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FEBRUARY / MARCH 2024

Northwest Indiana Business Magazine

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

Patient care closer to home

*Health care systems compete to win patients
with new facilities, doctors, procedures*

A portrait of Dr. Alan Kumar, a man with dark hair and glasses, wearing a blue suit, white shirt, and a blue tie with a red floral pattern. He is standing in front of a blurred background of a building and greenery.

Dr. Alan Kumar
Chief operating officer
Community Healthcare System



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FEB-MAR 2024

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GOOD BIT

200,000 The number of vehicles that travel the Borman Expressway every day, according to INDOT data. ► PAGE 18

IN THIS ISSUE

Development is coming to Northwest Indiana — for many it is a long time coming.

From new health care options to better roads and faster trains, the Region is on the cusp of change like never seen before.

And it's already taking shape as businesses decide to move here from other states — especially Illinois.

Those businesses bring more residents and a need for more services and recreation.

Regional health care systems are joining forces with those based in Chicago to bring specialty services to residents close to home. Others are expanding into the Region as they discover a desire for better care where their patients live. Long-serving health care providers here also are expanding with new hospitals, hiring new professionals and providing new services.

But growth also brings ... traffic! So, a trip into Chicago for a doctor's appointment can be a daylong trek for some.

Local and state officials hope plans for upgrades to the Borman Expressway and the South Shore Line will change that and make it easier for everyone to travel around the Region without the headaches.

Companies moving into the Region don't let the roads intimidate them. There are plenty of other reasons to make the switch to Indiana. From lower taxes to a more friendly business climate, companies find moving here has many benefits.

For others, change is harder to implement. The next generation of farmers is finding hurdles to starting out or maintaining the family business.

Portage is ready for growth too. From Amazon to chocolate to the Indiana Dunes, the city's future is on a path to meet the needs of its growing population. As the third largest city in Lake County, it promises to take advantage of the pristine natural wonders there, while preserving its steel past.

Creating opportunities for all Hoosiers is another priority for the business community. So, in honor of Black History Month in February, we feature the stories of seven African Americans who are making a difference at work and in their communities. It is our first special section this year.

I am looking forward to 2024 and hope you have a great year too. Enjoy this issue!

— Heather Pfundstein, publisher/editor

PICTURE PERFECT



Photo provided by South Shore Line

A welder works on one of the four bridges under construction as part of the Double Track Northwest Indiana project. The first train on the new South Shore Line double track from Michigan City's 11th Street station departed Oct. 25 as scheduled.

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Professional advancement



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

HEATHER PFUNDSTEIN AND KERRY SAPET

Accounting

CPA **Cody Newport** was promoted to partner at **Kruggel Lawton CPAs**. He joined the firm in 2015 and is based in the Goshen office. **Kevin Kruggel** retired last fall after 41 years of service to the company. The firm also promoted 17 other employees in 2023. Promotions in its Goshen office include: CPA **Jeannine Honderich**, senior manager; CPA **Jess Keaton**, manager; CPA **Aaron Lambert**, senior staff accountant; and CPA **Phil Shenk**, a senior manager. In the Elkhart office: CPA **Cambria Comer**, senior staff accountant; **Erin Sessa**, senior staff accountant; CPA **Pete Skevington**, manager. In the South Bend office: CPA **Allison James**, senior manager, working with the nonprofit team on audit, review and compilation engagements; **Nick Muller**, senior staff accountant; **Kyleigh Otwinowski**, senior staff accountant; **Cheri Pickard**, senior staff accountant; CPA **Juliana Romano**, manager; CPA **Sara Ross**, senior manager; CPA **Alex Trippel**, senior staff accountant; and CPA **Lucas Vervynckt**, manager. In the St. Joseph, Michigan, office: **Jeremy Tolsma**, a senior staff accountant; and **Yubi Zapata**, a senior staff accountant.

Banking

Bob Falk, president and CEO of **Purdue Federal Credit Union**, received

the **Indiana Credit Union League's** 2023 Professional Achievement Award.

Noe Najera was hired as the new Michiana market president at **Notre Dame Federal Credit Union**.

Joel Mikolich was named the leader of a new equipment finance division at Michigan City-based **Horizon Bank**.

Munster-based **Peoples Bank** received the Explore Everyday community award from the **Cedar Lake Redevelopment Commission**.

Norman Lowery was named president and CEO of the **First Financial Foundation**.

Brian Rook was named vice president, senior talent performance lead of Goshen-based **Interra Credit Union**. **Tim Yoder**, board chairman, received the 2023 Leadership Achievement Award from the Indiana Credit Union League. **Paulina Mayagoitia-Duenas** was named branch manager for Interra's College Green office in Goshen. **Shelley Pulaski** was named vice president, business lender.

Merrillville-based **Centier Bank** was ranked "Best Bank to Work For" in Indiana and No. 10 in the U.S. by **American Banker**. **Skyler Balmer** was promoted to business resiliency officer in the enterprise risk management division. **Steven Swingler** was hired as an investment executive in the bank's wealth investment department, Centier

Investment Services. **Dean Niepokoj** was named a mortgage loan officer in the bank's Schererville east office in Crown Point.

Carrie Goldfeder joined Evansville-based **Old National Bank** as chief credit officer based in the bank's Chicago office.

Billinero, a prize-linked savings account, selected **Heather Bruncker** of Valparaiso, as the quarterly \$1,000 winner, and **Heaven Van Kley** of Demotte, as the monthly \$1,000 drawing winner.

Economic development

The Valparaiso-based **Regional Development Co.** elected **Matt Saltanovitz**, Indiana Economic Development Corp., as chair; **Steve Kring**, Horizon Bank, as vice chair; **Mike Riehle**, La Porte Economic Advancement Partnership, as treasurer; **Rex Richards**, Valparaiso Economic Development Corp., as secretary; and **Mike Schneider**, Wintrust Bank, as past chair. **Anthony Sindone** of Purdue University Northwest, **Anne Taylor** of the city of Hammond and **Mark Oganovich** of Old National Bank were named to the RDC's board of directors. **Dan Duncan** and **Ron Knestrict** of Peoples Bank were inducted into the RDC's Millionaires Club. **Tim Warner** of Centier Bank and **Bill Gertner** of Horizon Bank received the 2023 Lenders of the Year award. **Laura Holesapple** of



ACCOUNTING
Cody Newport



BANKING
Bob Falk



BANKING
Noe Najera



BANKING
Joel Mikolich



BANKING
Tim Yoder

Centier Bank received Person of the Year award. Centier Bank received the Bank of the Year award.

Michael O'Leary was promoted to executive vice president of **Lee & Associates** of Illinois.

Martin Mechtenberg joined the **South Bend - Elkhart Regional Partnership** as director of entrepreneur ecosystems. He most recently served as the economic empowerment specialist in the city of South Bend. **Antjuan Finch**, an AmeriCorps Fellow, will spend the next year as a data specialist. **Alayna Wort**, an enFocus Fellow, is assisting with READI grant distribution.

Education

Indiana University Northwest received funding from the **American Association of State Colleges and Universities** and the **Indiana Commission for Higher Education** to promote student equity. IUN also unveiled its new STEM Center.

The Rev. **Robert Dowd** was elected 18th president of the **University of Notre Dame**. **Karen Kennedy**, senior



BANKING
Paulina Mayagoitia-Duenas

adviser in the office of the executive vice president, was appointed associate vice president for residential life in the division of student affairs, effective spring 2024. The University of Notre Dame was awarded a federal development grant and a **Tech Hub** designation.

Chris Holford was appointed chancellor of **Purdue University Northwest**.

Jeremiah Hulsebos-Spofford helped curate the **Chicago Architecture Biennial**.

Six community leaders joined the **Indiana University South Bend** advisory board for three-year terms: **Levon Johnson**, president and CEO of the Elkhart Chamber of Commerce; **Laurie Nafziger**, president and CEO of Oaklawn Psychiatric Center; **Liliana Quintero**, executive director of the Northern Indiana Hispanic Health Coalition; **Justus Zimmerman**, executive director of the South Bend Symphony Orchestra; **Shelli Alexander**, regional president of 1st Source Bank; and **Cathy Stone**, director of education for the Pokagon Band of Potawatomi Indians.



BANKING
Shelley Pulaski



BANKING
Skyler Balmer

Valparaiso University and **University of Chicago Medicine** launched a new student training program.

Butler University, **gener8tor** and **TechPoint** launched an EdTech accelerator.

Government

Jason Coin was named **Merrillville's** firefighter of the year. **Jesus Solis Jr.** was named **Merrillville's** police officer of the year.

Isaac Torres of Goshen, founder and president of InterCambio Express Inc., will serve on the board of trustees of **Indiana University** until July 1, 2026. **Tom Navarre** of Valparaiso, vice president of Family Express Corp.; and **Nivas Vijay** of South Bend, senior project manager and COO at Heartland Environmental Associates Inc., and principal/COO with Seratech Drilling & Exploration, will serve on the **Underground Storage Tank Financial Assurance Board** until Sept. 30, 2025. **Jacqueline Barton** of South Bend, founder and president of Specialized Staffing Solutions, was



BANKING
Steven Swingler



BANKING
Dean Niepokoj



EDUCATION
Robert Dowd



EDUCATION
Karen Kennedy

AROUND THE REGION



EDUCATION
Chris Holford

named to the Governor's Workforce Cabinet until Dec. 31, 2025.

The city of **Valparaiso** named **Kevin Cornett** as its Good Neighbor recipient for 2023, recognizing his exemplary commitment to the community.

New **Lowell State Police Post and Regional Laboratory** opened to meet increased demand.

La Porte County Community Corrections partners with St. Louis-based tech company **HomeWAV**.

The **Hobart Police Department** received a grant from the **Department of Justice's** office of community-oriented policing services **Law Enforcement Mental Health and Wellness Act** program.

Health care

Melissa Mitchell is the new CEO of Valparaiso-based **HealthLinc**. Mitchell, who has been with HealthLinc since 2008, replaces **Beth Wrobel**, who is retiring after serving as CEO for 22 years.

Pediatrician **Chantal Walker** joined the **Franciscan Physician**



HEALTH CARE
Melissa Mitchell

Network Coolspring Health Center in Michigan City. Cardiologist **Islam Badawy** joined Franciscan Physician Network in Crown Point. Family medicine physician **Da Hee Mary Lee** joined Franciscan Physician Network Schererville Health Center in Crown Point. Nurse practitioner **Jennifer Rayner** joined Franciscan's Wheatfield Health Center. Family nurse practitioner **Jessica Van Noort** joined Franciscan Physician Network at the Cedar Lake Health Center. Gastroenterologist **Ahmed Akhter** joined Franciscan Physician Network in Crown Point. Family nurse practitioner **Tana Kish** joined Franciscan Physician Network's Winfield Health Center. Gastroenterologist **Rida Aslam** joined Franciscan Physician Network in Crown Point. Obstetrician and gynecologist **Perkin Stang** joined Franciscan Physician Network Obstetrics & Gynecology Rensselaer. **Franciscan Health Crown Point** hospitalist **Ahmer Festok** was presented with the St. Raphael Award from the hospital's nursing staff.



HEALTH CARE
Chantal Walker



HEALTH CARE
Islam Badawy

Franciscan Health Foundation received a \$30 million donation from **The Dean and Barbara White Family Foundation**.

Franciscan Health Rensselaer and **Appleseed Childhood Education** received the **Critical Access Hospital Community Partnership Award** for their partnership.

John Mastrojohn III is the new president and CEO at Mishawaka-based **Center for Hospice Care**. He also is president and CEO of the **Hospice Foundation, Global Partners in Care** and **Milton Adult Day Services**.

Tracy Lewis, director of **Community Advocates of Northern Indiana**, received the Elizabeth Jackson Legacy Award serving Black and brown community members in Lake County.

Taylor Green, a nurse practitioner specializing in pediatrics, joined **Northwest Medical Group - Pediatrics** in La Porte. **Northwest Health-Porter** and **Northwest Health-La Porte** received high safety grades from **The Leapfrog Group**.



HEALTH CARE
Da Hee Mary Lee



HEALTH CARE
Jessica Van Noort



HEALTH CARE
Ahmed Akhter



HEALTH CARE
Tana Kish



HEALTH CARE
Rida Aslam

Munster-based **Community Healthcare System** landed the top spot on **Forbes** magazine's 2023 list of America's Best Employers in Indiana. The **College of Healthcare Information Management Executives** recognized Community Healthcare System for excellence in acute and ambulatory services in its 2023 Digital Health Most Wired Survey.

Methodist Hospitals received an "A" grade on the 2023-24 **Lown Institute Hospitals Index**.



HEALTH CARE
Perkin Stang

The **Duneland Chamber of Commerce** hosted a ribbon-cutting ceremony for the opening of **Optimal Health & Wellness** in Chesterton.

Information technology

Kord Kozma was appointed vice president of human resources at Elkhart-based **Surf Internet**.

Pulse Technology received the 2023 Elite Dealer Award from **ENX Magazine/The Week in Imaging**. CEO **Chip Miceli** was named to the



HEALTH CARE
John Mastrojohn III



HEALTH CARE
Taylor Green

West McDonald Co.'s Influencer Circle.

