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AUGUST / SEPTEMBER 2023

Northwest Indiana Business Magazine

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

Partners in prosperity

*Community banks offer relationships that last,
economic opportunities to grow*

*John Freyek
Market president
Horizon Bank*



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GOOD BIT

29,057 The number of small businesses in Northwest and North Central Indiana, as reported by Hoosiers by the Numbers **► PAGE 20**

IN THIS ISSUE

This issue is packed with heart. Building a sense of community is just that for many of the business owners and their employees who live where they work.

First, our cover highlights banks with a mission to build community. They are the financial institutions that sponsor little league, issue small business loans and support local events. Their employees volunteer at local nonprofits and offer expert advice. You might also see them at the grocery store and chat a bit about the weather. You know them and seek them out when you need financial help.

Then we take a look at marketing a business and how important it is to tell your company's story on your website and wherever you go. Getting the word out never ends and neither do efforts to create a brand customers trust. The personal touch goes a long way — a little heart helps too.

Family also can be the heart of a business. Teamwork and shared values can lead to successful companies that build value for generations to come. M&M Car Care started when the family's daughters were little. Now they have four locations and lessons he shares with other entrepreneurs.

Companies also have learned that happy employees are more productive. Some are changing their expectations and hiring practices to address work-life balance and career fulfillment. Businesses are taking a closer look at soft skills and finding job candidates who have the same values and goals.

Then, we take a look at the future of the city of Valparaiso. Transformative projects there promise to bring business development to the community, and attract new residents and visitors. Its location "in the middle of everything" positions it for growth and prosperity.

If that's not enough heart for you, we also feature Joslyn Kelly's J's Breakfast Club in Gary, which puts the "soul" in food. The Seeds of Promise program by First Things First offers \$100 to babies born in Porter County. And Crown Point electrician Jonathon Appelman puts his heart into the Indiana Mixed Martial Arts pro circuit.

Finally, we hear from a mom who is all heart — her story might even cause a few tears.

Enjoy this issue!

— Heather Pfundstein, managing editor

PICTURE PERFECT



Photo by Daniel Asselstine for Valparaiso Events

The 44th annual Popcorn Festival will return Sept. 9 to downtown Valparaiso. The festival usually attracts about 50,000 people. Last year, festivalgoers posed with a living statue actor of Orville Redenbacher (left).

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Professional advancement



Businesses, organizations share latest news about new hires, promotions, accolades

HEATHER PFUNDSTEIN

Accounting

Allison Raymond, firm manager at Michigan City-based **CLH, CPAs & Consultants**, passed her certified public accountancy exam and is a licensed CPA in the state of Indiana.

Antonio DeCrescenzo and **Sarah Skaggs** are new staff accountants at Munster-based **McMahon & Associates**.

Banking

David Kwait is the senior vice president, general counsel, corporate secretary and chief risk officer at Finward Bancorp and Peoples Bank. Kwait has worked for the bank since 2011.

Craig Dwight, who retired as CEO of **Horizon Bank** on June 1, received a **Sagamore of the Wabash Award**. Dwight has led Michigan City-based Horizon Bank since 1998 and will continue as chairman of the boards of both Horizon Bank and parent company Horizon Bancorp Inc. **Jim Parpart** was promoted to vice president, retail operations director. Parpart began his Horizon career in 2011 as a branch manager of the Elkhart office. **Jill Brotan** was promoted to community lender. She started at the bank as

a customer service representative in 2017. **Scott Freeman** was named vice president, wealth adviser in the corporate office. **Melissa Henson** is the new assistant vice president branch manager of the Valparaiso Lincolnway location of Horizon Bank. **Kevin Ahern** and **Brian Maass** were appointed independent directors on the bank's board. Ahern is the co-founder and managing partner of **Brush Creek Partners**, a private equity investment firm. Maass most recently served as executive vice president and chief financial officer for **TCF Financial Corp.**

Kandis Tubb, a senior specialist in the compliance department, was promoted to an officer for **1st Source Bank**.

KeyBank promoted **Seth Keirns** to market president in Northern Indiana. He was hired in December 2022 as the market president in Fort Wayne.

Nancy Engelmann was appointed to the new role of chief human resources officer at South Bend-based **Teachers Credit Union**, which changed its name to **Everwise** in June.

Tira Clement, a financial adviser for **American Financial Services**, the wealth management division of Schererville-based **American Community Bank**, earned the Certified Plan Fiduciary Advisor designation.

Anthony Contrucci was named president of Merrillville-based **First Bancshares Inc.**, **Centier Bank's** holding company. **Jessica Watts** was hired as a vice president, public funds officer, at the downtown Chesterton branch of Centier Bank after 26 years in the banking industry.

Construction

Matt Davis will step down as president of **Wightman** in April 2024. He will continue his 29-year career at the Benton Harbor, Michigan-based company in a new role. **Steve Carlisle**, who has been with Wightman for 26 years, will succeed him. **Jeff Bradford**, who has been with Wightman for 36 years and is the regional manager of the Benton Harbor survey team, was nominated to senior associate. **Brad DeVries**, senior civil engineer; **Alex Deneau**, senior field technician within the engineering group; **Aaron Smith**, senior project manager in the survey department; and **Bryan Styburski**, construction services manager, were nominated to become senior associates. **Brandon Hebard**, licensed architect; **Steve Gamba**, survey project manager; **Kyle Owen**, civil engineer associate; and **Nate Weinberg**, field service technician, achieved associate



ACCOUNTING
Allison Raymond



BANKING
David Kwait



BANKING
Craig Dwight



BANKING
Jim Parpart



BANKING
Melissa Henson

status. **Nicollette Cardwell**, the firm's director of marketing, was credentialed as a Certified Professional Services Marketer by the Society for Marketing Professional Services. **Stefany Holland** was promoted from commercial market sector specialist to commercial market sector leader.

Economic development

The **Michigan City Chamber of Commerce** named **Pia Parrott** the Ambassador of the Quarter for the first quarter of 2023. Parrott is an assistant vice president and branch manager for **Centier Bank**.

The **Regional Development Co.**'s office manager **Carla Lundgren** retired April 28. She was with the Valparaiso-based RDC for 11 years. **Aaron Allshouse** was hired as a portfolio manager. He served two years on the organization's Independent Loan Review Committee.

Eight entrepreneurs graduated from the sixth **HustleSBE** cohort, a bootcamp sponsored by the **South Bend — Elkhart Regional Partnership**:



BANKING
Seth Keirns

Kathy Burnette, **Brain Lair**, South Bend; **Diana Castillo**, **Saca Los Tacos**, Goshen; **Jamie Dietrich**, **Blue Adaptation**, South Bend; **TaeLor Lake**, **Trophy Details**, South Bend; **Gil Michel**, **Michiana Social**, South Bend; **Elizabeth O'Leary**, **Undercover Popular**, South Bend; **Sasha Rivera**, **Sky Spa**, Goshen; and **Jasmine Wall**, **The Imagination Spot**, Goshen.

Education

Purdue University Northwest named three alumni to its second PNW Alumni Hall of Fame class: **Robert Johnson III**, president and CEO of **Cimcor Inc.** in Merrillville; **Stewart McMillan**, founder of the **MultiAgency Academic Cooperative Foundation** in Valparaiso; and **Alfredo Sori**, who retired from Omaha, Nebraska-based **Kiewit Corp.** **Bruce Berdanier** is Purdue University Northwest's new dean of the College of Engineering and Sciences. He also will oversee several research centers, including the Center for Innovation through Visualization and Simulation, the Integrative



BANKING
Tira Clement



BANKING
Anthony Contrucci

Physiology and Health Sciences Center, the Center for Crime and Forensics, the Water Institute, the Energy Efficiency and Reliability Center, and the Center for High Energy Physics. PNW's Big Sell competition winners include: **Jannice Newson**, \$10,000, for **Lillian Augusta**, a plant-based hair extension company; **Luis Alvear**, \$3,000, for **AtoB**, a software platform for finding carpooling opportunities; and **Courtney Stern**, \$1,000, **Park Watch**, an app that allows drivers to share on-street parking spots.

University of Notre Dame historian **Darren Dochuk** and theologian **David Lantigua** are the new co-directors of the **Cushwa Center for the Study of American Catholicism**. **Kathleen Sprows Cummings**, an American studies and history professor, stepped down from the position in June. **Kate Garry** was appointed executive director of academic communications and will serve on the cabinet of Provost John McGreevy.

Two **Ivy Tech Community College Lake County** faculty members earned the President's Award for Excellence in Instruction: Dr. **Dawn Bancsi**, a pediatric



BANKING
Jessica Watts



CONSTRUCTION
Matt Davis



CONSTRUCTION
Steve Carlisle



CONSTRUCTION
Stefany Holland

AROUND THE REGION



ECONOMIC DEVELOPMENT
Pia Parrott

and neurorehabilitation therapist, and **Christine Weatherby**, an English department adjunct faculty member.

Vicki Román-Lagunas, **Indiana University Northwest's** executive vice chancellor for academic affairs, participated in the **2023 Millennium Leadership Initiative** program. The Honorable **Robert Rucker** earned an honorary degree during the university's 57th annual commencement. Rucker served as the 105th justice of the Indiana Supreme Court and is an IU



ECONOMIC DEVELOPMENT
Aaron Allshouse

Northwest alumnus. He was appointed to the Indiana Supreme Court in 1999 and served until his retirement in 2017.

Mike Raisor, as part of the **MGT Consulting** team, is the new manager of the **Gary Community School Corp.** He replaces **Paige McNulty**.

