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AUGUST / SEPTEMBER 2024

# Northwest Indiana Business Magazine

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

## Capital requirement

*Bankers make relationships that bind communities  
with loans, advice, charitable transactions*

*Daniel Duncan  
Vice president  
Business banking  
Peoples Bank*





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**AUG-SEP 2024**

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**GOOD BIT**

**\$95B** The amount of deposits from the 132 banks in the state, according to Evan Hoffmeyer, a vice president at the Indiana Bankers Association. ▶ **PAGE 12**

**IN THIS ISSUE**

**C**hanging technology is part of our work and home lives. We seemingly are trying out new apps, software and computer solutions daily.

Some advances stick while others go the way of the dinosaur — Blackberries come to mind. Social media on the other hand has significantly changed our lives and looks like it is here to stay — at least for now.

Artificial intelligence is the next big promise to make work easier and more efficient. Burke Costanza & Carberry Partner Chad Nally takes a look at best practices in our Viewpoint column.

But some business leaders are concerned AI will negate the personal touch. Relationships have been and always will be the secret to success. The question is how best to make and maintain them.

In our cover story, bankers resoundingly say customer relations are the key to building a business. They believe community is built one business at a time. Learning about their clients' lives and responsibilities make bankers better advocates for financial stability.

Although, networking doesn't always have to happen in person.

Our marketing story explores ways to embrace the latest tools for building clientele, while still honoring traditional ways to engage new and existing customers. Boots on the ground might include in-person visits and regular monitoring of social media accounts.

Social media has changed the way we do many things, including new options to waste a lot of time. Employers are taking notice and either developing or enforcing workplace policies for social media use.

That brings me to our small business story, which explores franchising as a pathway to small business ownership. Entrepreneurs seek these opportunities, so they have control of their schedules and financial futures.

We also take a look at the Future of Elkhart and talk to Wightman's new president about becoming the leader of the company where he started his career.

Then there's Around the Clock Ambulance, which is on the fast track to expansion. Learn how to become an advocate for children through the CASA program. And, just for fun, meet a few women who roller derby in their off hours. Enjoy this issue!

— Heather Pfundstein, publisher/editor

**PICTURE PERFECT**



Photo provided by Elkhart County, IN CVB

Wellfield Botanic Gardens are one of the many amenities in the city of Elkhart. In July 2023, a \$14 million expansion project began. It includes a new 12,000-square-foot visitors center, an open-air pavilion and more parking. Partner DJ Construction plans to complete the project in mid-November.

▶ **PAGE 32**

# Professional advancement



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

HEATHER PFUNDSTEIN  
AND KERRY SAPET

## Accounting

CPA **Sara Fetke Sweers** joined **Kruggel Lawton CPAs** as a partner in the audit and assurance practice in the Portage office. This appointment brings the total number of partners at the South Bend-based firm to 20.

**Audrey Cable** is the new front office coordinator at **CLH, CPAs & Consultants'** Michigan City office, and **Audrey Byers** is the new front office coordinator in its La Porte office.

## Banking

**Andrea Short** was promoted to president of **1st Source Corp.** from executive vice president and will continue to serve as president and CEO of **1st Source Bank**. She also will remain a member of the board of directors at both 1st Source Corp. and 1st Source Bank.

**Jason Harris** was promoted to mortgage market manager and bank officer at Merrillville-based **Centier Bank**. **Karen Lance** was promoted to vice president of retail special services. **Janelle Spindler** was promoted to assistant vice president and branch manager of the bank's new Cedar Lake location. **Katlin Gaffron**, branch

manager of the bank's Granger location, was promoted to assistant vice president. **Joe DiNicolantonio** was hired as the bank's chief retail officer. He succeeds **Randall Shepard**, who retired after eight years with Centier.

**Purdue Federal Credit Union** expanded its marketing team with **John Metzinger**, marketing specialist; and **Landry Wallar**, marketing coordinator.

**John Stewart** was named chief financial officer of **Horizon Bancorp Inc.** **Mya Roeun** was named a funding manager in the equipment finance division. **Emily Starks** was hired as a vice president and credit and risk manager.

**Carrie Valek**, **Steve Harris** and **Joe Peterson** were hired as executive vice presidents at **First Merchants Bank**.

**Abigail Riskovitch**, **Clarissa Lora** and **Tracie Westlake** were hired to **Notre Dame Federal Credit Union's** mortgage lending team. Westlake is a mortgage loan originator. **Monica Nevarez** was appointed the manager at the Lake County branch in Whiting.