Law

Timothy Emerick was appointed the new managing partner of **Barnes & Thornburg**'s South Bend and Elkhart offices. **John Smarrella** is stepping down from the position to focus on his corporate and mergers and acquisitions practice. Barnes & Thornburg relocated their Elkhart office back downtown.



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AROUND THE REGION



INFORMATION TECHNOLOGY
Kord Kozma

Gary-based **Tolbert & Tolbert** was one of 22 businesses selected to be part of the “Elevating Hoosier Business” initiative through the Indiana office of the chief equity inclusion and opportunity officer.

Kelley Kronenberg, a Florida-based law firm, is opening a new office at 233 E. 84th Drive in Merrillville.

Alvarez Law, a Northwest Indiana-based law firm with four offices in Indiana and one in Chicago, is moving its Hammond office to 7011 Indianapolis Blvd.

President Joe Biden nominated Judge **Cristal Brisco** and Judge **Gretchen Lund** to fill federal judicial vacancies. Both are Valparaiso University graduates.

Logistics

Brian Burgess was hired as CFO, and **Erica Jackson** was hired as vice president of finance at **Ports of Indiana**.

Manufacturing

Amy McClellan was promoted to executive vice president, chief



LAW
Timothy Emerick

customer officer at Byron Center-based **SpartanNash**.

Steve Raimondi and **Adam Slusher** are the new market presidents at Midwest-based **Munch's Supply**. They will lead operations in Illinois, Indiana and Michigan.

Stephen Ballenger was named the new vice president of operations at **Hitachi Global Air Power US's** Michigan City facility. Hitachi acquired **General Air Compressors North**.

U.S. Steel received **Mansfield Certification** for advancing diversity.

Nonprofit

Caroline Schrenker was named director of operations, and **Samantha Bean** was named director of marketing and communications for the **Porter County Community Foundation**.

Marion Collins was named executive director of the Gary-based **Crisis Center**. **NWI Community Action Agency** received a \$250,000 federal grant.

Michigan City-based **Interfaith Community PADS** changed its name to **Nest Community Shelter**.



LAW
Cristal Brisco



LAW
Gretchen Lund

Maceo Rainey is the new vice president of social innovation and strategic partnerships at the **United Way of Northwest Indiana**. Rainey most recently was a college access and opportunity administrator at Purdue University Northwest and president of Indiana TRIO.

Retail

Sinjin Smelley, a Chesterton **BIGGBY** employee, was awarded Barista of the Year. Customers made nominations.

Chipotle Mexican Grill opened its first location in Chesterton.

Blue Chip Casino opened a new restaurant, **Lakeside Kitchen**.

Vision Boutique is opening a seventh location in Munster. ■

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MANUFACTURING
Steve Raimondi



MANUFACTURING
Adam Slusher



MANUFACTURING
Stephen Ballenger



NONPROFIT
Marion Collins



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Tonn and Blank Construction served as manager of the new \$200 million Franciscan Health Crown Point Hospital that was scheduled to open Jan. 28.

Photo by Mirage Studio

PATIENT CARE CLOSER TO HOME

HEALTH CARE SYSTEMS COMPETE FOR CLIENTS WITH NEW FACILITIES, DOCTORS, PROCEDURES

BILL DOLAN

Northern Indiana has been the workshop of the Midwest where blue-collar workers trooped across factory floors. Now, some of its top employers are more than a dozen hospitals, a legion of outpatient clinics and a workforce that is 75,000 strong — and growing.

Four of the top 10 largest hospitals in Indiana by bed size are in the Region, according to Hospital Management, a B2B website. And new ones are either under construction or just opening.

Dr. Crystal Shannon, dean of Indiana University Northwest's College of Health and Human Services, said patients shouldn't

worry about all the development "overflowing the market."

"If anything, we have seen an increase in demand and options for quality health care because we aren't necessarily getting healthier," she said.

More options

With increased demand, health care providers are stepping up to make sure residents in the Region have plenty of options.

The Franciscan Alliance of Mishawaka opened a \$200 million Crown Point hospital just in January and is preparing a three-story Dean and Barbara White Cancer Center on the same campus in 2026. Franciscan recently erected a new hospital in Michigan City and plans to expand its Munster location again too. In 2020, it partnered with Beacon Health System on a new hospital in La Porte.

Munster-based Community Healthcare System was set to open a new immediate care and medical services center in Munster this month. Work crews also are building a three-story cancer center on Broadway in Crown Point.

Chicago's academic-based health systems are bringing big city know-how into that same market.

University of Chicago Medicine is set to power up a two-story, micro hospital and outpatient center by May in Crown Point — its first in Indiana.

Chicago's Rush University System for Health opened its first outpatient center outside of Illinois in Munster a year ago and is adding Rush Midwest Orthopedics in Munster and Rush Physical Therapy locations in Schererville, Crown Point, Winfield, Hebron, Valparaiso and Portage.

The overall expansion of health care in the Region has been a boon for IUN's allied health undergraduates who work at these facilities as part of their curriculum.

"This is where students can engage in patient care and see the actual outcomes," Shannon said.

Mark Fox, interim director of the IU Northwest School of Medicine, agrees that Northern Indiana's medical industry offers the full spectrum of services from which students can learn. That includes aging inner-city hospitals to facilities in affluent suburbs where gleaming new centers, under construction or on the drawing board, are filling with local patients.



Photo provided by Community Health

Cedar Lake resident Doug Bakker uses the ZeroG Gait and Balance System at Community Stroke & Rehabilitation Center in Crown Point.

Chicago expertise here

Paul Casey, a Rush senior vice president, said his university-based health system's recent entry here was driven by COVID-19 pandemic restrictions on in-person appointments.

He said having to connect with patients via teleconferencing "enlightened us about how many patients were picking out Rush from Northwest Indiana."

Dr. Tamer Mustafa, a primary care provider at Rush's Munster clinic, said his practice has been growing rapidly.

"My patients are grateful we have a closer location they can access with all the same great care they had previously been getting," Mustafa said.

UChicago's brand name is respected, but whether patients will drive into Chicago for it is no longer a given, UChicago's Dr. Blase Polite said. He is the chief physician for the soon-to-open Crown Point micro hospital.

"The world is changing," he said. "People want health care closer to them but won't compromise on quality and the level of expertise Chicago brings — without driving into the city."

In answer to that, UChicago is finishing an eight-bay emergency room, the eight-bed micro hospital, cancer center, full radiation suite and surgical center.

"We will bring our specialization and interventional procedures in



► **Paul Casey**, a Rush senior vice president, said the pandemic helped the health system determine a need for more services in Northwest Indiana.



► **Dr. Blase Polite**, the chief physician for the soon-to-open Crown Point UChicago micro-hospital, said he realizes patients want quality care close to home.



► **Dr. Alan Kumar**, chief operating officer of Community Healthcare, said they are investing in Crown Point because they saw patients transferring to Chicago.



► **Dean Mazzoni**, president and CEO of Franciscan Health Dyer, Michigan City and Munster, said determining locations for new facilities requires careful consideration.



► **Sarah Hunter**, chief operating officer for Northwest Health, said "We are working to add more access to comprehensive, high-quality health care."

HEALTH CARE

gastroenterology and lung procedures — available in very few places in the country — doing that close to home in Crown Point,” Polite said.

Chicago’s medical reputation is driving the growth of new facilities and services by Indiana-based medical networks as well.

Dr. Alan Kumar, chief operating officer of Munster-based Community Healthcare, saw a trend he wanted to end.

“We saw more than 500 patients a year transferring to Chicago for higher-level stroke care,” he said. “So, we made the decision to make an eight-figure investment in Crown Point, and now we have

Waiting is not easy

Health care expansion here should reduce wait times, along with better technology to manage appointments. It also should reduce the reasons to go to Chicago for specialized care.

Polite said the efficiencies at their new, compact UChicago location should give Indiana patients access to more doctor appointments and shorter wait times than commuting into the city.

Kumar said wait times at Community’s hospitals should be significantly less than those in Chicago.

“Once we see someone having difficulty seeing their specialist within

they do not return to the hospital prematurely,” Mazzoni said.

Classic hospitals revisited

Dr. Dan McCormick, president and CEO of Franciscan Health Crown Point, said they are overhauling old-school general hospitals here.

“The new Crown Point hospital appears to be an updated, smaller version of the classic general hospital, but the facility is not smaller when it comes to patient care and experience,” he said.

“We have less square footage for administrative spaces and invested in significantly upgraded technology and clinical space to better serve the community.”

Methodist Hospitals has expanded and renovated its Gary and Merrillville emergency departments, expanded its Gary intensive care unit and four suburban CareFirst ambulatory centers, offering immediate care, imaging services and physician offices.

Methodist has opened new centers for breast cancer, orthopedic, spine and heart rhythm care and most recently for sex assault victims.

Northwest Health operates hospitals in La Porte, Knox and Porter County at U.S. 6 and Indiana 49, as well as two freestanding emergency rooms, three ambulatory surgery centers and outpatient centers in Portage, Valparaiso and Michigan City, and multi-specialty physician groups throughout Northwest Indiana.

Northwest Health — Porter offers a new transport service for mothers experiencing pregnancy complications and for cardiac procedures, which reduces stroke risk, and a minimally invasive valve repair and replacement.

“As the local hospital for Porter County, we are always listening to the needs of our community and are working to add more access to comprehensive, high-quality health care,” said Sarah Hunter, chief operating officer for Northwest Health.

Beacon Health System operates facilities in north central Indiana and southwest Michigan, including Memorial Hospital in South Bend, Elkhart General Hospital, Beacon Granger Hospital and Franciscan Beacon Hospital in La Porte.

Diane Maas, Beacon’s chief strategy and digital growth officer, said Beacon



Photo provided by Northwest Health

Northwest Health - Porter team members celebrate the 500th left atrial appendage closure procedure in July. Ashley Dickinson, CEO for Northwest Health, said the Valparaiso hospital was the first in Northern Indiana to implant the device, starting in 2016.

the only comprehensive stroke and rehabilitation center in Northwest Indiana.”

Dean Mazzoni, president and CEO of Franciscan Health Dyer, Michigan City and Munster, said locating new facilities requires careful consideration.

“Is there a gap in programs and services in a particular community or market?” he asked. “Does demand currently outpace supply for those programs and services in a particular location? Do patients have to travel great distances for the health care they need?”

Kumar said they also have a process for making these types of decisions.

“We do evaluations across the board with various data sets and our own understanding of the number of patient appointments and wait times in various clinics to see how the market matches up to our business plan,” he said.

two weeks, we start recruiting more staff,” he said. “We plan ahead so we stay ahead of that issue.”

Mazzoni said Franciscan also weighs the time patients have to wait to see their provider when distributing medical resources. The system’s staff relies on technology to both expand access and expedite scheduling.

“The latest imaging technology is much faster and provides greater resolution, allowing for shorter appointment times so more patients can be seen sooner,” he said.

Franciscan also relies on technology to check up on patients.

“Franciscan leans heavily on virtual health care experience for our physicians to see patients outside of their traditional offices and monitor patients remotely after they are discharged, ensuring that

has opened outpatient clinics in smaller city settings.

"People would rather go to a more retail setting," she said. "It's perfect for them because they don't have to travel downtown to the hospital and pay hospital rates."

However, Beacon has plans for hospital growth too.

But unlike the suburban migration of new medical centers now underway elsewhere, Beacon Health Systems is reinvesting in downtown South Bend, with a \$232 million, 10-story patient care tower now under construction on its Memorial Hospital campus.

Payment due

But lawmakers are concerned about the costs of health care. Indiana had the seventh highest hospital prices in America, said Matt Bell, principal and chief policy strategist for the Indianapolis-based Hoosiers for Affordable Healthcare.

He said Rand Corp.'s 2022 National Hospital Price Transparency Study found Hoosier employers and insurance plans paid prices as much as three times higher than Medicare would pay at some, but not all, area facilities. Costs are listed by hospital on their website at www.h4ahc.com.

"Why is it more expensive to have a high-risk birth in Indiana than in Michigan, Ohio, Illinois or Kentucky? That is stunning in a state where the cost of living is 9 percent below the national average," Bell said.

Kevin Brinegar, Indiana Chamber of Commerce's out-going president, said his organization recently did its own study and came to much the same conclusion.

"Indiana has higher health insurance premiums and costs," he said. "It's well documented."

Bell said what drives the spiraling prices is unclear, which is why his organization urges the Indiana General Assembly to look into the reasons.

State Sen. Ed Charbonneau, R-Valparaiso, said he is among state legislators ready to do just that.

"And I don't think the hospitals are going to like it," he said. "Our legislative leadership has sent letters to the hospital chains, cajoling them, shaming them to get down to the national average. The response hasn't been enthusiastic."

He and his colleagues are working to reduce costs, but the process is slow going. Two of five proposed laws about health care were signed by Gov. Eric Holcomb this last legislative session. Charbonneau, chairman of the Indiana Senate's health and provider committee and a former president of Methodist Hospitals, said he has been concerned about the problem for decades.