Finance

Several Northwest and North Central Indiana financial advisers were listed on **Forbes' 2023 Best-in-State Wealth Advisors** rankings, including:



EDUCATION
Bruce Berdanier



EDUCATION
Vicki Román-Lagunas

- No. 21: **Matthew Kahn, Merrill Lynch Wealth Management**, South Bend
- No. 37: **Jim Ruthrauff, Merrill Lynch Wealth Management**, South Bend
- No. 44: **Thomas Olson, Baird**, Mishawaka
- No. 47: **Stockton Schultz, UBS Wealth Management**, Mishawaka
- No. 48: **Edward Patzer, The Patzer Group Wealth Management**, Mishawaka

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HEALTH CARE
Jennifer Aversano

- No. 57: **Vicki Ispas, Wells Fargo Advisors**, Merrillville
- No. 74: **Mark De St. Jean, Raymond James & Associates**, Valparaiso
- No. 77: **Leo Priemer, Edward Jones**, South Bend
- No. 81: **Elizabeth Borger, Stifel**, Elkhart
- No. 84: **Ryan Drake, Edward Jones**, Goshen
- No. 85: **Grant Gingerich, Merrill Lynch Wealth**



HEALTH CARE
Tawanda LeFlore

- **Management**, Merrillville
- No. 90: **Dan Wilburn, LPL / R.B. Smith**, Valparaiso
- No. 96: **Kevin Ribordy, Merrill Lynch Wealth Management**, Merrillville
- No. 101: **Jason Topp, Ameriprise Financial Services**, Merrillville

Franchising

U.S. Army National Guard veteran **Nicholas Novak** opened a **Biggby**



INFORMATION TECHNOLOGY
Kevin Bush



INFORMATION TECHNOLOGY
Michael McDaniel

Coffee, 9151 Wicker Ave. in St. John. **Catherine** and **Mario Sullivan**, and **Rick** and **America Echeverria** opened a Biggby Coffee at 8359 Indianapolis Blvd. in Highland.

Marissa and **Wes Barnes** opened a **Parlor Doughnuts** at 255 Morthland Drive in Jasper. Another is coming soon to 8130 Calumet Ave. in Munster.

Government

John Seibert retired as Valparaiso's parks director after more than 34



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AROUND THE REGION



NONPROFIT
Kristy Yu



NONPROFIT
Jared Collier



REAL ESTATE
Natalie Carpenter



UTILITIES
Orville Cocking

years of service to the city. **Kevin Nuppnau**, who has been with Valpo Parks since 2018, replaced him.

James Olszewski, of Lowell, was reappointed to the **Indiana State Police Board** until June 30, 2027. He is a retired Lake County deputy prosecutor.

Jennifer Gappa, of Knox, was reappointed to the **State Board of Health Facility Administrators** until June 30, 2027. She is a senior vice president of human resources with **Miller's Merry Manor**.

Wes Bennett, commissioner of the Indiana Department of Local Government Finance, was appointed the newest commissioner of the **Indiana Utility Regulatory Commission**. Bennett fills the vacancy left by **Stefanie Krevda**.

Dr. **Lindsay Weaver** will replace Dr. **Kristina Box** as the **Indiana Department of Health** commissioner.

Kevin Spicer, who originally was from Schererville, is **U.S. Rep. Frank Mrvan's** new chief of staff in Mrvan's Washington, D.C., office. **Brett Bierman**, of Crown Point, will move from outreach coordinator to district director in the Merrillville office.

Richard Paulk replaced **David Adams** as the commissioner of the Indiana Department of Workforce Development.

Health care

Northwest Medical Group welcomed **Jennifer Aversano**, a family nurse practitioner with a special interest in cancer care, to the practice of Drs. Tareq Braik and Mary Klein at **Northwest Health — Hematology & Oncology** in Valparaiso.

Northwest Health — Porter honored ICU nurse **Sierra Sweeney** with a DAISY award for exceptional nursing, and Paul **Brandfass**, a nursing assistant, was the recipient of the PETALS award for outstanding support professionals.

Franciscan Physician Network Oncology and Hematology Specialists welcomed Dr. **Arshad Husain** to Rensselaer. Family medicine nurse practitioner **Tawanda LeFlore** joined the **Franciscan Physician Network** in St. John. Franciscan Physician Network OB/GYN **Sharmilee Thota** was chosen the recipient of the 2023 Franciscan Health Michigan City St. Luke Award.

Our Best Life Companies is expanding into Indiana with dental practices at 14911 State Route 23 in Granger and 514 E. Ireland Road in South Bend, and another on the way in Goshen.

Wisconsin-based **Caravel Autism Health** opened a location at 10419 Calumet Ave. in Munster.

Longtime CEO **Beth Wrobel** will retire from Valparaiso-based **HealthLinc** at the end of the year.

Information technology

Kevin Bush takes on the chief revenue officer role at Elkhart-based **Surf Internet**. He has 25 years of experience in the sales industry, including 10 years at Time Warner Cable and two at WOW! Internet, Cable & Phone. **Michael McDaniel** is the new vice president of customer operations, offering 30 years of telecommunications leadership experience at companies such as MCI WorldCom for eight years and Windstream for 14 years.

Law

Tolbert & Tolbert in Gary welcomed four new team members: **Jasmine Cauley**, legal assistant; **Keeli Kubiszewski**, bookkeeper; **Linda Rachau-Tomaszewski**, paralegal; and **Ni'Avia Wilson**, law clerk.

Manufacturing

Michigan-City based **Vanair Manufacturing** appointed **Stephen Adik** to its board of directors. Adik has more than 40 years of experience in management and operations, including with companies Lehigh Valley Railroad, Chicago and North Western Railroad, Chesapeake and Ohio Railway/Baltimore and Ohio Railroad, NiSource and American Natural Resources Co.

Nonprofit

Dr. **Kristy Yu** was appointed clinic associate veterinarian at Munster-based **Humane Indiana**. She will provide veterinary care at the clinic in Munster and oversee the treatment of injured, sick or orphaned wildlife at the Wildlife Rehabilitation and Education Center in Valparaiso. Yu was recruited from Nevada.

Valparaiso resident Emily **Yiannias** is the next executive director of the **La Porte County Symphony Orchestra**. **Jared Collier**, who was the band director of Rensselaer middle and high schools, is the new education manager.

Real estate

Natalie Carpenter was promoted to branch vice president for **Coldwell Banker Realty's** Indiana offices, including daily operations of the Northwest Indiana offices in Crown Point, Schererville and Valparaiso.

Small business

Jerry Lain and **Adam Minix** opened **Elite Truck and Auto**, 0680 N. U.S. 35 in Knox. The two remodeled the former Miller's Auto Finance location.

Bill Wakal is building **Wakal Machining LLC** in the Knox Industrial Park at 205 Kloeckner Drive. He plans to open the shop in September.

Utilities

Merrillville-based **NIPSCO** hired **Orville Cocking** to lead its gas operations team as senior vice president. Cocking most recently worked for Orange & Rockland Utilities in New York as vice president of operations.

News

South Bend-based **Teachers Credit Union** changed its name to **Everwise Credit Union** to better reflect its range of customers.

Goodwill Industries of Michiana opened **The Academy** at the Goodwill Bendix Campus, 2721 Kenwood Ave., South Bend.

Indianapolis-based **The Skillman Corp.** transitioned ownership to an Employee Stock Ownership Plan for its 100-plus workers. It has an office at 8006 Aetna St. in Merrillville.

Range USA opened a fifth Indiana store at 655 W. University Drive in Mishawaka.

Michigan-based **Wightman** moved its South Bend office to a larger building at 1402 Mishawaka Ave.

Michigan-based **DexKo Global Inc.** acquired **Horizon Plastics & Engineering Inc.** in Osceola.

Verbio North America Holdings Corp. plans to invest \$230 million into **South Bend Ethanol's** expansion.

Chipotle opened a new location at 2831 E. 80th Ave. in Hobart. It includes a drive-thru lane for pickup.

The first Indiana **Kong Dog** opened in the Southlake Mall's food court in Merrillville. ■

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BANKING

PARTNERS IN PROSP

COMMUNITY BANKS OFFER RELATIONSHIPS THAT LAST, OPPOR



Peoples Bank's Munster Banking Center includes the tulip that was part of the company's sponsorship of the Munster Civic Foundation's Tiptoe Thru Town community project.

Photo provided by Peoples Bank

DOUG ROSS

Community banks are more than lenders for small businesses. They benefit the entire community, making deep connections that help bring unity to the towns they serve.

Relationships matter to lenders and their clients.

Daniel Duncan, vice president and business banking team leader at Peoples Bank, often runs into clients while at the grocery or hardware store, at church, sporting events, the gym and elsewhere. Other lenders make the same observation.

"I think we're approachable," Duncan said. "We all live and work in the community."

At a community bank, Centier Bank President Chris Campbell said, the loan officers look at more than the numbers.

"They know the individual. They know their history," he said. "There's a personalized service to it."

John Freyek, Horizon Bank's market president for Lake County, has been in the banking business 28 years, but his business roots go back even longer. Freyek's father was also a banker.

"I grew up in this business — raised to be a small business guy," Freyek said.

Northwest Indiana Forum President and CEO Heather Ennis said community banks are fabulous partners.

"It's so exciting to have lending happening on the local level where people are engaged in the community and know the business that they're dealing with as well as take part in making them successful," Ennis said.

According to the Banking Strategist, community banks have firm footing, representing 97% of the banking industry. Community banks serve 1,400 U.S. counties with less than 50,000 people. Indiana has 89 of the 4,512 community banks nationwide, according to data

ERITY

TUNITIES TO GROW

from the first quarter of 2023 FDIC Call Reports.

Community banks benefit the entire community by providing jobs, economic development with loans, sponsoring local events, volunteering and donating to nonprofits, among other community-building tasks.

"I think we have an understanding of our local communities," Duncan said. "We understand Main Street in our communities."

Success story

Robert Acevez is a small business owner who found his current lender approachable. Acevez was trying to buy a 75-year-old funeral home in East Chicago in 2015 and was getting "just a lot of red tape" from the financial institution he was dealing with at the time.

Acevez tried a large national bank, looked online "and just didn't get that warm, fuzzy feeling," he said.

After doing a lot of homework online, he went to Peoples Bank for the loan.

"Being a family-owned bank, we gravitated toward them because that's what we are," Acevez said.

His son, Robert Jr., a senior at Munster High School, will take over the Acevez Funeral Home when Dad retires, the elder Acevez said.

After the experience with his new lender, Acevez switched all his personal accounts — including his mortgage and car loans — to Peoples Bank.