**Jeremy Bender**, agribusiness lender manager and vice president at Goshen-based **Interra Credit Union**, is 1 of 28 members of the 21st class of the **Indiana Agricultural Leadership Program**, administered by **AgrIInstitute**. **Mike Metcalf**

joined **Interra Investments** as a financial adviser. Interra Credit Union was recognized with two marketing Diamond Awards at this year's **America's Credit Unions'** annual Marketing & Business Development Council conference in Las Vegas.

**Karin Birchel** will become Burns Harbor-based **Allegius Credit Union's** new president and chief executive officer on Sept. 5.

**Anne Arvia** was elected a new director on the Cincinnati-Ohio-based **First Financial Bancorp** board of directors. **Susan Knust** and **William Barron** retired from the board.

## Construction

**Anthony Oss**, director of preconstruction and design services at **Larson Danielson** and **Facet Architecture**, was honored May 9 with the Life Saver Award at the **Construction Advancement Foundation/Northwest Indiana Business Round Table** awards banquet.

## Economic development

The **Economic Development Corp. Michigan City** recently added **Erin Meisner** as community development manager, and **Eze Redwood**, a fellow through the **International Economic**



ACCOUNTING  
Sara Fetke Sweers



BANKING  
Andrea Short



BANKING  
John Stewart



BANKING  
Karen Lance





**BANKING**  
Monica Nevarez



**BANKING**  
Tracie Westlake



**BANKING**  
Jeremy Bender



**BANKING**  
Karin Birchel

**Development Council's** Economic Recovery Corp. program, to its team.

The **Regional Development Co.** hired **Emma Hutchinson** as a full-time marketing and business development manager.

### Education

**Vicki Román-Lagunas** was chosen to replace **Ken Iwama** as chancellor of **Indiana University Northwest**. Iwama accepted a new job as **Indiana University** vice president for regional campuses and online education. **Amy Diaz**, Indiana University Northwest's chief of staff, was selected for the **American Association of State Colleges and Universities Millennium Leadership Initiative**. **William Allegrezza** was appointed a Chancellor's Professor, an academic title conferred on senior faculty members. IUN announced 2023-24 Outstanding Staff Excellence Awards: Outstanding Staff Customer Service Excellence Award: **Patty Woosley**, human resources payroll; Outstanding Staff Pride Excellence Award: **Pam King**, facilities services; Distinguished Employee of the Year

Excellence Award: **TerryAnn Defenser**, university advancement and external affairs; and **Juan Casas**, student support services. Faculty and Academic Awards for 2023-24 included Distinguished Research/Creative Activity Award: **Jonathyne Briggs**, professor of history; Distinguished Service Award: **Monica Solinas-Saunders**, associate professor of criminal justice; Founder's Day Teaching Award: **Eunjoo Kim**, assistant professor of education; Academic Advisor Award: **Candace Clark**, academic adviser, student advising center; Trustees' Teaching Awards: **Nicole Anslover**, associate professor of history; **Vesna Balac**, assistant professor of radiologic sciences; **Natasha Brown**, associate professor of communication; **Jokima Hiller**, assistant professor of business; **Margaret Pollak**, assistant professor of anthropology; **Sharon Pratt**, associate professor of education; and **Cecilia Villarruel**, assistant professor of English.

**Indiana University South Bend** selected **Scott Cooper** as the executive director of athletics. Cooper has served as interim director since August 2023.

**Marie Mora** was selected during a national search to be provost and vice chancellor for academic affairs at **Purdue University Northwest**. She most recently served as deputy provost at **Metropolitan State University of Denver**.

**Valparaiso University** graduates **Payton Hodson** and **Momin Mirza** were selected to receive grants and enter the Fulbright Scholar Program.

**Yvonne Stokes** was named superintendent of **Gary Community School Corp.** **Angela Hamblin-Blakely** was named the head coach of the **West Side Leadership Academy** varsity girls' basketball team.