"I've seen hospitals consolidated to where a few very big hospital chains

control the state," Charbonneau said. "Not-for-profit hospitals are operating as if they were for profit. They should be thinking a little more about their service."

He said the other problem is that Medicaid claims are growing at a faster rate than state revenues.

"That is problematic," he said.

But Indiana also spends much less on health care per resident than do other states. In 2019, Indiana spent



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\$55 annually per resident compared to the national average of \$91, according to a yearlong analysis by the Governor's Public Health Commission.

Indiana also is ranked 35th in the nation for overall health, according to the 2022 America's Health Rankings report.

"There always seems to be plenty of people struggling, even those who can afford private health insurance but have plans with high deductibles."

— Melissa Mitchell
HealthLinc



behavioral health services for all, regardless of their ability to pay.

"There always seems to be plenty of people struggling, even those who can afford private health insurance but have plans with high deductibles," said Melissa Mitchell, HealthLinc's new CEO.

"They are not living like they have insurance for day-to-day situations. They need someone, like us, to help them."

She said she expects HealthLinc to continue to expand.

"We are soon adding our biggest location yet this spring in Michigan

City, behind the Ivy Tech building," Mitchell said.

Competition and costs

Hospital leaders on the other hand say they are just trying to keep up with the demand for new technologies and treatments, which do not come cheap.

"New, mind-boggling medical

technologies result in a longer and better life, but they are expensive and raise the cost of health care," UChicago's Polite said. "We know health insurance premiums are eating up more of people's paychecks. Health insurers are pushing back really hard in negotiations over costs and prices."

He said the pressure to stay competitive and efficient is immense.

"We are all under immense pressure and a lot of competition to stay efficient and operate as lean as we possibly can, but still deliver service at a high level," Polite said.

Maas said at least 70 percent of Beacon's business involves fixed-price reimbursement by the government or private plans.

"Our costs have gone up since COVID, but we are not going to get one dime more for services," Maas said. "Hospitals are not making major profits."

Rush's Casey said new construction, new equipment and additional supplies unavoidably raise medical prices.

"There are some places where we would like to expand our presence many times, but we are wary to do so because of the costs," Casey said. ■

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TRANSPORTATION *TAMING* *THE* *COMMUTE*

BY CAR OR RAIL, PROJECTS TAKE ON REGION'S TRAFFIC DILEMMAS

MICHAEL PUENTE

Mekisha Richardson knows a thing or two about commuting in Northwest Indiana.

On most days over the past three years, she's traversed the entire northern half of Lake, Porter and La Porte counties to get to work at Purdue University Northwest in Westville.

She used to take the Indiana Toll Road, Interstate 90, from her home in the South Shore neighborhood of Chicago, a nearly 50-mile trip.

"It was a fairly easy commute because there's not a lot of people out there in the morning," Richardson said. "But it was very expensive. Almost \$20 a day in tolls. It got to be very expensive."

Earlier this year, Richardson's commute got a little better when she moved to Dolton, Illinois, a southern suburb just outside of Chicago. Her commute is about five miles shorter and has no tolls.

Her new home is now closer to Interstate 94, also known as the Borman Expressway (Interstate 80/94) when it runs through Lake County.

"It's a cheaper commute, but it's much more congested. So my ride can go anywhere from 45 minutes to two hours," said Richardson, who is the assistant director of the Leadership Institute at Purdue Northwest.

Richardson is hoping two major road and rail projects could reduce her commute time by making roads easier to travel through — and getting motorists out of their cars and onto a passenger train.

"I'm all for it," she said.

She's not alone. More than 200,000 vehicles travel the Borman every day, according to Indiana Department of Transportation data.

Two main projects could make traveling between downtown Chicago and the far eastern regions of Northwest Indiana like Michigan City and South Bend easier. First, the South Shore Line's double-track project and the recently announced FlexRoad project by the Indiana Department of Transportation.



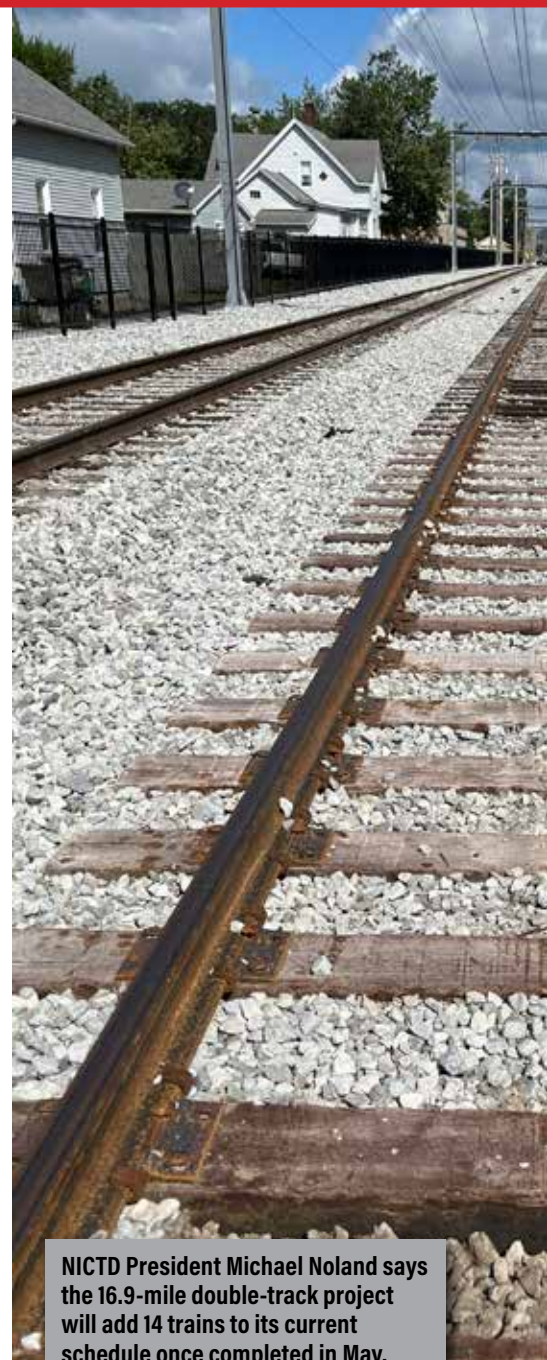
**“My ride
(on the Borman
Expressway)
can go anywhere
from 45 minutes
to two hours.”**

— Mekisha Richardson
Leadership Institute at
Purdue Northwest

FlexRoad project

In December, Indiana Gov. Eric Holcomb announced that INDOT received a \$127 million grant from the National Infrastructure Project Assistance program. The funding will support more than half of the cost of the I-80/94 FlexRoad project, which aims to make improvements to a 12-mile stretch of the Borman Expressway.

The total cost of the FlexRoad project is \$215.5 million. It involves identifying Traffic System Management and



NICTD President Michael Noland says the 16.9-mile double-track project will add 14 trains to its current schedule once completed in May.

Operations strategies designed to improve travel times, increase reliability, enhance safety and reduce carbon emissions along the corridor which runs from I-65 in Gary west to the Illinois 394 interchange in Cook County, Illinois.

According to INDOT Commissioner Mike Smith, the Borman Expressway is the busiest interstate corridor in Indiana.

"Existing traffic volumes are forecast to increase nearly 20 percent by 2040, exacerbating already high levels of congestion and traffic incidents," Smith said in a written statement. "FlexRoad allows INDOT to optimize traffic flow



Photo provided by South Shore Line / NICTD

and improve safety while minimizing impacts to communities.”

Cassy Bajek, public relations director with INDOT’s La Porte district office, further explained that the FlexRoad project will closely examine the Borman Expressway to determine what needs to be improved.

“We need to add capacity without physically adding capacity,” Bajek said. “The area around there is just really congested with homes and businesses. And the roadways are congested with traffic. We’re just looking at what alternatives we can do to improve that area for motorists.”

Bajek said that until an environmental study is completed, INDOT can’t project exactly what strategy will be implemented. But the agency is looking at two possible alternatives.

“We’re looking at dynamic shoulder lanes that will allow people to drive on the shoulders when necessary to get around crashes,” she said. “We do that now when we have a crash and all the lanes are closed, and we often try to let people get around on the shoulders. But this would be something that would be done more purposefully, and we will have more infrastructure for that.”

Bajek said INDOT is also looking at enhancing its traffic management center in Gary and working with more towing companies to get quicker responses to crashes.

Other possible improvements include:

- Improved signage
- Interchange improvements
- Ramp metering, which helps with the flow of traffic coming on to the interstate
- Variable speed limits, which will help start slowing traffic when there’s a tie up
- More message boards to communicate with motorists about congestion issues on the expressway.

“We’re just really trying to increase the reliability of the roadway and also make it safer,” Bajek said.

Train projects

Getting more people to take the train could lead to reduced congestion on the roadways. The Northern Indiana Commuter Transportation District — operators of the South Shore Line — has completed 95 percent of the \$650 million double-track project between Michigan City and downtown Chicago. Some experts predict the shorter travel times might perhaps be enough to make some people consider taking the train to work or play instead of driving.

This project is considered so important for the future development of Northwest Indiana that even Washington, D.C., leaders are excited.

“We’re helping with that second track on the South Shore that will make such a difference for so many commuters and open up so much value in the land

around those places that people are going to count on to get to work,” said Pete Buttigieg, former South Bend mayor and current U.S. Secretary of Transportation, during a visit to Gary in late August.

NICTD President Michael Noland says the double-track project will add 14 trains to its current 39-trains-a-day weekday schedule. The transit agency is also adding 16.9 miles of second track and several bridges. The project is expected to reduce travel times significantly between South Bend/Michigan City and Millennium Station in Chicago. The double-track project and its new schedule are expected to be completed by May, Noland said.

“We’re going to improve our on-time performance. We’re also going to improve or actually reduce the time from Northwest Indiana to and from Chicago,” Noland said.

He pointed to Michigan City as an example. He said the fastest train now is about an hour and half ride to Chicago.

“We’re going to be able to bring that down to 67 minutes,” he said. “So we’re going to reduce time to and from Chicago, and that’s a huge benefit from a transit standpoint.”

Although it will take time, Noland said the double-track project is expected to take cars off the highway.

Commuting patterns, Noland said, are also changing in a post-pandemic world. Fewer people are traveling

\$215.5M

The total cost of the FlexRoad project, which will determine improvements needed to the Borman Expressway.

every day to downtown Chicago, which impacts ridership and vehicle traveling. Hybrid work schedules — some days in the office — and some days working from home — are still being worked out.

“We are very excited about the fact that when we open up these new service opportunities, we’re going to capture a whole new sector of ridership when we make it really convenient and when we reduce



TRANSPORTATION

the time to and from Chicago,” Noland said. “We’re putting a lot of money into our railroad cars to make them really convenient and comfortable for the riders. We’re rehabbing 26 additional double-deckers that we’ll have on the main line.”

That main line, Noland said, will be renamed the Lake Shore Corridor in homage to the original name of the South Shore Line, which was the Chicago, Lake Shore, South Bend Railroad.

Noland said reducing congestion also means improved safety.

“People will say, ‘Oh, I never ride the train.’ Well, if we get cars off the highway, your driving experience is just going to be made all the more better if you have fewer vehicles on the road,” Noland said. “And, you’re 18 times safer on a train than you

The first phase of the Monon Corridor is expected to be completed by May 2025. The second phase, extending the route south to St. John, Cedar Lake and Lowell, will begin sometime after that.

Unknown possibilities

Future train ridership and vehicle commuting will also be impacted by an unknown factor: how many people will move into or near the communities of downtown Hammond, Gary, Munster, Dyer and Michigan City once the double-track and the \$950 million West Lake Corridor projects are completed?

Helping to drive investment in these areas is the Northwest Indiana Regional Development Authority.

With help from the Indiana General

Assembly, the RDA created 10 Transit Development Districts, including Hammond, Munster, Gary and Michigan City.

“The idea here is to incentivize development near the train stations. Michigan City, for example, is looking at the development of a high-rise apartment building but with ground-floor retail space, parking garage,” said David Wellman, communications manager for the RDA.

With improvements to local highways combined with the South Shore Line’s double-track and

West Lake Corridor projects, Wellman said that could have a positive impact on reducing congestion on local expressways.

“The double-track is going to create a real viable option if you’re looking to get in and out of the city (of Chicago),” Wellman said. “This is going to represent a significant improvement.”

On the flipside, Wellman said the projects could also increase what is called “reverse commuting” to get people to use the South Shore Line to get to and from jobs within Northwest Indiana.

“You may have office and professional space located within walking distance of the stations,” Wellman said. “And so people could come from other places around

Northwest Indiana or from Chicago. I know some of our communities are very interested in those kinds of employment opportunities around the stations.”

Excitement builds in Gary

Gary’s new mayor is one person who is equally excited about the opportunities presented by the double-track projects and new train stations.

Gary Mayor Eddie Melton, a former Indiana state senator who took office Jan. 1, said the creation of a new metro station for downtown Gary and the city partnering with private developers, and NICTD and the Gary Public Transportation District, will be important to move the city forward.