Anytime he enters the bank, he gets a warm reception. His questions are quickly answered, too.

"We're on a first-name basis. That's something you expect for the big CEOs" but not small business owners, Acevez said. "I feel like I'm important to Peoples."

Success stories like these are good to hear.

"It's an emotional conversation," Freyek said, to hear from clients who

have succeeded because of the bank's assistance. "Sometimes it turns into a \$1 million line of credit."

Freyek enjoys consulting with people from the birth of their company to the time they hit the big time and sell it, he said.

"It's easy to be a community banker when things are great," he said.

Good deeds matter

Community bank employees also can serve as financial and entrepreneurial advisers and board members, providing leadership in the communities they serve.

Ennis said community bank leaders often serve on the Northwest Indiana Forum's board.

"(We) are excited to have them participate and be a part of our organization," she said. "They help drive the economy of Northwest Indiana forward from the strategic level as well as from the level of boots on the ground, helping to move projects forward on a project-by-project basis."

Campbell said volunteerism "is really a part of who we are."

Employees are encouraged to volunteer both during and after work.

"We love when our associates are involved in communities and just lifting people up," he said.

Bank associates help Centier determine where to donate money for high-impact projects.

Freyek agrees that serving the community beyond its banking needs is beneficial to all.

"If you're committed to being on the board of directors, I think that's incredibly important," Freyek said. "I want to use my time and my treasure and certainly Horizon's treasure in the best possible way for our community."

Kacie Ensign, chief development and communications officer at Opportunity Enterprises, said community banks have been kind to OE. Freyek is board chair for the Valparaiso nonprofit. Ensign said



Centier Bank associates gather at the corporate office in Merrillville to present Charlie Cole (fourth from right) with donated food items as well as a check for \$1,905 as a result of its Summer Backpack Food Drive.

Photo provided by Centier Bank

It is a familiar story.

"A community bank is integrated into the community," said Freyek, who serves on four boards of directors.

That kind of involvement leads to business development.

"What's good for the soul is usually good for business," Freyek said.

If you're out in the public and people see you doing good deeds for the community, they notice, he said.

banks offer not only board leadership but also lending for projects.

Among them is Lakeside Respite Center, a 16,000-square-foot facility with 21 beds for overnight stays at OE's Lake Eliza campus. There are separate wings for children and adults. A large kitchen, at the center of the home, includes wheelchair-accessible countertops for guests to cook together.



Representatives from Old National Bank recently presented the Franciscan Health Foundation with a \$20,000 donation to support the Fresh Start Market and Food Rx Program. In 2022, Old National employees volunteered more than 45,000 hours.

OE is grateful for the involvement of community banks in helping OE serve its clients and their families, Ensign said.

The Boys & Girls Clubs is another organization that benefits from community banks.

Centier helped with financing as well as board leadership when new clubs were built in the area.

"It was a lot of time and a lot of energy with a great organization," he said.

Sometimes a project is too large for one bank to comfortably handle.

That's where participation loans come into play. Community banks can work together to provide the financing needed for a major project, Duncan said.

But being involved with nonprofits doesn't begin and end with seats on the board and financing projects.

Centier has been offering financial literacy classes "as long as I can remember," Campbell said, including at the Boys & Girls Clubs.

"We've got a lot of great partnerships with a lot of nonprofits," Campbell said.

Personal touch

Banks obviously have a lot of financial savvy to share with their community.

Community banks understand their market well, Freyek said.

When big banks come to the Northwest Indiana market, they want to bring Chicago prices and manage their operations in the market out of Chicago, Freyek said.

"This market doesn't like that and never has," he said.

Unlike phoning a large bank, community banks offer a personal touch, Freyek said.

"A client gets a meeting. A client gets my cell phone number," he said. "They know where my office is. They know where to find me. I'm here. I'm not going anywhere."

A client also gets local decision-making, "which is just huge," Freyek said. "The people that make the decisions live here. We have a vested interest in using our capital for the good of the markets we serve."

"I don't build anything. I wasn't gifted like that," Freyek said. But he can drive down the street and tell his kids he helped the builder who developed it.

During the Great Recession, Campbell said, "the largest banks just kind of stopped providing liquidity to the system." Community banks kept reinvesting in their communities.

Another example of what sets community banks apart was the Payroll Protection Program scramble in 2021. "The big banks just kind of weren't able to help their clients," Campbell said.

Duncan remembers that time well. "My colleagues and I worked ridiculous hours on that," he said.

"Several nights, I did loan applications from 9 a.m. to midnight," he said, then after a few hours of sleep got up and started processing more until the big banks got online and started jamming up the system.

"It earned a lot of trust and respect" for the community banks to handle loan applications from businesses that hadn't even been clients, Campbell said. Community banks often got new clients based on that extreme level of service.

Community banks gain their strength from a conservative approach to finances.

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“I think we have an understanding of our local communities. We understand Main Street in our communities.”

— Daniel Duncan
Peoples Bank



“It’s so exciting to have lending happening on the local level where people are engaged in the community and know the business that they’re dealing with as well as take part in making them successful.”

— Heather Ennis
Northwest Indiana Forum



“It’s being ingrained in the community but also in being smart,” Freyek said.

Community banks typically don’t invest in fields that are riskier, he added.

“We’ve been rock solid despite all the upheaval in banking,” Freyek said. “Clients know us. Clients trust us.”

Centier is very long-term and forward-looking, Campbell said.

“We’re not looking for quarterly profits,” he said.

Community banks also look for consistency in relationships between loan officers and clients, Freyek said. One of his clients admitted to working with 13 lenders in nine years.

It’s like going out of your way to visit your favorite bank branch because of how the employees there treated you, he said.

Freyek enjoys visiting clients at their place of business.

“I like seeing how things are made,” he said. “Man, is it fun to walk into a machine shop and smell those metal shavings or those wood shavings.”

His advice for loan officers at community banks is simple: “The best thing I could be is curious,” he said. “You walk in and say, ‘Tell me about your business.’”

One of the services a community bank can offer is helping people make connections. Sometimes he scans a list

of accounts receivable and sees his client does business with someone the banker knows but the business owner has never met. The lender can introduce them.

Sometimes he will hear the clients say to each other, “I don’t know how this is possible, but I’ve known your name for 30 years, but we’ve never met.”

“We’re all in this together,” he said. “We’re all at the same events.”

“I think it’s all down to relationships and just being there for your clients,” Freyek said. “Pick up the phone when people call.”

What sets community banks apart, Campbell said, is “understanding their communities and valuing relationships.” ■



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AGILE MARKETING STRATEGIES



NO MATTER BOOM OR BUST, COMPANIES THAT KEEP BUILDING SALES PIPELINE WILL BE READY FOR WHAT COMES NEXT

LAURIE DAVIS

Financial experts can't decide whether a recession is in the near future. But one thing is for sure, customers still need goods and services they can't do without. Regional marketing experts agree those needs are what keep companies running during good and bad times.

Matt Hanson, clinical associate professor of marketing at Purdue University Northwest, said even though consumers become more cognizant of spending during uncertain times "that doesn't mean their needs and wants disappear."

The uncertainty of today's economic outlook is enough to feed the fears of businesses trying to improve their return on investment and grow their brands. Marketing practices that allow companies to engage customers in conversations and communicate their brand stories become even more important, according to regional marketing experts.

"It's important to always have a percentage of your budget allocated for marketing, no matter what," said Jose Escalera, CEO of The Idea Farm by VM Digital, a marketing company in Valparaiso.

Many marketing experts offer advice about sticking with some basic strategies that can help businesses maintain, and in some cases, grow their revenue in an unstable market. They look at a possible recession as a strategic opportunity rather than a time to panic.

Get creative

The advice varies, but all who engage in marketing and advertising note that budgets in a difficult economy require a thoughtful, strategic plan.

In Northwest Indiana, marketing firm leaders and professors agree that sticking with basic practices will help sustain businesses. The basics can include using low-cost social media platforms and

focusing on retention by using data to adapt messaging to current clients and customers. Realigning the tools that already are working for companies is another way to manage current financial conditions.

Experts also agree that the worst move a business can make during hard economic times is pulling back dramatically on marketing spend. Without marketing, most businesses would not survive.

"The catch is when money is tight, you need to be incredibly judicious about how your money is spent," Escalera said. "That's the time to analyze your current ROI, get creative, and try something new if what you're doing simply isn't working. The answer is never to just stop. Then, you're losing all the momentum you've built."

Escalera noted that some of his clients scaled back spending because of today's economy. For these customers and

“Economic downturns don’t last forever. Companies that maintain their marketing throughout the tough times are usually better positioned to capitalize on the recovery when it comes.”



— Michelle Andres, Group7even

others, he suggested digital tools like Google My Business and social media.

“We’re big proponents of using your free resources to the max,” Escalera said.

Digital marketing through social media, email and search engine optimization are cost-effective tools for precise audience targeting, said Michelle Andres, CEO of the Valparaiso advertising and marketing agency Group7even. “Consumer spending often decreases when the economy slows down, and businesses need to adjust accordingly,” she said.

She also advised that companies should emphasize how their products and services benefit customers, especially in difficult economic times.

“In a slow economy, consumers seek solutions that give them the best bang for their buck,” Andres said.

When companies trim marketing spending during recessions and instability, Hanson said that gives competitors who do the opposite the chance to gain market share.

For some companies, difficult times are opportunities.

Business gains occurred at the unlikely time for Matt Esau’s company Viewrail. Esau said the Goshen-based company experienced a boom during the pandemic.

“While some industries and categories had a pretty strong downturn during COVID and after, we grew because so many people were stuck inside staring at the same four walls instead of being out spending money,” he said.

Lockdowns created a vibrant market of customers ready to pursue remodeling projects — Viewrail’s specialty. The company designs and installs custom stairs and railings. Viewrail has continued to increase its search and social media paid advertising budgets over the past three years to increase leads, Esau said.

“Because we know the demand is there once people see our products, we’ve also started a large content marketing effort to continue to help people find our brand and products,” he said.

Other businesses learn to adapt to changing customer demands.