**Doug Thompson** was appointed the inaugural executive director of diversity and engagement in the **University of Notre Dame's** Division of Student Affairs. He was vice president for equity and inclusion at **Gustavus Adolphus College** in Minnesota. The **American Academy** in Rome awarded **Krupali Krusche**, an associate professor in the University of Notre Dame's School of Architecture, the 2024 Adele



**BANKING**  
Anne Arvia



**CONSTRUCTION**  
Anthony Oss



**EDUCATION**  
Vicki Román-Lagunas



**EDUCATION**  
Yvonne Stokes

## AROUND THE REGION



**EDUCATION**  
Doug Thompson



**ENGINEERING**  
Mark McRobie



**ENGINEERING**  
Tyler Nix



**FINANCIAL SERVICES**  
Bryant Dabney

Chatfield-Taylor Rome Prize in Historic Preservation and Conservation. **Ernest Morrell**, the Coyle Professor of Literacy Education, was elected to the **American Academy of Arts and Sciences**. Morrell was one of the 250 members of the newest AAAS class. **Barbara Montero**, a professor of philosophy; **Gretchen Reydams-Schils**, a professor in the program of liberal studies; and **Roy Scranton**, an associate professor of English and director of the creative writing program and the environmental humanities initiative, are among the 188 scholars, scientists and artists chosen from about 3,000 applicants for the **Guggenheim Foundation** fellowship. **Mary Gallagher**, the Amy and Alan Lowenstein Chair in Democracy, Democratization and Human Rights and director of the International Institute at the **University of Michigan**, was appointed the Marilyn Keough Dean of the **Keough School of Global Affairs**.

**Sue Ellspermann** announced she will retire in 2025 from **Ivy Tech Community College**. Faculty members were chosen for the President's Award for Excellence in Instruction: **Heather Clark**, chair of the humanities program, was its full-time faculty winner; and **Chris Ward**, adjunct professor in the human services program, was its adjunct honoree. Ivy Tech presented the 2024 Honorary Degree to **Lisa Daugherty**, who is president and CEO for **Center of Workforce Innovations**.

### Engineering

**Noah Boyd**, **Jason Edwards**, **Rich Hutchinson**, **Emmanuel Kollias** and **Zach Marsh** were named associates

to Benton Harbor, Michigan-based **Wightman's** employee ownership program. Several shareholders also were promoted, including **George Kacan**, of the Royal Oak, Michigan, office, and **Tony Kraiger**, of the Fort Wayne office, were elevated to senior associate from associate; and **Mary Deneau Nykamp** was promoted from senior associate to principal associate for her work in southwest Michigan. **Mark McRobie** was named its new government market sector leader.

**Tyler Nix** joined Indianapolis-based **American Structurepoint** as a business development director. Nix is based in the South Bend design center and will serve 16 counties in Northern Indiana.

### Financial services

**Bryant Dabney** was hired as a wealth adviser for Michigan City-based **Harbour Trust & Investment Management Co.**

### Government

**Jeff Smith**, **Hammond Fire Department** fire chief, retired; **Bernard Grisolia** was appointed fire chief; **David Weisz** was named deputy fire chief.

The **Alliance for Automotive Innovation** named state Sen. **Todd Young** as a recipient of the 2024 Automotive Leadership Award recognizing policymakers who have demonstrated a commitment to a strong, growing and globally competitive American auto industry.

Chesterton Town Manager **Dave Cincoski** resigned in June.

### Health care

The **Franciscan Health Foundation of Northern Indiana** welcomed four new board members: **Denise Fithian**, of the **Franciscan Health Woodland Outpatient Surgery Center Michigan City**; **Anthony Geisen**, operations manager and funeral director for **Geisen Funeral Homes** in Crown Point; **Chase Lowden**, financial adviser for **Airey Financial Group/One America** in Merrillville; and **Jolanta Moore**, a CPA for **McMahon & Associates P.C.** in Munster. Family medicine nurse practitioner **Jennifer Milchak** is part of the **Franciscan Physician Network** in Valparaiso. **Franciscan Health Crown Point Center of Hope** coordinator **Michelle Resendez** received the Nightingale Award, and patient care technician **Brikalaya Craig** received the Lantern Award. Emergency department nurse **LeAnn Collins** received the St. Camillus Award, emergency medicine physician **Christina Foreman** received the St. Luke Award and environmental services associate **Frank Serrano** received the St. Joseph Award.

**Patrick Ohaver**, **Methodist Hospitals** sports medicine program coordinator, has been named Secondary School Athletic Trainer of the Year for NATA District 4, which covers several states in the Great Lakes Region. **Methodist Hospitals** honored Northwest Indiana businessman **Mamon Powers Jr.** with its inaugural Champion Medal at its annual foundation gala in June.

**Boris Toure** was appointed director of care coordination at **Senior1Care's** Mishawaka and Elkhart offices.



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MEMBER  
**FDIC**

## AROUND THE REGION



**HEALTH CARE**  
Mamon Powers Jr.



**HEALTH CARE**  
Boris Toure



**HEALTH CARE**  
Thomas Rohs



**HOSPITALITY**  
Greg Winget

Valparaiso-based **Northwest Health** appointed Dr. **Thomas Rohs** as chief medical officer for all Northwest Health hospitals.