Gary also has an added advantage of being home to the Gary/Chicago International Airport. The airport announced in December that it paid \$1.8 million for the Griffith-Merrillville general aviation airport. That could allow some cargo services to be shifted to Griffith-Merrillville, perhaps opening the future return of passenger service to Gary/Chicago.

Melton said he’s not concerned that faster train service to Chicago will pull the workforce away from Gary.

“As we grow as a community and grow as an economy, we’re going to be intentional on bringing more businesses in that (are) going to employ our citizens,” he said.

But Gary also will have to make sure to maximize the benefits of its location close to downtown Chicago — “the nation’s third largest economy,” he said.

“We’re closer than some Illinois suburban communities to downtown (Chicago),” Melton said. “Then you add into the mix the Gary/Chicago International Airport — it’s a no-brainer in terms of the combination of transportation assets that we have.”

Richardson said she hopes these projects will make getting to and from work faster and a lot easier on her wallet.

“It would make my life a lot simpler. Sometimes I can work remotely, but when we’re in the heart of program season, there’s no way. I have to go in,” Richardson said. “There’s some weeks where I have to go in five days a week, and that’s brutal.” ■

“We’re putting a lot of money into our railroad cars to make them really convenient and comfortable for the riders. We’re rehabbing 26 additional double-deckers that we’ll have on the main line.”

— Michael Noland, NICTD/ South Shore Line



“We’re closer than some Illinois suburban communities to downtown (Chicago)... Add into the mix the Gary/Chicago International Airport — it’s a no-brainer in terms of ... (our) transportation assets.”

— Gary Mayor Eddie Melton



are driving a car on the highway. We have a huge safety component in what we’re doing in providing our level of service.”

The West Lake Corridor Project will see the South Shore Commuter Train travel inland from Hammond south to Dyer and Munster with new tracks, bridges and train stations.

The route will be renamed Monon in tribute to the old Monon Railroad, which once ran from Chicago to Indianapolis to Louisville from 1897 to 1971. It was once owned by CSX Transportation.

NICTD purchased a 6-mile stretch of the Monon Railroad from CSX because the company planned to abandon it anyway, Noland said.



CELEBRATE

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IN BUSINESS

Seven Black business leaders share trials, successes
of turning dreams, ideas into reality in Region





KEYS TO ECONOMIC PU

AFRICAN AMERICANS CHANGING BUSINESS LAND

KERRY SAPET

Small businesses are the economic engines of local and national communities. They create jobs and foster strong, vibrant connections between stakeholders.

Of the 534,640 small businesses in Indiana, 37,538 are owned by African Americans, according to the Small Business Administration office of advocacy.

Indiana ranks 26th out of 40 states for minority business ownership, according to a 2021 Brookings report.

However, Black business ownership is on the rise. That is good news for communities across the country and in the Region.

"Diverse business ownership does indeed benefit the entire Region," said Jokima Hiller, assistant professor at the Indiana University Northwest School of Business and Economics.

Minority business owners are a key piece of the economic puzzle. They help create a rich socioeconomic tapestry and are a powerful force for spurring growth and change. However, Black-owned businesses only make up 3% of all U.S. businesses, according to a Pew Research Center analysis of U.S. Census Bureau data.



Nekeshia Hooker (in blue), of About Face and Beauty, receives a certificate from Indiana University Northwest Chancellor Ken Iwama (left), as well as recognition from Jana Szostek, director of the Small Business Academy, and Jokima Hiller, assistant professor of the School of Business and Economics. Hooker was part of the fall Start UP Business Success Program, which is a collaboration between IUN and the city of Gary.

Last year's economic statistics also show an increase in families migrating to Northwest Indiana, according to Hiller. Diversification in our business offerings will become inevitable, she said.

However, that needle is moving slowly. If Black business ownership continues to grow at its current rate of 4.72%, it will take 256 years to reach parity with the share of Black people in America, according to the Brookings Institution.

"By showing the leadership talent within our community, diverse business ownership can be an aspiration and inspiration for the next generation of Black professionals and the future of our children," Hiller said.

The following seven individuals are changing those numbers and serving as mentors. They represent just a few of the African American entrepreneurs in the Region. Here are their stories:



SCAN WITH PHONE



37,538

The number of Black-owned businesses in Indiana, according to the SBA office of advocacy

4.72%

The growth rate of Black-owned businesses in the U.S., according to the Brookings Institution



Photo provided by IUN

1 Lois Whittaker Black Chamber of Commerce of Northwest Indiana

Lois Whittaker is an entrepreneur who started a business to help other like-minded people. Her story comes full circle.



She is the founder and president of the Black Chamber of Commerce of Northwest Indiana in Gary. The organization aims to empower and sustain African

American communities in the Region through entrepreneurship.

Whittaker is no stranger to business ownership. She founded a medical billing and coding school, a real estate company and the nonprofit chamber of commerce.

Whittaker faced many obstacles in her business journey.

“What I realized is that minorities suffer a different type of challenge,” Whittaker said. “It’s more difficult to get loans to start a business. We aren’t usually generational business owners having learned some of those mistakes from our parents. A lot of business entrepreneurs, like myself, are first generation, so we are in an active learning stage.”

Whittaker also noticed there were limited networking opportunities and skill development programs specifically for Black entrepreneurs. She wanted to create an organization to bridge that gap.

The Black Chamber of Commerce of Northwest Indiana offers guidance to address the specific needs of Black entrepreneurs. They provide entrepreneurship, business accelerator and workplace readiness programs for youth and adults. Their regular meetings feature guest speakers, industry experts and community leaders. The meetings are an opportunity for members to connect, support and learn from each other.

Whittaker knows firsthand that the path to running your own business isn’t easy, but she helps others to meet that challenge.

“If you’re intimidated, that’s great,” she said. “That’s going to force you either to quit or, on flip side, encourage you to step up your game. To learn. To watch. To think.”

To Whittaker, the diverse business owner could have the next million-dollar idea.

“We don’t know who has the next problem-solving idea,” Whittaker said.

“That’s what entrepreneurs are. We are community problem-solvers.”

Entrepreneurs are role models in the community. Whittaker’s organization works to build and shape more role models.

“I am a person of solutions,” she said. “I help communities.”

2 Joshua Avila Novos and Nex Marketing

Joshua Avila started his first business when he was in eighth grade. He made custom T-shirts that sold out fast.

Today Avila is the CEO of Novos and founder of NexMarketing in Highland — and he just graduated from Munster High School.



In 2023, Avila won third place in the Innovate WithIN competition, along with his business partners Austin

Beetson and Sayeed Mohammed. Innovate WithIN is a yearlong entrepreneurship program for Indiana high school students. It culminates in a statewide pitch competition.

The trio won their first sales pitch and received \$2,500 in seed money for their business. Their company, Novos, sold kits of blends of essential oils inspired by different cultures.

“I always loved business. Business was always my home,” Avila said. “I wanted my passion to be able to pay for itself.”

Avila worked to make their business concept come to life. He learned how to run a business, how to work with factories and how to bridge language gaps when communicating with companies overseas. He also has honed his professional image.

Avila later founded Nex Marketing with Mohammed. The company creates social media content for small



RESOURCES

Many organizations in the Region focus on helping Black entrepreneurs start and grow their businesses. They provide education, mentors and opportunities for networking. Here is a short list:

NW-ISBDC

- Website: isbdc.org/locations/northwest-indiana-sbdc/
- Email: northwest@isbdc.org
- Phone: 219-644-3513

Black Chamber of Commerce

- Website: nbccin.org
- Email: info@nbccin.org
- Phone: 219-802-0229

SCORE business mentoring

- Website: www.sba.gov/local-assistance/resource-partners/score-business-mentoring

Urban League of NWI

- Website: www.urbanleagueofnwi.org
- Email: info@ulofnwi.org
- Phone: 219-887-9621

CWITT PR

- Website: cwhitt.biz
- Email: clstalling@yahoo.com
- Phone: 219-712-3182

Atled Financial LLC

- Website: atledfinancial.com
- Email: Djwalker@atledfinancial.com
- Phone: 219-513-3710

IronWorkz Corp.

- Website: ironworkz.org
- Email: team@ironworkz.org

Future Cycle Breakers

- Website: futurecyclebreakers.org
- Email: futurecyclebreakers@gmail.com
- Phone: 312-446-6483

SMALL BUSINESS ACADEMY, IUN

- Website: northwest.iu.edu/center-for-management-development
- Phone: (219) 980-6910

businesses. Avila described the business as “blowing up” and going places he hadn’t expected. One of Avila’s biggest challenges in proving his business acumen is something he can’t control — his age.

“It’s actually a blessing in disguise though,” he said. “Because we’re the people who grew up with social media.”

For Avila, success came from finding what he was passionate about doing and building on that idea.

“Finding yourself is the most important thing,” he said. “It’s like breathing. If you want it, treat it like breathing.”

As a young, successful entrepreneur, Avila is sometimes asked to give speeches at schools.

“Some kids don’t listen. Some kids you see a spark in their eyes. And some kids ask a million questions,” he said.

Avila was in their shoes not that long ago. “I’m the first entrepreneur in the family,” he said. “It’s the drive of wanting more and reaching a goal no one else had reached.”

3 Charita Lucas Future Cycle Breakers and dOSA Naturals

Charita Lucas knows what it means to break the cycle of generational poverty.

Lucas, founder of Valparaiso-based dOSA Naturals and Future Cycle Breakers, grew up in Cabrini-



Green, an infamous housing project in Chicago. Later she moved to Englewood, a neighborhood

consistently ranked among the most dangerous in Chicago. Her parents were teenagers.

“We didn’t have a lot,” she said. “We learned to live simply.”

Lucas describes her life as “zig zaggy” having overcome her personal challenges to make a career for herself in global advertising. She spent 30 years climbing the ranks and was the only Black female in networking and infrastructure at her job.

“I was the representation,” Lucas said. “It was a lot of pressure.”

After several decades, Lucas shifted gears.

“I’ve done what a lot of kids who look like me want to do,” she said. “I climbed the hill, made it to the top and I wanted to do something more substantial.”

In 2019, Lucas and her two sisters, Charlotte Purnell and Audrella Morales, founded Future Cycle Breakers. They wanted to help others do what they did: break the cycle. Their nonprofit is focused on educating future African American entrepreneurs.

“It’s not that they don’t have the intelligence,” Lucas said. “They don’t have access to the resources. When you level the playing field, that’s when you start to see the cycle breaking.”

Future Cycle Breakers runs entrepreneur programs and leadership camps. Students are connected to a network of mental health and legal advisers, mentors and marketing experts — a network built up from Lucas’ years in advertising.

“When we make connections with each other, we become real people,” Lucas said. “It’s important to surround yourself with people who really believe in you and who see you as you don’t even see yourself.”

The three sisters also run dOSA Naturals, a company named for their great, great grandmother Dosa McGee. Their company sells an organic line of skin care products. Products are ethically sourced, simple and sustainable. The dOSA Naturals website also features products made by KidPreneurs. One entrepreneur is only 8 years old. She sells Adorabows, headbands and bows designed to make people feel good about their hair.

“We are building an infinity cycle,” Lucas said. “The kids in the program give back a certain portion of their sales to their communities. They’re not just entrepreneurs, they’re community builders.”

4 Faith Spencer IronWorkz

The name of Faith Spencer's business stems from the steel roots of her hometown of Gary.

Spencer's grandparents worked in the steel mills. Families migrated



from the South to Gary looking to build new lives. To them, the city represented hope.

Spencer wanted her company, IronWorkz, to reflect those concepts.

"We want the city of Gary to come back as strong as it should on a new wave," Spencer said. "If we work together and unite together, there's no reason the city should continue to struggle as it is."

Gary is the largest city by population in Lake County, but only accounts for 9% of all businesses.

"By showing the leadership talent within our community, diverse business ownership can be an aspiration and inspiration for the next generation of Black professionals and the future of our children."

— Jokima Hiller

IUN School of Business and Economics

In December 2022, Spencer, Alex Termini and Emmani Ellis founded IronWorkz. Their company helps connect the city's residents to tools and resources to help them on their paths to business ownership.

"It can really become something if you are equipped with the right tools and you have access," Spencer said.

Spencer started her first company, Rearview, when she was in high school. Rearview is a device that alerts cyclists when something is approaching from behind them.

Spencer's love of entrepreneurship started young. Her father owned an auto repair business. She grew up in the office, watching him talk to customers and learning about business ownership.

"It was ingrained in me," she said.

"It's what I grew up around, and it fueled me to do something similar."

Spencer has worked hard to overcome obstacles.

"There are going to be people who don't like you because of the color of your skin. You have to mitigate that and dance around it," Spencer said. "I see people trying to make change, and change is good. But change should be meaningful. Don't just take the bus."

In 2023, Spencer's company offered workshops that were attended by people from ages 9 to 73. The classes covered Gary's history, the history of Black wealth in America, mindset and entrepreneurship. They offered opportunities for building

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knowledge, networking and building relationships.