Andres noted that many restaurant owners did just that during the pandemic, keeping them relevant, even when their dining rooms closed.

“They focused on social media to communicate with their customers, emphasizing takeout and delivery services,” she said. “They also collaborated with delivery apps and sometimes even created virtual events like online cooking classes.”

She said businesses need to monitor market conditions and be agile enough to change marketing strategies with those conditions.

Retain brand-loyal customers

Hanson said he teaches the five-point marketing plan of “product, price, promotion, place and people” in all his classes, but he emphasizes that “everything in marketing starts with people. There’s no product without their needs and wants.” He said pricing relies on people’s perceptions of value, while promotion is the message that resonates with them. Where consumers shop and perform daily activities drive the media placements for selling products.

The people who are most loyal to a business are the customers with whom business marketers should be building stronger relationships. Creating content and other customer-centric loyalty programs can help businesses retain their best customers.

Escalera said building the story of a business is at the core of marketing.

“Marketing is the entire story of your brand,” Escalera said. “It’s about sharing your company’s values, connecting with customers and building trust. That is what leads to lifelong customers, and therefore, it needs to be a priority no matter what the budget is.”

He recommended asking customers for reviews and setting up a referral program, along with offering great customer service. Those practices can then become a creative social media campaign, he said.

“Those things provide a great return on little to no monetary investment,” Escalera said.

Andres said even minimal, ongoing marketing efforts help businesses retain existing customers.

“Through social media engagement or email newsletters, businesses can keep customers informed and maintain brand loyalty,” she said. “If you disappear when the economy gets tough, you will no longer be top-of-mind when the economy rebounds.”

That makes it even more important to reinforce solid relationships with a customer base in an uncertain economy.

“Retaining existing customers is often more cost-effective than acquiring new ones,” Andres said.

In return, those strong relationships can offer customers a foundation to face an economic downturn.



MARKETING

“Marketing is the entire story of your brand. It’s about sharing your company’s values, connecting with customers and building trust.”

— Jose Escalera,
The Idea Farm by VM Digital



“If your revenue is down and you’re not continuing to add to your sales pipeline, that can snowball pretty quickly, and you may end up in a hole you can’t get out of even as conditions get better.”

— Matt Esau, Viewrail



“In difficult times, people value authenticity and companies they feel are looking out for them,” she said.

Hanson agreed concentrating on current clients and customers and the quality of marketing, rather than the quantity of people a business attracts to their brands, will be well worth the effort put into such a plan.

“I think quality vs. quantity sums it up. Use the tools that allow you to move fast, keep accurate data and provide real value,” he said. “When it comes to clients, sometimes you have to fire the ones that cost you time, money and resources. Find your

80/20 and become their partner. Work smarter, not harder.”

The most important outcome of companies engaging customers in authentic social media conversations is the data businesses can collect and use to their advantage.

“Tracking performance of campaigns and identifying tactics that offer the best return on investment are vital,” said Aaron Pigors, executive director of the office of marketing and communications at Indiana University Northwest. “You want to make sure that the advertising you are doing is having the desired effect, and if it isn’t,

consider trying something different. It is important to have a specific audience and message in mind, have goals for your campaign and be able to track its effectiveness.”

Hanson agreed that companies need to reap the benefits of trackability to navigate a recession or inflation.

“Gone are the days where we spend marketing dollars without knowing their effectiveness,” Hanson said. “Digital has transformed our industry and allows us to track in real-time the effects of each dollar we spend.”

He provided an example: If a business spends \$10,000 on a digital campaign,



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they will know on average how many clicks their ads should get.

"If they're doing it right, they'll learn how visitors will convert once they find their landing pages," he said.

Choose the best team

In tough times, some businesses might have to decide how to handle marketing, whether they rely on existing staff, create an internship, or hire an agency or a freelancer.

"Every company's needs are different, and each source of marketing work offers different pros and cons," Pigors said. "I think the most successful companies recognize their own strengths internally, identify gaps in their marketing expertise, and seek to fill those gaps either by hiring temporary external work or building onto their own team," he said.

Hanson said this decision depends on time and knowledge.

A large knowledgeable in-house staff will be able to track and monitor a marketing plan and react quickly when necessary.

An agency will offer the latest tools for success, such as the ability to launch creative campaigns built from real-time data.

"One of my former clients had 51 dynamic variables they pulled from their CRM (customer relationship management system) to build each promotional email they sent out," Hanson said. "Imagine a one-person marketing team trying to send millions of emails all customized to the consumer."

Escalera's team often works with companies that have a marketing staff.

"In those cases, our goal is to provide out-of-the-box ideas, guidance and direction," he said. "We analyze the marketing team's capabilities and then build a custom plan around their ability to execute, filling in where necessary. That way we're working together to achieve their goals."

Be ready for rebound

No matter how businesses market their products and services during an economic downturn, maintaining a healthy marketing program will make all the difference.

"Economic downturns don't last forever," Andres said. "Companies that maintain their marketing throughout the tough times are usually better positioned to capitalize on the recovery when it comes."

Esau follows that same fundamental idea.

"You have to still show up for the people who are buying in spite of market conditions," he said. "If your revenue is

down and you're not continuing to add to your sales pipeline, that can snowball pretty quickly, and you may end up in a hole you can't get out of even as conditions get better."

Hanson sees a silver lining.

"It doesn't matter if we are in the greatest economic boom or the Great Depression because people will continue to spend on items they need, despite the environment." ■

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The Starke County Economic Development Foundation celebrated a groundbreaking May 8 with the Wakals, who are building a facility in the Knox Industrial Park to house Wakal Machining LLC.

THE FAMILY BUSINESS

FROM RESTAURANTS TO MANUFACTURING TO REPAIR SHOPS, SMALL BUSINESS OWNERS MIX WORK WITH HOME

ALEX KEOWN

A family thread runs through the fabric of many small businesses across Northwest Indiana.

That thread helps owners succeed and thrive in their communities, providing more than just products and services.

For the Filipidis family, that business strategy has helped them successfully work alongside each other for decades in two restaurants in Northwest Indiana.

"We're not trying to make a quick buck; we're looking at it as a long, extended business plan," Michael Filipidis said.

That goes for many small businesses in the Region, including M&M Car Care, which has built a family business into four locations.

"We're not trying to make a quick buck; we're looking at it as a long, extended business plan."

— Michael Filipidis
Geitonia Greek Grill

values are such important parts of sustaining and succeeding as a business, and families develop these skills both as

"Small business ownership means more now than it ever did before," owner Jason Smith said.

Lorri Feldt, regional director of the Northwest Indiana Small Business Development Center, said relationships among family members are the foundation that can make businesses successful.

"Teamwork and shared

family units and as businesses," Feldt said. "As kids, they see their parents and close relatives working together ... so they learn the business from the bottom up and the shared values from an early age. That trust and family dynamic often extends to all employees who are part of the team."

Today, small businesses provide more than 1.5 million jobs annually and drive about 44% of the economic activity in the United States, according to the Small Business Administration.

Entrepreneurship thrives in Indiana too. The Hoosier state was ranked the eighth-most entrepreneur friendly state, according to the Small Business and Entrepreneurship Council. There are more than 500,000 small businesses in Indiana, employing more than 1.2 million people, state data shows.



Provided by the Starke County Economic Development Foundation

Many of those businesses have family and community at their heart.

Longterm commitment

The restaurant business is in Filipidis' genes. Filipidis grew up working in his parents' family-style restaurant, Sunrise, in Chesterton. It was there that Filipidis cut his teeth working both sides of the house, the customer-facing side, as well as behind the scenes in the kitchen and the dishwashing area. He also received a first-hand education in management from his parents.

That home-grown education and the love for the restaurant business became ingrained in Filipidis' DNA. Today, Filipidis operates his own restaurant, Geitonia Greek Grill in Valparaiso. He opened the Greek restaurant in 2004 to share his passion for food with the community.

"We are an authentically Greek restaurant; there is no cutting corners. Everything is made to order. It's always fresh and always delicious," Filipidis said.

When Filipidis set out on his own, not only did he have the education from working at Sunrise, his parents

came along for the journey. Just as their son worked in Sunrise, the elder Filipidis couple helped with Geitonia Greek Grill.

"We're a tight-knit family. They were here from the day we opened," Filipidis said.

Not only that, Filipidis said the presence of his parents has been a boon.

"They have provided a lot of guidance. It takes weight off your shoulder, and you can always count on them to help out and do the right thing," he said.

As any business owner will tell you, it's not easy. For most any business, there are good times, and there are bad times.

According to the U.S. Bureau of Labor and Statistics, the majority of new businesses fail within the first 10 years of operation. The data shows 20% of new businesses fail within the first two years of opening and 45% during the first five years. By year 10, 65% of new businesses have closed their doors. Only 25% of new businesses make it to 15 years or more, government data shows.

For restaurants, the failure rate is even higher. According to the National Restaurant association, about 60% of restaurants fail in their first year of operation, and 80% fail within five years of opening.

A learning experience

M&M Car Care made it past the 10-year mark but not without some struggles.

Smith said finances were tight, with Christmas presents either being home-made or coming from discount stores. Part of that was due to a lack of business training.

Unlike Filipidis who learned about costs and labor from his parents, Smith had no such experience. He learned on the job and then later, learned management techniques from Shopfix Academy, an automotive management training organization based in Tennessee. He now shares those lessons with other entrepreneurs in the automotive industry.

In Starke County, Bill and Sherry Wakal are just getting started. They expect their three children will spend some time working alongside them in a new machining shop. The new business, Wakal Machining LLC, is scheduled to open in Knox in September. The couple broke ground on the new site in May.

Bill Wakal will begin working in the business and then son Alex will join once he has completed training. The couple's eldest son, Ethan, will work some in the shop when not away at college. Sherry Wakal and daughter Grace are expected to work together in the shop's office.

"Bill and I are excited to see our kids help our business grow. They have learned so much already about how to start a small business," Sherry Wakal said.

When it opens, Wakal Machining will be a workshop where various machines and tools are used to shape, cut and manipulate materials, typically metal. The machines in the shop include lathes, milling machines, drills, presses, grinders, saws and other specialized equipment, Sherry Wakal said.

