Bend, joined the orchestra about 2005 and became the symphony's principal trombonist in 2015. He appreciates Watson's energetic, upbeat style, which she manages to maintain even when the orchestra is struggling.

"She really doesn't get flustered or exhibit anger or frustration when things aren't coming together quickly,"



Carolyn Watson is the music director of the La Porte County Symphony Orchestra.

Photo by Karen Almond, The Dallas Opera

Riley said. "This separates her from many of her peers."

King said she is good at gauging how far she can push the orchestra members.

"She's an educator by nature, and so that's what she does with our orchestra too," King said. "I just could not be more pleased with the sound that the orchestra is putting out now and the improvement that's happened artistically with the orchestra under her leadership."

Watson said staying at LCSO beyond her initial contract is a possibility.

"Being a music director means you are responsible for the musical and artistic vision, growth and development of an ensemble over the longer term" she said. "It is also very rewarding to see ... improvement over time of both the orchestra and the organization as a whole." ■

OFF HOURS



WRIGLEY FIELD

► Chicago



LOANDEPOT PARK

► Miami



CITIZENS BANK PARK

► Philadelphia



COMERICA PARK

► Detroit

Fan appreciation

Aviation executive pursues diamond dream, with only four national ballparks to go

STEVE ZALUSKY

Both in her aviation career and her pursuit of a passion for the great American pastime, Ashley Thorsen is traveling with some elite company.

Thorsen, operations manager at South Bend International Airport, is first class in her field. She was named to the 2022 Airport Business Top 40 Under 40 List and recently was one of 31 women selected by Women in Aviation International to attend “Women in Leadership: A Program for Emerging Leaders” at Harvard University.

Her 13-year career in aviation has included stops at the Federal Aviation Administration, where she was an air traffic control specialist, and Raleigh-

Astros, St. Louis Cardinals, Arizona Diamondbacks and Minnesota Twins remaining on her baseball bucket list.

She will check one off her list in July, when her baseball itinerary leads her to Busch Stadium in St. Louis.

Thorsen traces her passion for baseball to her childhood growing up in the Tidewater region of Virginia where she followed Nolan Ryan and the Texas Rangers.

“I really focused on Nolan Ryan, because he was a pitcher, and I wanted to pitch when I was little,” said Thorsen, who pitched softball while in high school.

The arm strength she built up as a pitcher came in handy when she played right field for Roanoke College in Virginia. It was during this time that her stadium quest began.

“I had some good success my senior

year, and then decided I wanted to start going into some stadiums,” she said.

Her college roommate took her to Boston’s Fenway Park in 2004 for the American League Championship Series between the Red Sox and the New York Yankees. This was the pivotal series that propelled the Bosox to their first World Series championship since 1918. Thorsen said she was at the game where



Ashley Thorsen is the operations manager at the South Bend International Airport.

Provided by Ashley Thorsen

“My favorite (stadium) is PNC Park in Pittsburgh, because of the city in the background, the fireworks and the overall feel when you were there.”

— Ashley Thorsen about her goal to visit all 30 MLB stadiums

Durham International Airport, where she worked as an operations officer, before she landed in South Bend in December 2020.

As her career soars, Thorsen has her sights set on a personal goal. She is pursuing the dream of visiting all 30 Major League Baseball stadiums. So far, she has made it to 26, with only the home parks of the Houston

Big Papi, David Ortiz, hit the home run that helped spark the Red Sox’ comeback after the team had dropped the first three games in a best-of-seven set.

“It was just such an electric game,” she said. “I said, ‘If I feel this cool watching this game with as much excitement and as much history, I want to see another one.’”

She made her ballpark tour with the aid of an MLB Pass-Port book, a leather-quality container with 30 “I sat here” seat location stickers and 30 “stadium visited” map stickers.

“It sounds kind of corny, but it’s essentially like a passport to go to different countries,” she said. “You get it stamped with different baseball stadiums, and it gives you the history, so I could learn about the stadium.”

She also has come to appreciate the nuances of each park, such as the swimming pool in the home stadium of the Miami Marlins, loanDepot park, and the dugout bar at Fenway Park.