"In order for the younger generation to take the torch, we have to learn from the older generation," Spencer said. "When we're actively engaged and learning from each other, it makes the world spin a whole lot better."

Spencer envisions IronWorkz as an innovative powerhouse in the community.

"We take challenges and turn them into accomplishments," Spencer said.

5 Jeremie Lander Better Finance Today

Jeremie Lander likes the common saying: "Never judge a book by its cover."

And he is a good example. At age 20, he is the founder of four Merrillville-based companies.

"People often overlook me because I'm young and African American," he said. "I have to prove myself to every single person every single time."

Lander started a construction company when he was 14. He also owns an indoor billboarding company, a private equity investing firm and a financial education business. Lander quickly learned how to run a business. Part of that education was gaining enough knowledge about finances to keep his businesses afloat.

"When I talked to others about finances, I learned it's not common knowledge," Lander said. "People are afraid to talk about money."

To help break that stigma, Lander founded the company Better Finance Today. His goal is to build a community of financial literacy. He calls



his company a one-stop shop.

Better Finance Today is an online financial literacy program. The website features podcasts, courses, reading materials and a group chat led by entrepreneurs. Lander is the author

of two books. One book is geared toward high school-aged readers. The other book is more advanced.

"It's about finding the right financial information and giving everyone a chance to learn," Lander said.

Lander hopes to create a safe space for people to feel comfortable talking about finances. His passion for financial education is driven by the struggles his family faced with their financial situation.

"I didn't have any real Black role models in this field," he said. "I decided I've got to be my own role model, so I can be a role model for others."

Lander's path hasn't always been easy, but he didn't quit.

"There's always light at the end of the tunnel," he said. "You just have to travel through the tunnel."

Through Better Finance Today, Lander hopes to empower individuals and remove barriers to financial education.

"Being able to give back and help is my biggest accomplishment," Lander said.



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6 Brianna Hairlson Bri's Dance Place

Brianna Hairlson, founder of Bri's Dance Place in Merrillville, opened her studio in October 2019. Five months later, the pandemic hit.



Hairlson's tenacity helped her weather the crisis. Now her business is thriving.

She teaches ballet, tap, hip hop, modern dance and a nationally recognized dance class for expecting mothers. But Bri's Dance Place has always been about more than running a business and teaching students to dance.

"We use dance as a vehicle to teach about life," she said.

Hairlson talks with her students about friendship, joy and perseverance. Her studio is for all ages, stages and abilities.

A Merrillville native, Hairlson took a dance class at church when she was 7 years old. She fell in love, but her mother discouraged her from going into dance full time. Hairlson graduated from Howard University in Washington, D.C., with a bachelor's degree in business administration and a minor in dance. Her mother's advice paid off.

"I found out I have a knack for business," Hairlson said.

Hairlson took classes and taught at the Dance Institute of Washington in Washington, D.C. Sasha Obama was one of her students. There, Hairlson saw beautiful dance studios and was exposed to the arts.

"I knew I wanted to bring that same experience back to Northwest Indiana," she said.

Hairlson returned to Merrillville and began working as a consultant for IBM. At the same time, she volunteered as a dance instructor. After being laid off by IBM, she enrolled in a program for entrepreneurs and laid the groundwork for opening her own studio.

But when Hairlson went to a town meeting for zoning approval for her

studio, she was set back by preconceived notions about a youth program and African Americans. Her business was placed on a six-month probation.

"It was disheartening, but I moved on," Hairlson said.

Bri's Dance Studio started small. Now it's so busy that Hairlson will expand the studio this year.

"Don't despise small beginnings," she said. "Everything has to start in a

seed form. You feed and water it, and watch it grow."

Hairlson sees her business as a pathway to building a strong community. She runs a special needs program, does dance therapy and partners with local schools to provide arts education. Hairlson also gives other aspiring business owners in the community a boost.

"Entrepreneurship is a way to give back," she said.

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Hairlson's business also has distributed \$25,000 in grants and scholarships to students and female entrepreneurs. Her first book, "Dance Through the Storms," offers reflections on her life.

7 Michael Tolbert Tolbert & Tolbert LLC

Michael Tolbert and his wife, Shelice, met in junior high. That's when their dream of opening a law firm began.



"From the time we were 11 or 12, we always said we'd go to law school and open up a firm in our hometown."

In January 2015, they did just that. They are the founders of Tolbert & Tolbert in Gary.

"Our inspiration was to give back to our community," Michael Tolbert said. "We wanted something our community could be proud of."

Tolbert & Tolbert's mission is to render compassionate legal services. The faith-based law firm aims to provide the best, most affordable legal services to businesses and individuals.

"When you think of a lawyer, you don't always think of Christ," Tolbert said.

Tolbert's father, an ironworker in Gary for 30 years, was a strong influence in Tolbert's decision to open a legal firm.

"He always said it is important for us, as African Americans, to own and to give back and to open up businesses in our communities," Tolbert said.

Growing up, Tolbert read everything he could about Reginald Lewis, the first African American billionaire. He drew inspiration from Lewis' story and business acumen.

A graduate of Valparaiso University School of Law, Tolbert and his firm have received multiple accolades. The

"People view African American businesses as the minor leagues. That couldn't be farther from the truth."

— Michael Tolbert
Tolbert & Tolbert LLC

distinctions Tolbert has received, along with his community service, could fill a book. Tolbert's success has not been without obstacles. One difficulty has been encouraging people to look at minority-owned businesses the same way that they look at their counterparts.

"People view African American businesses as the minor leagues," Tolbert said. "That couldn't be farther from the truth."

Despite challenges along the way, the Tolberts have built a thriving law firm, based on their principles of faith and their belief in uplifting and empowering the Gary community. Tolbert said successes almost always occur after the lowest points. He likened it to mining for diamonds.

"People quit too early sometimes," Tolbert said. "Keep digging. You never know when that last shovel or last pick will reveal a diamond and change your life." ●



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INCENTIVES TO MOVE TO NORTHWEST INDIANA



A 400,000-square-foot commercial spec building at 24 Marble St. in Hammond is underway. Completion is expected in late 2024

Provided by the city of Hammond

STEVE ZALUSKY

With its business-friendly climate, Northwest Indiana has been setting the table for out-of-state companies, especially from Illinois, to pull up stakes and migrate to the Hoosier state. Now the feast is well underway.

In the past 20 years, an influx of businesses has come to Northwest Indiana, sometimes at the expense of Cook County, Illinois.

According to the U.S. Bureau of Labor Statistics' quarterly census of employment and wages, the four-county Northwest Indiana Region (Lake, Porter, Newton and Jasper counties) added 1,585 new firms, an 11% percent increase, since 2012. On the other hand, Cook County lost 9,091 establishments, a 6% loss. In 2022 alone, Northwest Indiana added 805 new establishments, a 5% increase, while Cook County lost a net of 89.

"This is an incredible statistic, as Cook County alone has an economy roughly 12 times the size of the economy in Northwest Indiana," said Micah Pollak, associate professor of economics in Indiana University Northwest's School of Business and Economics and director of the Center for Economics Education and Research.

"There are a number of factors coming together simultaneously," he said. "Northwest Indiana has always

“Northwest Indiana has always been interested in trying to create and promote a very business friendly environment, with lower taxes and improved infrastructure.”

— Micah Pollak, Indiana University Northwest



been interested in trying to create and promote a very business friendly environment, with lower taxes and improved infrastructure.”

Not least among the factors likely to spur further growth is the South Shore Line's Double Track Northwest Indiana Project. The project, which involves improvements to more than 26 miles of track from Gary to Michigan City, is expected to reel in 6,000 new jobs and \$3 billion in economic impact by 2048.

Tax benefits

The Indiana Economic Development Corp. said that in recent years, 55 companies have announced plans to move all or a portion of their operations to Indiana, accounting for up to 5,588 new jobs and more than \$610 million in capital investment.

They include Hoist Liftruck, now owned by Toyota Industries, which moved from Bedford Park, Illinois, to the long-vacant Blaw-Knox tank factory in East Chicago. The move resulted in 500 jobs. Incentives played a big part in inducing the company to make the \$40 million investment, including \$14.79 million in state, regional and local dollars, compared with a relatively paltry \$200,000 in tax breaks offered by the state of Illinois.

Lori Tubbs, a partner at McColly Bennett Commercial Advantage, who brokered the deal that landed Hoist, credited Indiana's generous incentives with helping make the move happen.

Tubbs said Indiana has attracted business not only from Illinois, but in other areas of the country as well. She said she brokered a deal in 2019 to bring Miami, Florida-based Elite Sales Inc., which specializes in rigging hardware products, including a vast line of wire ropes, to a new warehouse in Dyer.

Tubbs also was involved in Windy Hill Food Group's acquisition of a warehouse in East Chicago. The California-based food distributor moved into a 60,000-square-foot building once occupied by a manufacturer of straws, napkins and Styrofoam cups.

“Indiana's AAA credit rating provides a very solid business basis for these folks to move here,” she said.

AM Manufacturing moved from Dolton, Illinois, to Munster in 2014. The firm, which has been in business since 1961, serves the dough and baking industry. It manufactures labor-saving equipment, including pizza, tortilla and bagel equipment. Its new facility in Munster has double the manufacturing space of its previous plant.

“The building we're in now is just much better. It's in a good location. It's a cleaner, easier place to operate out of,” said Greg Johnson, AM Manufacturing's sales and marketing manager.

Spec building

Mike Kelly, managing partner of Park Development Partners, said his firm is aiming to entice companies leaving Illinois to its 23-acre industrial develop-

“We're obviously trying to capture companies leaving Illinois,” said Kelly, whose firm, Hammond-based Kelly Construction, partnered with Great Lakes Capital of South Bend on the project.

He said Kelly and Great Lakes “saw this as an opportunity, because we could see the demand growing some two, three, four years ago, and obviously it's only gotten much larger now.”

“First and foremost, the taxes (in Illinois) are so high, both property and workman's comp,” Kelly said. “Those two numbers alone are devastating to a lot of manufacturing companies.”

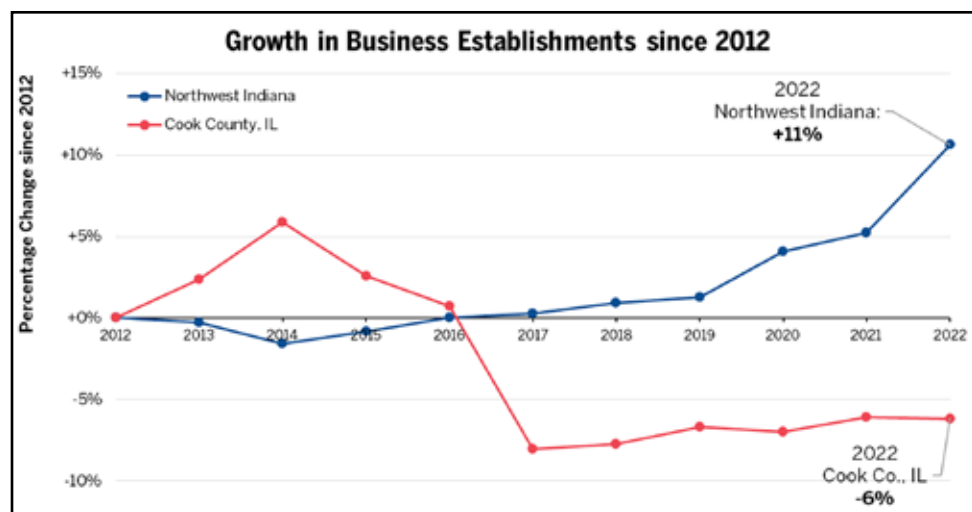
He said several companies are interested in the property.

“We're just waiting to get RFPs from them,” he said.

He said they are manufacturers from Illinois with a headcount of about 250 to 300 employees each. One company has been in the neighboring state since 1946.

↑ 5%

The percent increase of new businesses in Northwest Indiana in 2022, according to the U.S. Bureau of Labor Statistics' quarterly census of employment and wages



Graphic provided by Micah Pollak/ U.S. Bureau of Labor Statistics data

ment at 24 Marble St. in Hammond. In 2018, it purchased the property for \$1 million. It just completed a \$40 million, 400,000-square-foot spec building on the site and is in the process of marketing it.

“The biggest lure is the cutting of costs, because as the market is starting to change, it is getting more bleak out there, so companies are looking to cut costs,” he said. “And when you consider



Photo provided by Holladay Properties

The Dearborn building is a mixed-use business park on 387 acres at AmeriPlex at the Port in Portage. The site accommodates light industrial and distribution uses.

your workman's comp insurance can be a difference of almost 600% between the two states for certain industries, that's an enormous amount."

Michael O'Connor, senior vice president of development and leasing for Holladay Properties, also is counting on companies to move here.

Holladay, a full-service real-estate development firm, has offices in Portage, South Bend, Indianapolis and other parts of the country. It offers design and construction and leasing and management services. Its developments span such areas as hospitality, industrial, multifamily, medical office and some retail.