Wakal Machining is in a strong position to serve the community. Pointing to a variety of potential clients, she says there is a need for a machining business in the county. Wakal said they anticipate clients from multiple industries, including manufacturing, aerospace,



Provided by Michael Filipidis

Michael Filipidis celebrates good times with his mother and father.

automotive, farming and construction.

The family business was born out of a need for machining the couple saw in the area. Having grown up in Knox, the Wakals wanted to open a business that



Jason Smith's daughters have grown up within the walls of M&M Car Care: Morgan, Jennifer and Jason, and eldest Maddy Smith.

could contribute to a thriving community. Inspired by the success of others, Wakal and her husband decided it was time to open their own business and potentially expand to other areas across Northwest Indiana.

"We hope to be able to serve Valparaiso, La Porte, Walkerton, Plymouth, Culver, Winamac and surrounding areas initially, and branch out further into Northern Indiana and beyond as we grow," Bill Wakal said in a press release.

Smith is a business owner who found that kind of success.

An automotive technician turned entrepreneur, Smith began the business when his girls were small, ages 2 years and 5 months old. He named M&M Car Care Center after them — Madelyn and Morgan.

Smith's journey into entrepreneurship began in 2007 when he acquired a failing automotive business. It was a two-bay shop. After taking over, he retained one employee who worked for the previous owner, changed the name to M&M Car Care and hit the ground running.

His wife and daughters have all spent time working in and around the business, which Smith said helped to create a broader, extended family with his employees. His wife, a retired teacher, not only coordinates various employee functions, she also helps the children of employees with their school work should they need it.

That relationship building has paid off. Fast forward 16 years, Smith has expanded to four locations — Dyer, Hammond, Merrillville and Schererville. He employs 27 people. That growth was made possible not only through strong customer service but also community spirit, Smith said.

Pillars in the community

Building relationships has allowed AJ Alghazali to thrive as a business development entrepreneur. He recently sold one of his businesses, The Social Restaurant in Merrillville. The sale has allowed him to focus on two

other businesses: Nextech Solutions, a next-generation home security business, and Rytech Restoration, a franchise business focused on repairing water and fire damage and mold remediation.

It's important to build strong relationships among business leaders, Alghazali said.

"I'm a small business owner, and I depend on other small business owners," Alghazali said. "I build relationships. I believe every client we have turns into a friend or family member."

Smith, Filipidis and the Wakals all hold a similar philosophy.

As longtime residents of Starke County, the Wakals want to see the community continue to thrive. They believe Wakal Machining will become an important piece of the economic puzzle in the community. Throughout the time it has taken to establish their business, Sherry Wakal notes the family has received significant support from friends and family, as well as the Starke County Economic Development Foundation.

Smith also wants to be part of the larger community.

"We are all about community and family. We've given away repairs to help people who cannot afford them. We've also donated cars to people who are in need," Smith said.

When the company started, Smith said they had one goal — be the best automotive shop in the Region. The idea of being the best goes beyond performing automotive maintenance. It's about going above and beyond, Smith said.

"We listen to our customers, we hone in on what their needs are," he said. "When you take a car to a shop, you need a car still. We have a loner car program at no charge. That way, they (customers) can have transportation when they need it."

This approach builds trust within the community, he said. It shows them M&M Car Care is about more than just earning money for a service. Smith said people can be wary of automotive maintenance places, for various

"I believe every client we have turns into a friend or family member."

— AJ Alghazali
entrepreneur

reasons. Some simply out of a need to have a car to keep working, while others are out of concern that additional, and sometimes unnecessary repairs, will be forced upon them.

"We know people don't want to be there to get their car fixed. We try to comfort you and make it as painless as possible. We're an advocate for you," Smith said.

He adds that if technicians discover additional repairs are needed, they will inform the owner about the repairs but will also offer guidance as to whether the repair is worth it, considering the condition and value of the vehicle. Smith said that blunt honesty is the right thing to do, especially since their customers are also their neighbors.

Filipidis credits strong support from loyal customers within the community for the longevity of his and his parents' restaurants. That support helped both restaurants weather the uncertainties during the pandemic. Those were dark times, but Filipidis credits customer loyalty

SMALL BUSINESS COUNT

Hoosiers by the Numbers offers data on firms based on the number of employees. Businesses usually are considered small if they have fewer than 100 employees. Here is a breakdown of 2021 establishments in Northwest and North Central Indiana based on numbers from the U.S. Census Bureau:

- | | |
|---------------------------|----------------------------|
| 1. Lake County — 10,061 | 6. Marshall County — 1,092 |
| 2. St. Joseph — 5,735 | 7. Jasper County — 743 |
| 3. Elkhart County — 4,779 | 8. Pulaski County — 311 |
| 4. Porter County — 3,562 | 9. Starke County — 301 |
| 5. La Porte County — 2,23 | 10. Newton County — 241 |

Source: www.hoosierdata.in.gov

for helping Geitonia Greek Grill and Sunrise recover.

That loyalty to the community has been returned in numerous ways. The restaurants participate in charity drives for the schools, the local police departments and other community organizations. Filipidis called the restaurants a "grass-roots product within the community."

Although the lockdowns are in the

rearview mirror, new challenges have arisen, including increased food costs due to inflation. Filipidis meets these challenges with a focus on customers.

"We don't always want to pass along costs to the customers. Sometimes the profit margin may not be as high. As a community-driven small business, sometimes you'll have to bite the bullet and focus on the long-term, rather than short-term gains," he said. ■



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EMPLOYMENT EVOLUTION

A high-angle, top-down photograph of a diverse group of people in business attire (white, light blue, and pink shirts) stacking their hands in a circle. The hands are of various skin tones and are positioned in a way that suggests a team huddle or a gesture of unity. The background is a light, neutral color, and the overall lighting is bright and even.

CHANGING EXPECTATIONS RESHAPE HIRING, COMPANY CULTURE



KERRY SAPET

Many of today's employees seek more than just a steady paycheck. They desire a workplace that aligns with their values, provides growth opportunities and fosters a healthy work-life balance.

"The employment landscape has changed greatly in the last few years," said Jokima Hiller, professor at Indiana University Northwest's School of Business and Economics. "Employers are looking for a type of employee that no longer exists or is in short supply. And employees are looking for opportunities that don't exist yet or are in short supply."

Hiller said these expectations can lead to missed opportunities.

"This mismatch has employers passing up candidates who may not have all of the credentials but are eager to learn, and employees passing up opportunities that may not be in their career paths but are a great resume builder," she said.

Employment gaps have impacted almost every industry. As of May 2023, there were 10.1 million job openings across the United States, according to the U.S. Bureau of Labor Statistics. Indiana reported 171,000 job openings in March 2023.

As workplace dynamics evolve, employers in the Region are adapting. Because the success of any organization hinges on its employees, businesses are transforming to meet the changing expectations of today's workforce. They are rethinking the way they do business, how they hire and who they hire.

"The challenges of finding and attracting new employees — both at entry levels and for positions requiring prior experience — have required us to be more prudent than ever in the client work that we keep, as well as the new client work that we pursue," said Barry Hall, CPA at Kruggel Lawton CPAs in South Bend. "We are working to be more sensitive than ever to over-burdening our team members or failing to deliver on our commitments to clients."

Smarter hiring

Many area businesses have modified their hiring practices. They are recognizing that starting salaries and pay increases are key components of an employee's job search requirements. Businesses also are reshaping job descriptions and positions.

"We have been forced to get more creative and innovative in our methods to generate candidates, which in some cases requires us to invest much more time and money than in previous years," said Terry Bush, director of HR services at Kruggel Lawton CPAs.

More companies are also promoting employees from within.

"There's not always a perfect fit, but our initial thought in the hiring process is always, 'Do we have someone here who fits this role?'" said Stacy Jayjack, director of operations at Meyers Glaros, an insurance agency in Merrillville. "We have also found the majority of our employees by sharing the job posting with our employees and seeing if they know anyone who would be a good fit."

Referrals have become increasingly important. Kruggel Lawton CPAs offers a bonus if they hire somebody referred internally.

"A referral from one of our existing employees — and a relationship we can build on to explore hiring someone — is a plus," Bush said.

Creative solutions

Companies are thinking outside the box when it comes to hiring, particularly when traditionally well-qualified candidates are unavailable.

"With the ongoing labor shortage, I think a lot of companies have had to be more open-minded when making hiring decisions," Jayjack said. "It's not always about a resume or having years and years of identical experience.

If someone has the right personality, the right skills and a certain level of passion, they can be taught the job. We have some incredible employees who came from all kinds of industries."

Employers are playing the long game and hiring people who can grow into the position. Prospective employees may have unrelated education or experience but want to make a career change. This requires employers to be ready to teach and develop those abilities.

"Soft skills are extremely important. If our employees can't work effectively as both individuals and as a team, everything suffers," Jayjack said. "Any time we make a hiring decision, good communication, time management, organization and people skills are at the top of our must-have list."

As jobs increasingly rely on technology, many employers are seeing personal skills as key.

"Good communication skills are more important as the ability to send a clear, meaningful message from technically produced data is what helps a business be more

successful," said Terry McMahon, CPA at McMahon & Associates in Munster.

Workplace culture

Employers also are struggling to retain employees. In Indiana, from March 2022 to March 2023, an average of 141,000 employees were hired per month and an average of 95,000 employees resigned per month, according to the U.S. Bureau of Labor Statistics.

Given these numbers, employers are spearheading change by building a strong company culture to attract and retain employees. Healthy company culture and good benefits are prerequisites for employees nowadays.

"The foundation of company culture has shifted to a 'while we aren't family, we do care' environment," Hiller said.

95,000

Average number of employees
who resigned each month in
Indiana from March 2022 to
March 2023, according to the
U.S. Bureau of Labor Statistics.

HR/WORKFORCE

“Potential new hires want to know if your company has made that shift.”

Meyers Glaros is one of many success stories in the Region. Within the past few months, it added six employees with no turnover. Company culture has played a role.