"My favorite is PNC Park in Pittsburgh, because of the city in the background, the fireworks and the overall feel when you were there," she said.

Although she started out a Rangers fan, she switched her allegiance to the Detroit Tigers when she was dating her husband, Harper, a huge Tigers fan. The couple attended several games at Comerica Park, including one of the World Series games against the San Francisco Giants.

"I can't take credit for her love of baseball and softball, but I kind of influenced her into being a Detroit fan," Harper said. "She has been fortunate with her past jobs and her current job that she can travel a lot and go see some cool places."

Ashley's baseball odyssey has become a family affair — she said she took her 6-year-old daughter, Ryan, who was 3 months old at the time, to her first game at Citizens Bank Park in Philadelphia, an experience she counts as her greatest thrill.

"We threw her in a carrier, me and a girlfriend, and we drove up to Philly,"

she said. Ryan received a Pass-Port as well.

She said everyone asks if she receives free flights to games. But she insists there are no flight benefits. With airline partners, "you have to make sure we're not showing favoritism or anything like that." In fact, she drives on many of her trips.

Her interest in baseball has impressed co-workers such as Samantha Brady, who marvels at Ashley's talent for making connections, especially around sports and baseball.

"When we're traveling at work conferences or anywhere where we're out places and someone has baseball on, Ashley always knows a fact about it," said Brady, who is a terminal services supervisor at the airport. "I'm not a fanatic like she is, but her knowledge of the history is



► **Ashley Thorsen** relies on an MLB Pass-Port book, a leather-quality container to keep track of her ballpark odyssey.

awesome, and I have learned from it."

As passionate as she is about baseball, Ashley is just as fervent about aviation. Her interest stemmed from growing up the daughter of a civilian in the Navy. Her father, who worked for the inspector general's office, took the family when he traveled to Naval bases, among them Pearl Harbor, Bermuda and San Diego.

"There were always airplanes," she said.

Her work involves handling the logistics, safety and the regulatory responsibilities at the airport. This includes making sure the runways and taxiways are safe, as well as maintaining good relationships with airport partners and stakeholders.

She said the best part of her job is meeting people and "watching the creative ideas that come from my team and being able to work with people." ■



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SCORE here to help



Mentoring program tops 750 sessions last year with focus on helping small businesses thrive

DON PELKA

SCORE is a national volunteer organization that is close to 60 years old and is dedicated to helping small businesses start up and thrive. The goal is to help owners create products and services and jobs for our communities.



► **Don Pelka**, who has been with SCORE since 2017, is the director of the Indiana district. He previously served as chair of the NW Indiana chapter.

We believe that anyone can start and manage a successful small business. We also know that the road is harder for some than for others. Diverse backgrounds, different voices and unique needs may call for specialized resources and mentoring approaches.

Our volunteers are listening, and we recognize these diverse needs and provide tailored support.

SCORE helps small businesses through

mentoring and education. There are over 10,000 volunteers nationwide, and the local chapter has more than 30 mentors.

SCORE Northwest Indiana, in our last full year, mentored over 300 unique clients in over 750 mentoring sessions. We also conducted local workshops with over 200 attendees and national webinars with over 250 local NWI business people attending.

How to help

But the demand for help for small businesses grows in our area each year, and we could use more volunteers to help us.

Why should you consider joining SCORE as a volunteer?

First, the need is great, and there is great satisfaction in helping others.

Jim Hubbard, SCORE volunteer and chapter co-chair, has been a mentor

since May 2014 and has mentored hundreds of clients.

"I get tremendous personal satisfaction from assisting entrepreneurs, those already in business and those seeking to start a business," Hubbard said. "Most have the passion for business and appreciate getting the benefit of my experience and of the many SCORE resources available. Sharing my knowledge and my experience is personally rewarding to me."

What qualities make a good SCORE mentor?

Of course, our clients want help from someone experienced in business, but the most important quality is listening to our clients and helping them with empathy and support.