In Northwest Indiana, his projects include two office parks: AmeriPlex at the Crossroads in Merrillville and AmeriPlex at the Port in Portage. Both are mixed-use with an emphasis on light-industrial and distribution uses. The Merrillville location recently attracted tenants such as Domino's Pizza, which located a facility for processing and distribution that serves the upper Midwest.

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"Holladay is currently constructing a new flex-industrial building at AmeriPlex at the Crossroads in Merrillville," O'Connor said. "The 51,000 Avanti Building is under roof with site paving in place and will be complete in April 2024 for new tenant move-in."

O'Connor was on the leading edge of the development trend, having worked on both projects since the early 2000s.

"There is definitely an uptick in growth in companies from other (states) and internationally," he said. "There are definitely some companies coming over from Illinois either expanding or relocating."

The proximity to other markets is an advantage, he said.

"You can serve the Chicago area, but you can also serve Indianapolis and Detroit, and the upper Midwest with the ease of access to the interstate," he said.

Workforce ready

Pollak said the new key factor is an investment in human capital in the Region.

"We're starting to see workers locate here, particularly skilled and educated

WHY MOVE TO THE REGION?

The Indiana Economic Development Corp. touts the many factors that make Northwest Indiana an attractive fit for business:

- A corporate tax rate based solely on the company's sales in Indiana
- Real and personal property tax rates capped at 3%
- A AAA bond rating
- A right-to-work state
- A worker's compensation premium rate ranked third in the nation
- An unemployment insurance rate for new employers at 2.5%

workers," while workers are also staying," he said. "And that's creating a really good environment for workers and for firms. Firms want to be where they can find workers."

O'Connor also said the availability of labor in the workforce helps attract companies to the Region.

"Improving the way people get in and out of Chicago is definitely going to help the market and now the opportunities for residential growth in Northwest Indiana," he said.

Chris Jones, a residential Realtor, would agree with that assessment.

"I think businesses in general are looking at the bottom line, and so as long as we have a good workforce, they're willing to jump over the border," he said. "The cost of living here is better, so they're seeing an advantage. If businesses are going to be here, workers are going to be here and vice versa."

He said good schools help too. One of his clients was looking at moving to Hinsdale, Illinois, with schools in mind.

"They did a search and realized Munster is among the seventh or eighth best schools in the state of Indiana," Jones said. "And he's just like, 'I can still

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Photo provided by Elite Sales

Miami, Florida-based Elite Sales Inc., which specializes in rigging hardware, opened a new warehouse in Dyer in 2019.

be 33 minutes from downtown Chicago and be in an awesome school district and pay a lot less in taxes.”

David Lasser, principal managing broker for Commercial In-Sites based in Merrillville, noted the shift in the distribution of the workforce.

“So many people have moved their homes from Illinois to Indiana. And so now the commute to work is from Munster to Merrillville or from St. John to Crown Point,” he said. “So it’s a completely different commuting pattern than it had been before.”

Pollak said that one indicator of strong growth is the more recent trend of population growth in the Region. Between 2010 and 2017, population fell in NWI by 1%, but between 2017 and 2022, population grew by 2.9%.

Lasser said one major factor in businesses relocating to Northwest Indiana is the willingness of the state to offer such incentives as the Economic Development for a Growing Economy, or EDGE, tax credit program, which provides tax credits to companies creating new jobs.

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“First and foremost, the taxes (in Illinois) are so high, both property and workman’s comp. Those two numbers alone are devastating to a lot of manufacturing companies.”

— Mike Kelly
Park Development Partners



“There is definitely an uptick in growth in companies from other (states) and internationally. There are definitely some companies coming over from Illinois either expanding or relocating.”

— Michael O’Connor
Holladay Properties



Beyond limits

One company that took advantage of these types of incentives by jumping from Illinois to Indiana was Outstanding Tradeshow Exhibit Services Inc., a full-service designer and manufacturer of tradeshow exhibits that relocated from Romeoville, Illinois, to North Judson.

OTES invested \$1.2 million to purchase, renovate and equip a 74,000-square-foot facility, receiving up to \$115,000 in conditional tax credits from the Indiana Economic Development Corp. North Judson also approved additional incentives at the

request of the Starke County Economic Development Foundation, according to a 2016 press release.

“Every year, we were having to rent a bigger facility,” Founder and President Nan Wellman said. “And, of course, because we were growing so fast, my accountant was, like, ‘Nan, buy a building.’”

She said he advised buying something affordable that the company could grow into. But every building she looked at in the Chicago area and the suburbs was limited in square footage and parking.

“But the thing I noticed about Illinois was the taxes were just horrendous,” she

said. “If you wanted to spend a million dollars or \$850,000 on a 20,000-square-foot building, your taxes could be \$50,000 to \$200,000 a year.”

So, Wellman, who is originally from the Fort Wayne-Auburn area, began looking in her home state.

The trade show industry has experienced an upheaval due to COVID-19, but being in Northwest Indiana has softened the blow somewhat.

“It is a nice location, because we’ve got plenty of room for growth,” she said. “And if I wasn’t in this location, I don’t think I would have been able to survive the pandemic.” ■

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PLANTING SEEDS OF TOM

REGION'S AGRICULTURAL SECTOR INVESTS IN FARMING'S



Mark Scarborough, a third-generation corn, soybean and wheat farmer, and his 10-year-old son plant corn on their La Porte County farm.

LAUREN CAGGIANO

This isn't your grandfather's farm. A new generation of farmers is taking on the monumental task of cultivating the more than 80 percent of land in Indiana that is devoted to farms, forests and woodland.

From longtime farmers to those just getting started, farming in Northwest and North Central Indiana will continue to be an economic driver. Still, those leading the charge might

need to adapt to changing times and circumstances.

While multi-generational family farming has sustained agriculture so far, many children of farmers are pursuing opportunities in other industries.

Today's farmers are older and their futures are less certain than generations before. The average age of a farmer in the U.S. is 57.5 years old — up from 56.3 the previous year, according to the USDA's 2022 Census

of Agriculture Impacts the Next Generations of Farmers.

All this raises more questions than answers regarding what's in store for Indiana's agribusiness landscape.

New farmers face many challenges such as access to land, capital and education. They also come from nonfarming backgrounds, and many hope to pursue more sustainable farming methods. Others are continuing the family tradition of farming.

TOMORROW

NEXT GENERATION



Photo provided by Mark Scarborough

Renee Wiatt sees this new dynamic in her work every day. As the family business management specialist at Purdue University Extension, she works on extension and applied research in family business management and collaborates with partners such as centers focused on agriculture and families.

"So, basically, what that means is I try to conduct research to find out why farmers are doing things the way they are, and then try to translate

that into extension programming that we can share out in communities via programs, publications, webinars, all kinds of different ways we can share those resources," she said.

She said much of her research and job responsibilities focus on small farm businesses.

"(I) especially look at that family component — and how the family interplays with the business and how that affects business decisions, how businesses are managed, and who's involved in the business," she said.

Lost opportunity

Development such as solar projects encroaching on farmland means farm acreage is shrinking, Wiatt said. Farmers who use technology get better yields from that shrinking acreage compared with those who don't.

However, not all farmers are taking advantage of the technology available to them for a number of reasons.

"Maybe they don't have the financial resources to adapt and change, or maybe they don't have the manpower," she said.

Another pressing issue is tenure. Wiatt's colleagues surveyed farmers. Among the questions they asked was when they expect to retire.

"We had a good amount of people who said, 'never,' as you would expect," she said. "We've heard, 'I'm gonna die on the tractor' — the people who said they were never going to retire. Of those (who shared that sentiment), the mean age of the group was 35 years. So it's a little troubling. Even young farmers are thinking they're never going to retire."

And the older farmers, those in their 60s, 70s or 80s, might be hesitant to pass the reins to the younger generation. According to Wiatt, this lack of planning can be disastrous for aging farmers. That's why the Purdue Extension succession planning team has a robust network of educators around the state, along with specialists on campus for that express purpose.

"We make sure that ... people have time and space to make those decisions, and they're not in a crisis situation," she said.

Succession planning

Farmers Denny and Dan Holderby are facing that situation. The father and son grow corn and soybeans in Morocco, Indiana. Dan has been in a business relationship with his father since 1986. The elder Holderby, age 88, has been farming since 1962. Dan represents the third generation of Holderby farmers, and his grandfather also worked well into his 80s.

Though his father is committed to working until as long as it makes sense, Dan said they have a succession plan to lean on when the time comes. But Dan's children don't have an interest in following his footsteps. That means it's up to him to write the next chapter of the family operation, at least for the time being.

"I have siblings, and neither one of them farm," he said. "So, when Mom and Dad are gone, I will probably buy the land out from my brother and sister, which has kind of been in the works for a while. They know that's what they want to do."

Dan is looking to the future while reminiscing on how modern farming looks different from his father's prime time. For one, it's a capital-intensive endeavor.

"It's hard to get a foot (in the door today)," he said. "When my dad started, a tractor cost \$5,000. Now they cost \$500,000. A new, big combine is a million dollars (today)."

Despite the technological changes, Dan said one thing's consistent: his father's passion for the vocation.

"This is year 62 for him," he said. "There are not too many guys at that age doing what he's doing. And it's not up to me (to tell him to call it quits). He's earned whatever he wants to do."



► Denny Holderby

has been farming since 1962. His son Dan has been working with him since 1986. Like other farmers, the 88-year-old plans to work as long as he can.



A family affair

Farmer Mark Scarborough, too, is among those thinking ahead. The La Crosse man, who's in his 40s, owns and operates a farm there. He said their two children help and are involved with agricultural programs in the community.

He also has the good fortune that his son, age 11, has expressed an interest in assuming leadership one day.

"My son ... loves the day-to-day (aspects of) farming," he said. "He wants to come back and farm, whether it's (after) college or tech school or (working

grow fruits and vegetables year-round. All forms of payment are accepted as well as Snap and WIC.

In December, the Gary-based organization announced that it received a \$5,000 grant from Farm Aid for youth programming.

The organization said in a statement that it has plans to hire 100 youth next spring and summer through the Next Urban Ag Generation program.

Students from multiple schools in Gary can participate in the nationally recognized 12-week Junior Master Gardeners Program. This hands-on program supports youth in learning about agriculture, becoming involved in their community, developing an appreciation for the environment, understanding basic nutrition, and preparing fresh produce. This program is offered in collaboration with multiple urban farms in Gary.

Rethinking traditional farms

Further east, a team of researchers from the University of Notre Dame's Center for Civic Innovation is familiar with the plight of the modern farmer. Citing a report released by his office in the summer of 2023, "The Future of Agriculture in Northwest Indiana," Director Jay Brockman said incubator farms might be one answer to diversifying the state's agricultural base.

In Summer 2023, the Incubator Farms team at the Center for Civic Innovation through the University of Notre Dame was tasked with creating a map of St. Joseph County to indicate the potential of different areas for starting successful incubator farm programs in Northwest Indiana.

According to the Oregon State University Small Farms Program, "Farm Incubators are programs that help launch new agricultural businesses through a combination of production and business education and subsidized, centralized land tenure."

According to Brockman, this model can offer a path forward for new and established farmers, though not easy by any means.

"(The findings of the report suggested that) families that have been in farming for generations are concerned that the

57.5 The average age of a farmer in the U.S. — up from 56.3 the previous year, according to the USDA's 2022 Census of Agriculture Impacts the Next Generations of Farmers.

It's fitting that Scarborough has all hands on deck, as the farm has deep familial roots.

"I farm my mother's farm — it was called the pig farm," he said. "I don't know the year it was established. But it was sometime after the Depression."

Scarborough said he took over the farm full time around 12 years ago after operating it part-time. Today, they grow row crops, which means corn, soybean, seed corn and wheat. In the past year, they've cultivated vegetable crops and have a small livestock operation.

After his last decade in the business, he said only recently has he been able to consider expansion. He attributes that to his leadership role in the La Porte County Farm Bureau, for instance, to get their name out there in the local ag community.

for) some other business. But it's in his heart as of today to come back and farm."

In the meantime, Scarborough said that increasingly stringent regulations are challenging for farmers like himself.

"In farming, there's a lot more regulations every year," he said. "(It doesn't help that) we're three generations removed from the farm. That means legislators might not understand what it takes for us to produce the crops in the way that we do, to be able to feed the world. So sometimes the struggle ... lies in being able to talk to our legislators and let them know what we need in agriculture."

Reaching youth

Nonprofits like FAITH CDC are filling the gap in cultivating the next generation of farmers. FAITH CDC owns FAITH Farms & Orchard. Their farms



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younger generation is not solely going to carry the family tradition,” he said. “On the other hand, there are people that may come from families that aren’t traditionally in farming but are very interested in locally sourced food. And it’s not easy to get started.”

The challenges are tied to three factors, according to the report’s findings. Budding farmers need land on which to work, a market in which to sell their produce and guidance and mentorship from those more experienced.

Dylan Sellars, an undergraduate student at Notre Dame and one of the report’s authors, said corn, soybeans or wheat are the most common crops cultivated in Indiana. But that doesn’t mean planting them will result in a successful harvest, especially when first starting. Variables like soil conditions, crop rotations and others can make or break yield.