The company emphasizes open communication, so employees feel comfortable coming to management with work and personal problems. They also send out weekly anonymous surveys using OfficeVibe, an app that helps capture employee feedback about work relationships, job satisfaction, wellness and personal growth.

“For me, something really important with company culture was acceptance and recognition of employees as people, rather than bodies getting a job done,” said Brooke Telesky, Meyers Glaros’ recently hired marketing assistant. “I work best in an environment where I don’t feel like I have to hide my personality and what makes me, me. When management and others in the office try to get to know me as a person, that’s when I know I’m being valued for who I am and what I bring to the team culture, not just the work I do.”

Strong, positive, and meaningful relationships are the No. 1 factor in retaining employees, Bush said.

“If someone has friends with whom they work; if the owners/managers demonstrate care for them; and if they feel a part of multiple communities within the organization, they are less likely to depart,” he said. “We have the advantage of forming strong relationships with our clients; other business professionals we work with to serve the same clients; and nonprofit and community organizations, all of which enhance ‘stickiness’ with our employees.”

Prospective employees also are looking to work for organizations that reflect their values. This consideration was key for Mike Johnston, Meyers Glaros’ newest business insurance adviser. Johnston had just started his insurance career when pandemic regulations kicked in, and he found himself working from home. The experience reshaped the way Johnston thought about work flexibility.

“After COVID regulations started to lift, I made the decision to switch to an independent agency. I chose Meyers Glaros because they’ve been a

pillar of the community since 1916,” Johnston said. “They have knowledge, experience, culture and relationships with high-quality insurance providers. After being here for a month, I’m so glad I made this decision. The culture and team atmosphere they’ve established at the agency is key to their success.”

Finding balance

Burnout and stress have become pervasive in today’s fast-paced work environments. Prospective and current employees are placing a higher value on maintaining a healthy work-life balance. Businesses that show a commitment to employees’ overall well-being not only help retain talent but also attract new hires.

According to Hiller, employers are adjusting by making changes to their benefits offerings, including adding employee assistance programs, allowing mental health days as a separate time off category and making annual vacation time mandatory.

“As long as they can get the job done professionally, ethically and do their best for the client that is what matters,” said Aaron McDermott, president and co-founder of Latitude

WHAT THE EXPERTS SAY



“The challenges of finding and attracting new employees ... have required us to be more prudent than ever in the client work that we keep.”

— Barry Hall
Kruggel Lawton CPAs



“The foundation of company culture has shifted to a ‘while we aren’t family, we do care’ environment.”

— Jokima Hiller
IUN’s School of Business
and Economics



“We are in a ‘people’ business, and when our employees are happy people and great workers, that trickles down to our clients.”

— Stacy Jayjack
Meyers Glaros



“We try to bring in employees that are looking for a career and not the ones looking for a job.”

— Aaron McDermott
Latitude Commercial



“Communication skills are more important as the ability to send a clear, meaningful message ... is what helps a business be more successful.”

— Terry McMahon
McMahon & Associates

Commercial, a real estate brokerage and property management firm in Crown Point. "It also promotes overall well-being and mental health by our employees being able to recharge, relax and engage in activities outside of work that bring them happiness. In the long run it helps prevent burn-out, reduces their stress and improves overall job satisfaction."

Meyers Glaros now allows employees to work remotely a few days a week. The company has no formal number of vacation days.

"We never want employees to feel that their job is everything," Jayjack said. "As long as the policy is not being abused, employees may use their own discretion and take the days that they need for vacation, personal issues, illness, etc. If someone's workload is getting too heavy, we shift tasks around, re-evaluate procedures or hire additional employees."

Growth opportunities

Today's employees are often eager to grow professionally and acquire new skills.

"We try to bring in employees that are looking for a career and not the ones looking for a job," McDermott said. "This business is very difficult to get started but can be rewarding if you put the time into it. We make it a point to emphasize that point during the hiring stages so that both sides have an understanding of what the path looks like for the first couple of years."

More companies are offering various avenues for skill enhancement, such as mentorship programs, internal training initiatives and tuition reimbursement. By providing these opportunities, employers are not only developing a capable workforce but also are demonstrating their commitment to employee growth and career advancement.

It is important "to integrate key people more into the direction and future of the firm," McMahon said. This consistency often helps the company's bottom line and improves the company's prospects.

"We are in a 'people' business, and when our employees are happy people and great workers, that trickles down to our clients," Jayjack said. ■



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Valparaiso photographer Joel Alderson is on a mission to document the city for posterity, especially with a boom in development coming as the city begins transformative change.

'IN THE MIDDLE OF EVERY

VALPARAISO READY TO WELCOME NEW RESIDENTS, BALANCED GROWTH

PHILIP POTEMPA

George Douglas knows how Valparaiso has harnessed success for the city's population of today and tomorrow.

"In addition to location, Valpo has worked tirelessly and intentionally at

creating a point of difference among other communities in Northwest Indiana," said Douglas, who is the director of development.

The "Valparaiso" moniker is of Spanish origin and means "vale of paradise." That title holds true today. The city, with

a population of about 35,000 and average household income of just more than \$56,000, according to the 2020 census, has many amenities that matter to people looking for a place to live, he said.

"Our quality of place and quality of life has not been without effort and

\$199,200

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

\$56,465

Estimated median household income, 2017-2021



Photo by Joel Alderson

THING'

TH WITH GAINS FOR ALL

sacrifice,” he said. “From our community’s public safety record, quality of our public schools, downtown vitality, quality parks, a nationally ranked university, extraordinary levels of public engagement and philanthropic participation with our strong

business-friendly environment, these are all reasons, to just name a few.”

Douglas, who has worked 25 years in various roles with the city of Valparaíso, left his seat on the City Council last year to accept his current position.

Several transformative projects are in various stages of development that are profound and unique in their own ways, Douglas said.

“Journeyman, The Linc, Lincoln Highway Garage, the sports and recreation campus, the old City Hall and police station project, and The Grand Gardner Hotel, are a few,” he said. “Certainly, there are many other projects going on around the city, but I would rank these high on my list.”

Development for tomorrow

The Journeyman Distillery project, which began in 2017, is entering the home stretch. The site was one the Redevelopment Commission wanted to preserve and clean up.

“Once completed, it will transform this downtown area by attracting new visitors and investment, and it is only the beginning of what will be the ‘barrel district,’” Douglas said.

The project repurposes the old ANCO wiper blade factory and is expected to bring about 200,000 visitors annually.

The Linc project, which Douglas calls “transformative,” is another new landscape for downtown Valparaíso. Construction will begin in fall, and the Linc will open by late 2024.

The 121-apartment complex blended with a first-floor retail space design will span three-quarters of a city block at the corner of Lincolnway and Morgan Boulevard to Michigan Avenue. It is a \$37 million investment.

Tom Dickey, managing director of Hageman Group LLC, the

developer for the project, said studies revealed that 95 percent of the available rental property in this city is filled, resulting in the need for new and unique developments.

A 362-space parking garage at the northeast corner of Lincolnway and Morgan Boulevard began construction in June.

Dickey describes the apartment designs as “Class A,” which are like the apartment complexes featured in their previous projects in Indianapolis, Carmel and Chicago. Apartment options range from a “micro suite,” which is a one-room living space of 425 square feet, up to three-bedroom units. Every apartment includes a parking spot in the new garage. Units are priced between \$1,200 and \$2,400 a month.

Douglas said The Linc is the result of years of public and private investment in downtown, like the success associated with the 2015 final phases of Central Park Plaza. John Siebert, retired director of Valparaíso Parks, considers the plaza one of the main accomplishments of the city’s vision.

Central Park Plaza continues to draw crowds downtown with the addition of an ice-skating rink, which opened in December 2015, and the summer lawn for an outdoor concert pavilion area, Siebert said.

In April, Siebert led a groundbreaking of the \$1.9 million Valparaíso skate park on the north side of the city. Phase 1 of construction

is underway and should be completed by fall. Two later phases will follow. Tagged as the Valparaíso next generation skate park project, the 16,000-square-foot area will sit in a corner area of Old Fairgrounds Park.

Renowned visionary and Valparaíso native Dug Ketterman designed the skate park. When completed, it will



“(The Valpo Sports and Recreation Campus) is a home run for Valparaíso.”

— Matt Murphy
mayor of Valparaíso

THE FUTURE OF VALPARAISO



Rendering provided by Urschel Development Corp.

Artist renderings for the Grand Gardner Hotel at 354 W. Jefferson St. in downtown Valparaiso depict the renovations of what was once the Gardner School originally constructed in the late 1800s.

be a covered and lighted skate park to extend hours and seasons of use. It also will be an accessible space for adaptive athletes. Highlights include a “fish design” bowl structure with fins and ramps for skating feats and a “musical melody pad.” The pad is a stretch of turf that will emit tunes based on contact with moving wheels.

The skate park is only one of the transformative parks projects underway.

Douglas and Siebert said bids in June launched Phase 1 construction plans for the Valpo Sports and Recreation Campus.

“The multi-field sports campus will not only serve youth sports in the community,” Valparaiso Mayor Matt Murphy said. “The inclusion of pickleball courts and trails throughout the 250 acres are amenities for the whole community and region.”

“For years, Valparaiso residents have wanted an enhanced sports and recreation campus, one that would reflect our vibrant community,” Murphy said. “Incorporating turf fields and lights will allow for longer days and longer seasons. This project is a home run for Valparaiso.”

Branded as “Valparaiso’s newest park for a new generation,” it has an estimated cost of \$30 million. The city purchased 248 acres last year east of Indiana 49, extending from Vale Park Road north to County Road 500 North to construct the proposed complex. It will include sports fields, walking paths, wooded trails, shelters, concession structures and the option to build indoor facilities. It is expected to open in summer 2024.

Kevin Nuppnau, who succeeded Siebert in July as the director of the Valparaiso parks department, said one of the key

design elements of the planned sports complex is an “overlay field system.”

“The turf fields constructed will be universal and can be used for baseball, softball, soccer, lacrosse and football, all using the same footprint,” said Nuppnau, who has been with the department for five years.