SCORE mentors are backed by a treasure of valuable relevant information about business (business plan templates, step-by-step how-to guides) that can be used when mentoring our clients. Also, what one mentor may not have expertise in can be addressed by fellow mentors in our chapter or nationwide. We bring in co-mentors whenever needed.

Success stories

One example of a successful mentorship is chiropractor LaKia Brown. She worked at another practice for years but wanted to start her own clinic.

"I had been contemplating starting my own business, but due to not having much business experience, I continued to work as an associate chiropractor," Brown said.

With the assistance of mentor Jackie Fioretti, we started working with Brown in May 2020 to help her develop a business plan, create a financial forecast, register for her LLC and locate a commercial rental space.

"Don was incredibly supportive of me continuing to put my fears aside and just start my business," Brown said. "He assigned me tasks with deadlines, provided me with networking

opportunities, and made sure I was aware of SCORE webinars to help give me the confidence to successfully open my own practice."

Brown opened Back in Motion Sports & Chiropractic LLC in Merrillville in 2022.

"I feel extremely lucky to have found (Pelka) and SCORE," she said. "He is such a wonderful, warm and encouraging mentor. I hope one day I can pay it forward."

Ryan and Johanna Flemming also benefited from SCORE mentors. Their dream was to open a Caribbean foods truck in Gary.

Their journey started when they served barbecue curbside during the pandemic since their church could not meet inside.

"We discovered that people we've never met really liked our food and began asking where they could get more," Ryan Flemming said on their website.

Since January 2022, they worked with me and SCORE mentors Kevin Baker and Stewart McMillian to make that dream reality. That summer, they opened a small temporary tent location of Caribbean Roots in the Miller neighborhood just on weekends until October. With that success, they are planning to expand to more days this year and want to serve food year-round.

Both of these success stories are examples of mentorship that leads to the realization of dreams and the importance of asking for help. SCORE volunteers are happy to do so, and we're hoping many more will want to help too. ■

Don Pelka is a graduate of the Northwestern University Kellogg School MBA program. He worked in management positions in a global midlevel manufacturing company for 34 years. He then spent seven years as a project manager for software consulting companies and three years as chief information security officer for another global manufacturing business.

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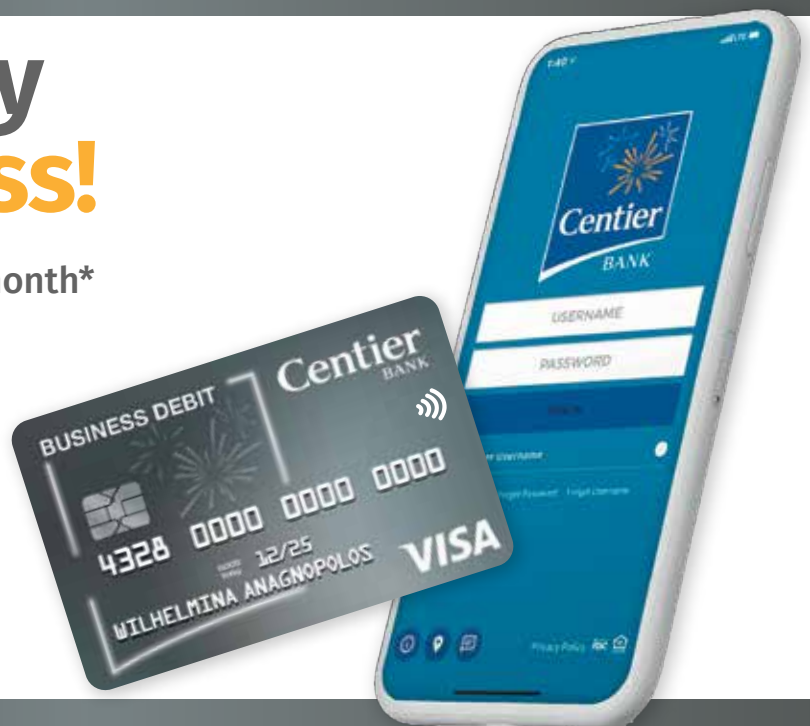




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