“There’s a lot that goes into farming,” he said. “And small-scale farmers or beginning farmers need access to people with that knowledge or other people who are learning alongside them with whom they could share information and kind of learn together. So without that, a lot of farmers experience so much hardship, especially in the first 10 years.”

Alicia Pellegrino, conservation director at the Shirley Heinze Land Trust, is a partner and supporter of the center’s work, alongside the NWI Food Council and the Hoosier Young Farmers Coalition.

She said the interns and report authors represent diverse disciplines and approaches, which can direct more creative thinking and problem-solving toward the future of Indiana’s agricultural base.

“You need a whole-system approach,” she said. “You know, it’s not just the food system. And, I think, that that’s what’s exciting about something like this. The work touches on a lot of different aspects.”

Preserving the land’s value and natural state is another touchstone.

“We’re also interested in preserving natural lands,” she said. “Agriculture has to be a part of that. And development has to be a part of that. It’s neat to think about how that can work together.” ■

“There are people that may come from families that aren’t traditionally in farming but are very interested in locally sourced food. And it’s not easy to get started.”

— Jay Brockman

University of Notre Dame’s Center for Civic Innovation



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Portage Lakefront Park is built on land that was once a dumping ground for slag, a byproduct from the steel-making process. The pavilion, open year-round, offers views of Lake Michigan, the Dunes and its neighbor, U.S. Steel. It is Indiana Dunes National Park's most visited site.

'PEOPLE LIKE PORTAGE'

CITY LEADERS FOCUS ON NEEDS OF GROWING POPULATION

DOUG ROSS

With about 40,000 residents, Portage is the third-largest city in Northwest Indiana. About 1,500 people have moved here since 2010, according to the U.S. Census Bureau. Housing prices average about \$200,000, a sweet spot for new residents.

The city also is home to some big business names, including BNutty, Fronius USA, MonoSol, and of course, U.S. Steel. They provide plenty of jobs.

"There's so many cool industries ... here," said Lorelei Weimer, president and CEO of Indiana Dunes Tourism.

And there's more to come.

Late last year, Amazon announced plans to build an \$87 million data center, and World's Finest Chocolate reached an agreement with the city to buy 60 acres on the city's north side for an operation there, with an eye toward tourism.

The city also offers many opportunities to play. The Indiana Dunes National

\$189,300

Median value of owner-occupied housing units, July 2018-2022

\$71,317

Estimated median household income, 2018-2022



Photo by Doug Ross

Park, which was redesignated in 2019, brings tourism dollars and natural wonders close to home.

“People like Portage,” said Andy Maletta, executive director of the Portage Economic Development Corp. “It’s a perfect place to locate.”

Big plans

The city’s north side receives a lot of attention when it comes to economic development. The 385-acre AmeriPlex at the Port business and light industrial park north of Interstate 94 is filling up fast, according to Maletta.

“Portage is a great spot. You’ve got the highways, the whole northern corridor with the Port of Indiana,” he said.

Amazon obviously agrees. “The equipment they’re putting in the data center, it’s going to be here for a long time,” Maletta said.

Amazon has a history of announcing plans to open a warehouse in a community and then pulling back from that plan. In Valparaiso, Amazon had purchased a spec building that was vacant for several years and had begun remodeling it to meet the company’s needs. Then Amazon changed its mind and stopped work on it.

The data center, though, is different, Maletta said.

It will create only 10 jobs, but all of them will pay in the six figures, he said. “We’re pretty excited about that.”

The \$87 million investment is just for starters.

“They think they might, within the year, be expanding some more,” Maletta said.

The City Council approved two tax abatements for Amazon — a 10-year abatement for the building and a five-year abatement for the equipment. Councilman Ferdinand Alvarez, D-At-large, voted against it, saying the giant company could easily afford to pay its full amount for taxes.

Alvarez agreed, however, with the rest of the council in granting a similar abatement for World’s Finest Chocolate to set up shop in Portage.

The company plans to build a plant that will offer a retail component and factory tours, much like Journeyman Distillery in Valparaiso. World’s Finest Chocolate also seemed excited about access to Burns Waterway Harbor for a tourism component, Mayor Austin Bonta said.

“My top priority, economically, is to get Burns Drive extended, get a bridge to go over the waterway and get over Ind. 249,” said Bonta said about the need to open more land for development.

World’s Finest Chocolate’s decision to buy 60 acres of city-owned land is a success story for the Redevelopment Commission. It has been marketing 120 acres of prime property for development after reacquiring the land from a previous developer that went bankrupt and failed to build a promised sports complex there.

Former Mayor Sue Lynch said the city wanted to find the right buyer for acreage there this time.

She has been known to eat a few pieces of World’s Finest Chocolate from time

to time. If the company’s name sounds familiar, it should. Parents might have seen their kids selling the company’s candy bars for fundraisers, Lynch said. The company’s website said that, since 1949, the company has helped customers raise over \$4.6 billion by selling its candy.

Lynch also enjoys Queen Anne brand chocolate-covered cherries, which have been made in Chicago by World’s Finest Chocolate since 2006.

Before the deal went public, city leaders were bursting to announce the news. Prior to the

announcement, Maletta said the city had received a letter of interest from “an incredible company” for another \$100 million investment, creating 300 jobs.

“It’s going to be pretty exciting,” he said. “That will be a game-changer project for Portage when completed.”

Another project on the horizon is the creation of a makerspace at an open-air pavilion owned by the city near Portage Lakefront and Riverwalk.

Former Councilman Scott Williams, who has been leading the charge for the makerspace project, said the underutilized pavilion gets too much wind and not enough sun, so it isn’t a comfortable space for its intended use.



“When you think about it, Portage is an international city. You’ve got ships from all over the world coming.”

— Mayor Austin Bonta

THE FUTURE OF PORTAGE

The makerspace would have a commercial kitchen, wood shop, welding equipment and other tools for use by craftspeople and hobbyists who want a space to create products.

The Redevelopment Commission is considering the plan and was eager last year to pursue it.

Reasons to stay

The city already has many companies that make distinctive products.

BNutty, which makes artisan peanut butter in a variety of flavors, is based in Portage. The business that initially launched as a fundraising vehicle for youth soccer has turned into a global enterprise. The U.S. Small Business Administration named BNutty the Indiana Exporter of the Year in April 2023.

Another company manufactures solar inverters and anticipates a “solar boom” in the U.S.

Austria-based Fronius USA recently expanded its American headquarters in Portage. It has plans to double its workforce by the end of the year.

“The business-friendly environment in Portage, Indiana, combined with the large pool of highly skilled workers in Northwest Indiana is why we are investing in this area,” said Elisabeth Strauss, CEO of Fronius International, in a news release.

MonoSol makes the plastic coating for products like Tide pods, which make it easy to use just the right amount of detergent in washing machines and dishwashers.

The city’s top employer is U.S. Steel Corp., which operates the former National Steel plant just across Burns Waterway from Portage Lakefront Park and Riverwalk. Nippon Steel has announced plans to acquire U.S. Steel.

“When you think about it, Portage is an international city,” Bonta said. “You’ve got ships from all over the world coming.”

That includes the public marina as well as the Port of Indiana at Burns Harbor, which despite its name is in Portage. People from far and wide travel on the expressways that run through the city, too.

Lakefront amenities

The lakefront park is one of Northwest Indiana’s biggest success stories. A former slag dumping ground was cleaned up and turned into the most-visited unit of Indiana Dunes National Park.

Getting there isn’t easy, with visitors routed through the edge of U.S. Steel’s plant, but there’s parking near the pavilion open all year, and the beach is easily accessible.

West Beach, another unit of Indiana Dunes National Park, is another popular spot for visitors. It’s on the border of Portage and Gary.

At both West Beach and Lakefront Park, steel mills are easily visible while visitors enjoy nature.

“I think that’s a really cool perspective,” Weimer said.

Where tiny Ogden Dunes connects with Portage on U.S. 12 is a South Shore Line station offering passenger rail service to Chicago, South Bend and points in between.

Portage’s transit development district in the area has been described as a tax increment financing district on steroids, offering strong incentives for development.

Weimer, as well as city officials, is excited about that district.

“I think they have an opportunity to do more,” she said, including hotel and restaurant opportunities as well as housing and retail. It could be a walkable area, allowing easy access to Lake Michigan, she said.

Portage is working to extend trail service to the train station. The city has several trails that are popular with residents and visitors.

Weimer is bullish on trails.

“I think it’s so important, that connectivity to our communities,” she said. “What’s exciting is Portage and Burns Harbor are connected. Chesterton and Porter will connect, too.”

In December, Gov. Eric Holcomb announced Porter will receive a \$2.1 million grant to build a mile of the Marquette Greenway, which will stretch from Chicago to southwest Michigan when it’s completed. Burns Harbor will receive \$5 million for a problematic 0.82-mile stretch of the same trail.

“Across the state, trails are making connections — bringing people and



FERDINAND ALVAREZ

COUNCILMAN
Council should not have abated taxes for Amazon data center.



SUE LYNCH

FORMER MAYOR
City officials are excited about World’s Finest Chocolate’s decision to build in Portage.



ANDY MALETTA

PORTAGE ECONOMIC DEVELOPMENT CORP.
Portage Township School Board knows it needs a new school.



TRACIE MARSHALL

CITY OF PORTAGE
A new solar array will decrease the wastewater treatment plant’s utility bills by 30%.



LORELEI WEIMER

INDIANA DUNES TOURISM
Trails are an important way to connect communities and promote tourism.



Photo by Doug Ross

Portage's downtown Founders Square offers an accessible playground, amphitheater and mixed-use development offering commercial space on the ground floor and housing above.

communities together in ways we've never seen before," Holcomb said.

Visitors bring big money into Northwest Indiana, Weimer said. Just visiting the Indiana Dunes beaches generates \$92 million from tourism, she said.

"Protecting those beaches is really important from an economic development standpoint," she said.

Nowhere is that more obvious than at Portage Lakefront park, where sections of the original concrete were washed away by erosion. Since then, the National Park Service, U.S. Army Corps of Engineers and the city partnered to bring more sand from dredging to the beach and to add heavy stone to protect it and the pavilion from erosion.

Weimer sits on the Portage Economic Development Corp. board.

"There's so much opportunity there, being connected to the lake and having the port and all," she said.

Tourism and industry can easily coexist. "Visitors also like to learn. If we could do tours of the steel mills, it would probably be the second-largest attraction," she said.

Tours of the chocolate plant will be popular, too, Weimer predicted.

"We don't want them to just do the Dunes experience. We want them to come into the community," she said.

Master plans

Bonta and Maletta are excited about possibilities along U.S. 20. The city is planning to dust off the master plan for that part of the city.

"We've got a lot of land that we think can be made development-ready," Bonta said.

The mayor is also focused on getting residents' input into a new comprehensive plan for the entire city. The last one was drafted 15 years ago, Bonta said, and they should be done every five years.

As the Region grows south and east, Portage is becoming the middle of Northwest Indiana, Bonta said.

Newcomers continue to flock here, as do home builders. New subdivisions keep coming into the city, and there is plenty of room to the south and east for annexation.

In the southwest corner of Portage Township lies South Haven, reportedly the state's largest unincorporated community.

"It's getting close to Chesterton in population," Bonta noted.

Annexation of South Haven might happen in a few decades but not now, he said.

South Haven faces a similar challenge. Residential growth in Portage is so rapid that city services and the tax base need to work harder to keep up with the residents' needs.

Lynch helped lead the charge for updating the city's wastewater treatment plant, including replacing four 44-year-old



Photo by Doug Ross

Portage City Hall was all decked out for Christmas last December. New Mayor Austin Bonta plans to upgrade the city's comprehensive plan. He took office at the beginning of 2024.

clarifiers and adding a solar array. Construction is set to begin this year.

Plant Superintendent Tracie Marshall said the solar project will cut the plant's utility bills by 30%, and there's room for more solar energy production in the future. Marshall wants to make sure there is room left to expand the plant when it might be needed sometime in the future, she said.

"Everything we do needs to be informed by the infrastructure we have and where we want to go," Bonta said.

Dan Komenda is superintendent of field forces, which handles wastewater infrastructure leading up to the plant. The city has been working to upgrade the infrastructure in recent years, but there's a long way to go, he said.

Educational needs

Maletta, who also serves as president of the Portage Township School Board, said the board is aware that it's soon going to be time to discuss construction of a new school.

The newest building was built in 1979. "You can walk into our buildings, and you wouldn't know how old they are," he said.

Without raising taxes, the school district has been able to keep upgrading the schools' HVAC systems and other major systems. "We've been able to do that with just good financial planning," Maletta said.

As with most school districts, enrollment is down. "People just aren't having kids like they used to," Maletta noted.

At the elementary level, simply shifting students between schools can handle expected needs for the foreseeable future, he said.

However, the board has been discussing what to do about Willowcreek Middle School, which was once Portage High School. "It's coming to a point where something has to be done," he said.

Willowcreek sits at the northwest corner of Central Avenue and Willowcreek Road. That downtown location could be a prime property for development if the district builds a middle

school elsewhere and sells the existing site. "That's all on the table right now," Maletta said.