“And with seven fields in this complex, it will help to cluster sporting events and activities,” he said. “For example, a parent who used to have children in multiple sports activities across town at a couple parks, might now likely be able to have all of the activities in one place.”

More accommodations

With all the development, visitors will need places to stay.

In May, Valparaiso City Council members gave the green light for the \$39.5 million Grand Gardner Hotel, a boutique luxury hotel in downtown Valparaiso.

The new hotel at 354 W. Jefferson St. will incorporate the ornate Romanesque-style turn-of-the-century building that was originally the Gardner School until 1972. Then it was repurposed into the Valparaiso Boys & Girls Club, with a gym later attached. A “land swap agreement” in 2021 with Urschel Development Corp. allowed the school property to be acquired. A new facility for the Valparaiso Boys & Girls Club was built at 708 Evans Ave. and opened in May 2022.

The hotel also will include three residential properties as part of the acquisition.



TOM DICKEY

MANAGING DIRECTOR

HAGEMAN GROUP LLC

City in need of unique developments to meet rental needs



GEORGE DOUGLAS

DIRECTOR OF DEVELOPMENT

CITY OF VALPARAISO

City's quality of place and life came with effort and sacrifice



KEVIN NUPPNAU

DIRECTOR, VALPARAISO PARKS

New Valpo Sports and Recreation Campus will better accommodate families with children



REX RICHARDS

PRESIDENT AND CEO

VALPARAISO CHAMBER

Downtown's shops and restaurants attract younger workers



JOHN SIEBERT

RETIRED DIRECTOR

VALPARAISO PARKS

Central Park Plaza realization of vision to draw crowds downtown



Photo by Philip Potempa

Central Park Plaza features an outdoor concert stage and winter ice rink, with a skate park to come. Planning began in 2012. The park was constructed with a \$3 million donation from the Urschel family.

Jennifer Brooks, director of residential property and development for Urschel Development Corp., told the council the groundbreaking for the project was expected by summer and the construction project completed by late 2024.

The Grand Gardner Hotel design will use the original school structure to house the lobby, kitchen, six guest suites and a speak-easy bar and lounge. The new east wing will include 52 guest rooms and the mechanical and housekeeping areas. The new west wing will provide a banquet and dining area, a breakfast area, spa, fitness center, board room and meeting space and offices.

Douglas said he has high expectations for the area.

“Given the level of investment and redevelopment between the Grand Gardner Hotel and St. Paul’s Square, the neighborhood has been stabilized and revitalized with unique developments

that complement the downtown and community,” Douglas said.

Brooks anticipates the hotel project will result in 24 full-time hotel employee jobs and 68 construction jobs.

Positive results

In addition to hotels, Valparaiso University and festival tourism like the annual Popcorn Festival are several factors that contribute to Valparaiso’s population growth, Douglas said.

“Valpo has had a healthy, controlled growth in population for the last several decades, but the pandemic accelerated that growth,” he said.

Valparaiso’s desirable location is part of that success. He cited its proximity to Chicago, the nation’s third-largest metropolitan economy, and to Lake Michigan, which features Indiana Dunes National Park. The Dunes national and state parks combined rank fourth in the most visited parks,

according to the Indiana Department of Natural Resources.

“My unscientific assessment is that Valparaiso is lucky to have a desirable location ... located in the middle of everything,” Douglas said. “You can get anywhere in the continental United States within a 3.5-hour flight.”

These amenities make Valparaiso a destination to visit and to call home.

“I believe these things matter when people decide where they want to live,” he said.

For some residents, starting a business makes sense here, too.

Rex Richards, president and CEO of the Greater Valparaiso Chamber of Commerce and the Valparaiso Economic Development Corp., said the vibrant downtown attracts businesses because of the many opportunities to dine and shop.

“With all the restaurants, Washington Street is right at the heart of our downtown,” Richards said.



Photo by Phil Potempa

Valparaiso has a population of about 35,000 and average household income of just more than \$56,000, according to the 2020 census.

UPCOMING ELECTIONS

► For Valparaiso Mayor Matt Murphy, projects in the works most likely will be completed after his term has ended. Since Thomas Merrifield became Valparaiso's first mayor in 1865, there have been 27 mayors, including Murphy. He has served since his election in November 2019. In November, Republican Jon Costas will face Democrat Hannah Trueblood for a chance to lead the growth already set in motion.

Both Mayor Murphy and Douglas agree residents sometimes voice concerns about change, but eventually embrace and praise long-term planning and the positive results.

"I think a perfect example of this is Central Park Plaza," Douglas said. "Many people criticized the project and level of public investment in our downtown when the project was being proposed."

"As I look back on the growth and investment since completion, it is hard to imagine what our community and downtown would look like without Central Park Plaza." ■

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BUSINESS PROFILE

Serving food and possibilities

J's Breakfast Club owner committed to building community with Midtown location in Gary



Photos provided by Joslyn Kelly

MICHAEL PUENTE

Joslyn Kelly has reason to smile these days.

Her J's Breakfast Club restaurant in Gary is a smash hit, serving breakfast with a "soulful" flair, she says.

"You can get all your traditional stuff like a skillet or omelet, pancakes, French toast. But then when we add the soulful flair; our No. 1 sellers are shrimp and grits, chicken and waffles, salmon croquette. You can get pork chops and catfish for breakfast," Kelly said. "We don't offer mimosas, but we do offer J'mosas!"

J's Breakfast Club represents years of hard work, planning and a commitment to the community.

With financing assistance from the Community Investment Fund of Indiana, the \$1.5 million building opened in early February. It replaced Kelly's original location less a mile to

the south on Broadway in Gary, where J's had been for seven years.

The new building sits in Gary's Midtown neighborhood at 26th Avenue and Broadway, an area that has never been commercially developed despite its convenience. But J's takes advantage of Broadway's location off busy Interstate 94 and the Calumet River, the dividing line between Midtown and Gary's Glen Park neighborhoods.

The location of her new building is significant for another reason.

"Historically, this is where people of color lived," Kelly said of the days before the 1960s when racism restricted Black people to one area of the city. "History says that because of the Calumet River, you weren't allowed south."

The corner of 26th and Broadway is where bus stops once took Black residents to jobs. "This is one of the very few places where there were bus stops in this

community where people were allowed to get on the buses and transported to the different areas to work," Kelly said.

The land then was owned by the Gary Public Transportation District.

"I'm excited because we had been gifted this space not only to build on it and create this wonderful business, but now we have the opportunity to transport people, not physically but mentally, into the possibilities that exist."

Kelly also uses her restaurant for networking and educating the public about financial literacy and estate planning. She established the This Is Gary Foundation to highlight the city's history, people and culture.

Kelly earned a bachelor's degree in economics from Spelman College in Atlanta and an MBA from the Keller School of Management from DeVry University. She spent much of her career in community banking. But she

says hospitality, entertainment and food always brought her joy.

"I spent 20 years in banking working with small businesses," Kelly said. "It was only natural for me to do what I've done for others and do it for myself."

Kelly said her parents were her first instructors in hospitality. Jesse and Rosie Washington were from Alabama.

"My first training in customer service was at home. If you were ever able to walk through my parents' door, you're going to be fed, and they are going to be hospitable," Kelly said. "My dad was an entrepreneur by heart. He loved to cook."

Kelly operated or owned other restaurants in Gary before J's Breakfast Club. She even credits her time working for McDonald's as a teen for her love of customer service and food.

She says the restaurant isn't exactly named just after her but also for her father (Jesse), brother (Jesse), her late son (Jalyn) and her husband (James).

"Of course, my name is Joslyn. I love all things J. One of my customers reminded me that the most important J



is Jesus," she said. "The mission here is inspiring positivity through love."

Her father, Jesse, died shortly after the new restaurant opened but was there to see his daughter's dream come true.

"She's a visionary, and she's been like that since she was a little girl," Rosie Washington said of her daughter. "She has always been a child who thought she knew what she wanted."

One recent morning, Gary resident Tammy Barnes visited the restaurant with a friend for the first time.

"This is awesome! We need stuff like this," Barnes said. "This is so pleasant and comfortable."

Kelly referenced a 2014 study by the University of Chicago that showed \$200 million leaves Gary every year because there aren't enough businesses to spend those dollars at, with \$47 million in out-of-the-city restaurant spending alone.

"People want a nice place within their community. They want to support their community, and they want quality food and a quality experience," Kelly said. "A lot of people are overlooking the opportunities here but, for whatever reason, God directed me here to engage and build on that opportunity." ■



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MAKING A DIFFERENCE

Strong start for babies



Every child born in Porter County eligible for \$100 toward post-secondary education

DANIEL I. DORFMAN

For the estimated 1,600 to 1,700 babies born each year in Porter County, Mary Jane Eisenhower has a guiding principle: Give them a strong start.

Her organization, First Things First, launched the Seeds of Promise program Jan. 2, making \$100 available to every child born in Porter County.

"If we take care of first things first in Porter County, many things down the line will be mitigated," said Eisenhower, the

"We know that, when a mom is presented with this opportunity for her baby, symptoms of maternal depression decrease, which is really incredible, and that fits right in with what we are trying to do with our maternal child health initiative," Eisenhower said.

Initially, the Seeds of Promise funds are held by the foundation as part of a larger strategy, Eisenhower said.

"We want to encourage families to establish a 529 College Choice savings account," she said. "Families may transfer the funds into their own 529 account starting in kindergarten, and we will work with families to make investing in their child's future as easy as possible."

The funds collect interest, and officials believe the amount can grow to an estimated \$325 by high school graduation, Eisenhower said.

Residents can apply online by supplying only basic information, Eisenhower said. Providing sensitive information such as Social Security numbers or income levels is not required, which might otherwise dissuade some applicants. Parents have 365 days to apply from a baby's date of birth.

There are no eligibility requirements for Porter County residents, and babies delivered to county residents outside of Porter County remain eligible. So far, eligible residents have delivered babies at nine different facilities from Chicago to Indianapolis, Eisenhower said.

The program is the result of a gift from Northwest Indiana businessman Bill Jewell. Upon his death in July 2021, \$12.5 million was donated to the Porter County Community Foundation, with a direction that some of the money be used toward educational initiatives.

"Mr. Jewell's generosity is a legacy that will transform our community," Eisenhower said, adding that the funds are set to be there in perpetuity. She said the endowment is set to grow over time.

Eisenhower said enrollment in Seeds of Promise is increasing every month, noting some parents are not immediately applying for the funds after their child is born.

"We are really pleased that families have a full year to enroll because we know how busy families are after a baby arrives," Eisenhower said.

Eisenhower said she and colleagues are trying to spread awareness of the program through "trusted messengers," including local gynecologists, pediatricians and the county's health department.

Recipients include Megan Marshall, who was expecting her second child when she applied.

"It is really cool that they are willing to help me save for future education," said Marshall, a First Things First board member. "I think whether my child goes to a trade school or a four-year undergraduate program, these funds will be available to use, and they will grow over time and that will be an added benefit."

Marshall said, as a financial adviser at CAPTRUST in Chesterton, long-term planning makes sense to her.

Another beneficiary is Yana Pinkhasov, a Porter County resident for about six years. She owns a small pediatric clinic and participates in First Things First meetings when she became aware of the new program. Now she is passing information along about the initiative to her clients.

"I think it reminds you that education is a good thing to start saving for and to think about. It gives you that mindset," Pinkhasov said.

The program is about so much more than money, Eisenhower said.

"While the dollars are great, the power is the mind shift that occurs for children, families and communities. It leads to a positive sense for our children's collective future," she said. "For some families where college or post-secondary education was never a consideration, this opens possibilities." ■



"We know that, when a mom is presented with this opportunity for her baby, symptoms of maternal depression decrease."

— Mary Jane Eisenhower,
First Things First
Porter County

"It is really cool that they are willing to help me save for future education ... these funds will grow over time and that will be an added benefit."

— Megan Marshall
Parent

executive director of First Things First Porter County, an initiative of the overall Porter County Community Foundation.

The funds must go toward post-secondary education expenses ranging from apprenticeships through institutions of higher learning.



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OFF HOURS

Electrician's MMA dreams

Local 531 union member pursues pro fighting career after full days as general foreman



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Provided by Hoosier Fight Club

STEVE ZALUSKY

A Crown Point electrician is lighting up the Indiana Mixed Martial Arts pro circuit.

Jonathon Appelman has three pro fights under his belt, with his quick fists and feet leading him to victories in two of those bouts.

Before turning pro, he established himself as an amateur, winning the Midwest Bantamweight title by defeating Chicago-based Juan Avila in a unanimous decision at the Elite Fight Night event Aug. 14, 2021, at the U.S. Steel Yard in Gary.

Mixed Martial Arts is a demanding combat sport, combining such specialties as boxing, wrestling, judo, jujitsu, karate and Thai boxing. But Appelman has proven himself equal to the task, bringing to the cage the same work

ethic he carries to the mills and powerhouses that are his arenas with Local 531 of the International Brotherhood of Electrical Workers.

"You got to grind at work, just like you got to grind at the gym," Appelman said. "I'm going to put my best foot forward every time, every day."

There are some parallels between his job and his sport.

"You got to be aware of your surroundings, just like you do in a cage, because any false movement could result in injury or death," he said. "You don't know what's going to be around the corner of a blast furnace or a boiler."

Appelman has a strong union background. The son of a union carpenter, he graduated from Portage High School in 2006 already a welder. His

sister's husband, an electrician, helped Appelman get a job out of high school.

He entered Local 531 as an apprentice, completing the five-year program, before becoming a journeyman in 2015.

"I wouldn't be able to be where I'm at if it wasn't for the help of all the people that were my journeymen when I was an apprentice in 531," he said.

A lot of his work involves installing piping and wires. He also does maintenance work in mills and powerhouses. He has sometimes put in 16-hour days seven days a week.

Projects have included the science buildings at Valparaiso University and a hospital in Michigan City. His latest project is as general foreman on the Dunns Bridge Solar Project in Wheatfield, an ambitious project that

promises to produce the biggest solar array east of the Mississippi River.

He said he became interested in Mixed Martial Arts through his best friend, MMA fighter Henry Huff.

Appelman told him, "If you can do it, I can do it." It was hard work to get in shape for fighting.

"Jon wasn't always the skinniest guy in the world," Huff said. "I told him at first, 'All right, man, but you're going to have to lose like 30 or 40 pounds.'"

Appelman entered the sport in his 20s and didn't have boxing or wrestling experience. He said MMA was a lot harder than Huff made it look — especially because he started later than most.

"For the first few months, me and Henry, we'd go to the gym every night after I would get off work," Appelman said. "He told me that if I wanted to do this, that I had to have the determination to want to do it. And I had to do something every single day, no matter how tired I was from work."

Huff said his friend surprised him with his dedication.

"He's always busting his butt in the gym after working 10 to 12 hours a day,

waking up at two, three o'clock in the morning to go to work," Huff said. "The man doesn't call off work. It says a lot about his character as a person."

Appelman's first fight was in the Michiana Fight League in December 2015. Weighing in at a little under 135 pounds, he won in the second round.

During his amateur career, he was 7-3 with two championship wins, including the bantam-weight championship for the Xtreme Fighting Organization.

Focus is important to success in Mixed Martial Arts. When he is in the cage, he said, "I don't hear the crowd. I don't hear anything else. Everything goes silent except for the people that I need to hear."

Appelman's fan base includes members of his union. Jim Clarida, business manager and financial secretary

of IBEW Local 531, has been to a few of Appelman's fights.

"For anyone that can go out there and do what he's doing plus hold a job and do all the things he's supposed to do, it shows a testament to his commitment," Clarida said. "When he wants to do something, he's going to do it."

Clarida has known Appelman since he was a young apprentice. "He has always been a hard worker and always done a good job," Clarida said.

IBEW apprentices are trained in multiple specialties.

"I think Jon's one of those guys that can probably do everything pretty good," Clarida said.

Appelman said his next fight will probably be in August.

"I'm going to take it as far as I can and as far as my body will let me," he said. ■

"I wouldn't be able to be where I'm at if it wasn't for the help of all the people that were my journeymen when I was an apprentice in 531."

— Jonathon Appelman
Local 531 of the
International Brotherhood
of Electrical Workers



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In honor of working moms



Employers key to making it possible for women to find success in the office and at home

JESSICA CANTARELLI

During the early years of my life, my days were spent at a yellow split-level home in the Chicago suburbs where the Dobbins family lived. Kim, the family matriarch, was my babysitter. She lived next door to my family with her husband, teenage daughters and extended family members, who were refugees from Vietnam.



► **Jessica Cantarelli** has served as the public relations and communications manager at Centier Bank for four years. She is a mom to two sons and lives in Schererville.

My working mother and father entrusted Kim with the care my older sister and me for the first six years of my life. My mother worked in corporate administration and my father in road construction.

The Dobbinses became my second family. I vividly recall playing with their less-than-enthusiastic basset hound, Freddie, and savoring delicious Vietnamese gastronomy as my first solid food while watching episodes of “Sesame Street.” VHS tapes in our family collection show me, clad in overalls, as a pint-sized ambassador effortlessly speaking Vietnamese.

But now, I have an understanding of what it must have been like for my mother. Today, I’m among the 75 percent of mothers employed in the United States.

As a parent in middle management, I understand the demands on generations of mothers before me. I am intimately familiar with the challenges and complexities of balancing my professional responsibilities with the never-ending needs of my school-aged children.

I have mastered the art of juggling my professional prowess with solo

parenting. It’s a delicate tightrope act, but I’m proud to have composed a symphony where my two main roles harmoniously coexist. However, it would not be possible without the help of my parents and my employer.

The day I walked into Centier Bank was the day my life changed forever. At the time, I was a mom of a toddler and a kindergartner, but working for a company that understands the trials of working parents changed the game for me. Centier offers benefits like daycare reimbursement, a free on-site health clinic for the entire family, and a hybrid schedule that alleviates the challenge of work-life balance.

Not all professional mothers can say the same about their workplaces, which is why I must highlight the plight of the working mom.

Ensuring our children are well cared for while we are at work comes at a cost — a financial one.

According to the Economic Policy Institute, the average cost for infant care in Indiana is \$12,612, about \$1,051 per month. Childcare for a 4 year old costs \$9,557, or \$796 each month. Overall, Indiana is ranked 18th out of 50 states for the most expensive infant care.

For school-aged children who cannot stay home unsupervised, after-school care and day camps, too, are financially impactful for families.

Day camp, for me, is a financial event. I plan most of my year around having sufficient funds to send my two children to summer camp while I work full time. With help of a Flexible Spending Account, I’m able to reserve pre-tax dollars from my paycheck to supplement the weekly cost, which is \$270 a week for two kids at a basic day camp facility

in Northwest Indiana — not including a registration fee of \$25 per child, a monthly membership of \$59, transportation, which is an 18-mile round trip three to five days a week, and two snacks and a sack lunch. All in all, it costs me over \$3,500 each summer — even with intermittent help from family members.

I share my situation to honor my own working mother. She showed me the value of hard work for her employer and her family. I know that, when she reads this, she’ll recall supervisors who told her to choose between her job and being a mother when she had a sick toddler at home. She also will remember having to repeatedly pretend she didn’t even have children to be considered “professional.”

I recognize that women today have it somewhat easier in many ways than our mothers’ generation, but I also acknowledge the persistent and undue pressure of patriarchal norms that continue to burden professional women.

It is time for society to further recognize and address the unique challenges faced by working mothers in middle-management positions. Working moms need greater support systems, including accessible and subsidized childcare options. Employers must promote a more inclusive and flexible work environment that values the contributions of working mothers, including the massive amount of unpaid labor that keeps our economy going (worth almost \$11 trillion globally).

By breaking down gender biases and stereotypes, we can create a culture that empowers working mothers to thrive in their professional pursuits while also nurturing tomorrow’s men and women. It is time to give a standing ovation for all the super women in this demanding stage of life. ■

“Ensuring our children are well cared for while we are at work comes at a cost — a financial one.”

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