"We're in the very early stages of those conversations right now," he said.

The district is also in conversation with employers about workforce needs. "I've got over 2,000 kids sitting in the high school. What do you want them to learn? What do you need?" he asked.

Portage Economic Development Corp. works with school officials to identify students who probably aren't going to college and show them places where they could look for jobs. "There's some incredible opportunities right here in Portage," he said.

Graduates who go off to college likely won't come back. Those who go straight into the workforce, however, will put down roots here, he said.

Company tours help students learn what training they would need to get hired. "Most people who live in Portage have never set foot in the Port of Indiana," Maletta said. His organization helps sponsor tours to open doors and eyes for the students.

The schools are also a selling point for employers deciding where to set up shop, Maletta said.

"We've got companies that have been interested in the city for a good while, and they continue to be," Bonta said.

That is good news for the future of Portage.

"We want you to be able to come to Portage," Bonta said. "We want you to find success here." ■



Photo by Doug Ross

Portage High School was built in 1978, making it one of the newest of the Portage Township Schools buildings.

A debt called home



Gary native Tom Dakich traveled world in his career but realized Region should share digital success

MIKE HUTTON

Tom Dakich always has been a forward-thinking leader.

When he was a high school student at Andean in Merrillville, he wasn't that interested in sports — except for golf. His younger brother, Dan, was a star basketball player at Indiana and his dad played college basketball.

Sports were a big part of his family.

Not for Tom.

"I didn't want to play," he said. "I was always the guy that wanted to own the team."

Dakich doesn't own any teams, but his work in the telecommunications industry has taken him around the world.

Dakich, an attorney who received his law degree in Indiana, has closed over \$500 million in telecommunications deals.

He has been involved with data centers in Los Angeles, New York, London and Chicago, and he has worked on every continent except Antarctica.

Over the last decade, Dakich has used his professional expertise where his heart is and always has been — in Northwest Indiana.

Dakich had his aha moment about returning to the Region in 2013.

That's when Dakich was cornered by his good friend, Erica Dombey, president of the Regional Development Co. in Valparaiso. In a conversation with her, Dombey bluntly told him it was time to get back home.

Dakich had been struggling to get a digital data center running in Chicago. There were constant roadblocks, like getting permits and dealing with red tape from the city, which kept delaying the project.

Dombey pitched the idea of moving the digital center, which is now Digital Crossroads, to Hammond.

"I told him, 'Hey, you were born and raised in the Region and throughout all your travels, you came back to Indiana,'" she recalled.

"You didn't move to Germany. You didn't live in New York. This is a huge investment. Why don't you give back to the community you were raised and lived in and keep coming back to? Your friends are here, and your parents are here. Come back to your roots and give back to the people where you started."

The conversation resonated with Dakich, who said she "struck a nerve. I owed Northwest Indiana a debt."

Dakich has been repaying that debt for the past 10 years.

Dakich moved Digital Crossroads to Hammond. The data center is dedicated to creating internet access for underserved communities. In 2021, a \$28 million investment allowed the company to expand.

His latest project is the SoLa development. The mixed-use project includes two boutique hotels, restaurants and new living spaces near Washington Park in Michigan City. It's expected to have a \$680 million impact on the local economy over the next 15 years.

Scott Goodman, the principal of Farpoint Development and Decennial Group, hired Dakich. Goodman, who is spearheading the SoLa project, worked with Dakich on the Digital Crossroads Center.

"I think (Goodman) was happy with (the Digital Crossroads project) so he brought me in," Dakich said.

Dakich is also the CEO of Quantum Corridors, a telecommunications consortium that is developing high-speed fiber optics using qubits. They create a lightening-fast route for data travel.

In October, Quantum transmitted data from Chicago to Digital Crossroads

at a speed a thousand times faster than traditional transmission. There is a worldwide race to develop the technology, which will be used by the Department of Defense and other government agencies as well as businesses that are working in cyber security, machine learning and biotech.

It's perhaps the most consequential project that he's involved with.

Quantum uses 263 miles of new and unused fiber optic cables that travel underneath the toll road through Indiana.

Dakich said Northwest Indiana has underutilized assets.

"The scientists that come to Northwest Indiana because of Quantum will be game-changing," Dakich said. "This stuff is amazing."

Dakich is all-in on his community. He spends most of his time working in Northwest Indiana. He sold his house in Munster

a year ago, but he plans to buy one in either Miller or Ogden Dunes while keeping his home in Carmel.

Dakich's goal is to elevate the perception of Northwest Indiana across the country.

"I actually think that in 30 years some of the things we are doing now will change the world," he said.

He said the Region won't be viewed as lost space anymore.

"Northwest Indiana is part of Chicago but not really," Dakich said. "Northwest Indiana is part of Indiana but not really. Those places should be saying, 'We're part of Northwest Indiana and Northwest Indiana is part of us.' I think that is changing very quickly." ■



"I actually think that in 30 years some of the things we are doing now (in the Region) will change the world."

— Tom Dakich
Digital Crossroads

Dynamic transformation



SCAN WITH YOUR PHONE

Journeyman Distillery refashions old ANCO factory for second location



Journeyman Distillery opened its second location in the old ANCO wiper blade factory building in Valparaiso. The American Factory opened in October.

Photo provided by Journeyman Distillery

PAT SZPEKOWSKI

The Valparaiso community has not forgotten the old ANCO wiper blade factory building and its many reiterations over the years. Envisioning its rebirth into a showcase location for economic growth has always been a top-of-mind project for local leaders.

That vision was realized in October when the second location of Journeyman Distillery opened at this historic site.

Valparaiso native Bill Welter encountered numerous detours and bumps in the road since 2017 when the fruits of the project began to blossom. It was indeed a big hometown celebration when he officially expanded the operations of his business to 258 S. Campbell St.

The October opening follows the success of his first foray into the distillery business with the Featherbone Factory across the state line in Three Oaks, Michigan.

"I originally wanted to open my distillery business right here in Valparaiso," said Welter, "but was prohibited from doing so by Indiana laws, so I went to Michigan."

But Welter never gave up on his dream of coming home. He worked behind the scenes with Indiana legislators to help change the distillery laws to allow budding entrepreneurs, like himself, a chance to develop their own spirits business in Indiana.

Welter's dogmatic spirit and years of commitment brought the 140,000-square-foot historic ANCO building with good bones back to life. It is now home to The American Factory campus, featuring a top-rated distillery, Union Hall Restaurant, and special event spaces for weddings and private events. He also plans to include their own Sea of Monsters Brewery and Bar, among other features. Guests can enjoy a variety of experiences, including

distillery tours and tastings to learn the process of their exclusive farm-to-grain-to-glass spirits.

Years ago, Welter was approached by his longtime friend Rob Thorgren, a member of the Valparaiso Redevelopment Commission, to look at the old factory building and re-imagine it for his business.

George Douglas, director of development for the city of Valparaiso, notes that Journeyman Distillery had a strong economic impact right from the start.

"During the construction period, many local contractors were involved in the project," Douglas said. "We also envision Journeyman Distillery as a regional draw, bringing up to 200,000 people a year, both locally and from our neighboring states of Illinois and Michigan to this site. It will have a multi, positive, ripple effect on Valparaiso for decades to come."

The renovation of the former ANCO factory was a massive \$40 million project.

“What started as a \$12- to \$26-million project just grew over the years for a number of reasons, including environmental issues, the inflation period, the great employee resignation period, and long lead times with general contractors due to the interruption of the COVID-19 pandemic,” Welter said. “It would have been very costly to tear down this building, but we completed its preservation and redevelopment.”

Journeyman Distillery received considerable financial support to complete the project from the city of Valparaiso, the Northwest Indiana Regional Development Authority, Indiana Economic Development Corp., local state and federal grants, historic tax credits, and a senior financial institution lender.

It took seven years for its highly anticipated opening, which is the culmination of Welter’s own journey that embraces the past and merges an historic site with his vision for a multi-faceted entertainment campus. To keep that engine running, The



Photo provided by Journeyman Distillery

The American Factory - Journeyman Distillery employs 175 people.

American Factory - Journeyman Distillery employs 175 people.

Their hard work paid off when the Franciscan Health Foundation hosted its first large event at the facility Dec. 1.

“We were very impressed with the atmosphere created and the customer service provided for our guests,” said Rick Peltier, executive director of the foundation. “After holding our gala in Chicago the past four years, it is refreshing to find a Northern Indiana location that is unique and met our expectations.”

He said the event raised more than \$195,000 for its patient assistance fund. He also said plans for next year’s event already include the American Factory.

Welter looks back at the path that led to the completion of this project and reflects on the massive renovation.

“We were blessed by so many people who made this happen, including the support of the city of Valparaiso and Mayor Matt Murphy, along with many local and regional leaders,” he said. ■

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Forging future of NWI



Here are next five IGNITE the Region initiatives

HEATHER ENNIS

Those who know me know that I am emphatic about the transformation of Northwest Indiana.

I was born and raised in the Region and graduated from Purdue University. Working various jobs around the country from sales positions to business development and negotiations, I had the opportunity to leverage my skills and gain increasingly valuable experience along the way.



► **Heather Ennis** has been the president and CEO of the NWI Forum since 2014. She recently was awarded the Sagamore of the Wabash.

In 2008, my parents mentioned a position at the Duneland Chamber of Commerce as its executive director. At first, I wasn't quite sure.

That's the funny thing about Northwest Indiana — no matter how far you go, there is always this pull that brings you back home.

I accepted that position in July 2008 and served that community for over five years before becoming the first female president and CEO of the Northwest Indiana Forum. We had a lot to figure out. But it was clear early on that we are great at three main things:

Being the voice of business. Working with legislators, we have had great success representing over 140 member organizations to help generate federal and state legislation conducive to a positive business climate here in NWI.

Marketing NWI as the place to do business. We spend around 30% of our time outside of the market telling the story of the Region, spreading the good news to organizations and working with them to relocate to Indiana. Leveraging the natural, industrial and legislative assets that make Indiana so unique, we work to drive investment, increase average wages and create a place people want to be.

We stake out and drive bold initiatives. In the years leading up to 2018, we met with thousands of individuals to discuss their organizations, big plans and how they see themselves in Northwest Indiana.

There was a ton of overlap that translated to many organizations working separately on the same goals and straining resources. In early spring of 2018, we decided it was critical to get those folks in the same room to discuss overlap, learn how to work together, and create synergies.

We worked to bring over 500 business community members together to craft IGNITE The Region: Northwest Indiana's strategy for economic transformation. This plan serves as the playbook for the Region, including five key pillars: talent, placemaking, infrastructure, business development and marketing, and entrepreneurship and innovation.

In 2021, Gov. Eric Holcomb announced that the state would allocate \$500 million of federal American Rescue Plan Act funding to a program called READI, which stands for Regional Economic Acceleration and Development Initiative. This would give 17 regions around the state the opportunity to submit projects to the Indiana Economic Development Corp. for a chance at a maximum award of \$50 million per region.

A regional strategy was necessary for the program, so I was grateful for the rigorous process we had gone through to craft IGNITE the Region just a few years before.

Our project list already topped 250, which ultimately helped us gain the full funding amount of \$50 million. We were 1 of 5 regions to receive that amount and have taken advantage of every dollar to create over \$700 million in total investment. Through 37 projects, the impact in workforce development, business attraction, regional marketing, and many other fields has been astronomical.

The Indiana General Assembly awarded another \$500 million to the IEDC to create READI 2.0 for infrastructure projects. This time around, there are

15 regions, and the max award amount was increased to \$75 million a region.

In the summer of 2023, we reconvened the original IGNITE team and began crafting our bold strategy to create greater opportunities here. Here are our next big ideas:

Industry Innovation and Creative Culture: Celebrating NWI's role in producing 24% of the nation's steel, we emphasize the need to evolve the economy. Supporting initiatives like the Quantum Corridor and fostering collaboration between entrepreneurial pioneers, we are aiming to position NWI as a hub for innovation.

Investment Ready Assets: Acknowledging the Region's favorable tax climate and incredible assets, it has never been more important to have more investment-ready real estate.

Opportunity Campuses: The creation of multi-partner opportunity campuses to drive workforce readiness and entrepreneurship is critical in our Region. Partnerships with foundations, universities and local organizations aim to meet people where they are to provide resources and support across the Region.

Sustainable Destination Development: Recognizing NWI's natural assets, plans for a convention center and sustainable amenities along the Kankakee River National Water Trail, and other ecotourism sites underscore the commitment to improving accessibility for residents and visitors.

Advanced Energy: NWI's dedication to sustainable and affordable alternative energy technologies is highlighted through projects like Dunns Bridge, Mammoth Solar, and the exploration of hydrogen.

Northwest Indiana is truly positioned for a regional renaissance. With federal investments such as the \$1 billion Hydrogen Hub award, two Tech Hub designations (Bloch Tech Hub and Heartland BioWorks Tech Hub), state investments through READI 1.0 and the potential for READI 2.0 funding, the over \$649 million double-track project and more, we are positioning Northwest Indiana to be the leader of greater opportunities in the country. ■

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