**Crown Point Pediatric Dentistry** recently signed a lease at the South Court Professional Center to expand its services.

**Evergreen Real Estate Group** opened a new assisted living facility in Valparaiso.

### Hospitality

**Greg Winget** recently joined the team as head brewer at **Journeyman Distillery's American Factory** in Valparaiso. Michigan-based Journeyman Distillery won six ASCOT Awards.

### Information technology

**Ian Hyatt**, chief information officer at **Purdue University**, was honored with the Transformation Trailblazer Award at the fourth-annual Cisco Customer Advocate Awards: Americas 2024 ceremony.

Elkhart-based **Surf Internet** named **Brent Williams** chief operating officer and **Jay Campbell** vice president of sales. **Patrick McCauley**, senior director of outside plant construction, was appointed to the board of Indiana 811, which runs the statewide "Call Before You Dig" initiative. **Jeremia Holmes-Floor** was named assistant director of special funding.

**Skye Bolling** of Elk Grove Village, Illinois, was named an account executive at **Pulse Technology**, which has an office in Merrillville. **Stephen Sheridan** was named to the **ENX Magazine** Difference Maker list.

### Insurance

Chicago-based **Hub International Limited** acquired Merrillville-based **Meyers Glaros**, an independent insurance brokerage.

### Law

**David Wilson**, founding partner of **Wilson & Novak Law Offices** in Merrillville, was appointed to the **Indiana Trial Lawyers Association**.

**Shelice Tolbert**, an attorney at **Tolbert & Tolbert**, was among eight women presented with the Shero Award at a luncheon hosted by the Gary chapter of the **Drifters Inc.** **Michael Tolbert** was recognized as a Distinguished Barrister by the **Indiana Lawyer** at the 2024 Leadership in Law Luncheon in Indianapolis.

### Manufacturing

**Marshall Wood** was hired as an account manager at Merrillville-based **Haire Group**, which is in the corrugated industry.

The **Indiana Manufacturers Association** promoted two of its governmental affairs leaders: **Andrianna Moehle** to vice president of energy, environment and infrastructure policy; and **Sam Charron** to vice president of employment law and workforce policy.

**OJS Building Services Inc.** of Mishawaka was acquired by **Mno-Bmadsen** of Dowagiac, Michigan.

**Midwest Aerospace Casting** opened a new manufacturing facility in **Merrillville**.

**Justin Hatfield**, president of Kalamazoo, Michigan-based **HECO Inc.**, was one of 34 finalists for Ernst &

Young's Entrepreneur of The Year 2024 Michigan and Northwest Ohio Award.

### Nonprofit

**Emma Hutchinson** was hired as marketing and development manager at the Valparaiso-based **Regional Development Co.**

**John Halton** received **Catholic Charities USA's** volunteer of the year award for his service at **Catholic Charities Diocese of Gary's** food pantry.

St. John-based **Drive Clean Indiana** hired **Elise Bereolos** as engagement coordinator and **Jessica Swiedals** as executive assistant to the Clean Cities and Communities Coalition.

### Publishing

East Chicago-native **Gloria McMillan** recently released "Children of Steel," a collection of stories by 20 writers about living in steel towns.

### Retail

**Meats by Linz** opened its new headquarters and production facility in Hammond.

**Steve Moriarty** of **Moriarty's Gem Art** in Crown Point cut a 700-carat morganite gemstone, spending 30 hours to create the collector's item.

**Starbuck** is opening a second location at 1902 U.S. Highway 41 in Schererville.

**Kristina Knowski** and **Aaron Melendez** opened **Ancillaerie**, an art gallery in Chesterton.

Dr. **Jess Lisak**, a native of Valparaiso, is **Lap of Love Veterinary Hospice & In-Home Euthanasia's** Valparaiso mobile veterinarian.





**INFORMATION TECHNOLOGY**  
Brent Williams



**INFORMATION TECHNOLOGY**  
Stephen Sheridan



**MANUFACTURING**  
Justin Hatfield



**TOURISM**  
Phil Taillon

Gourmet cookie and soda shop **Twisted Sugar** plans to open a location soon in Schererville's Fountain Park Shopping Center.

**Wise Guys Liquors** opened a Chesterton location.

### Tourism

**Phil Taillon** is the new president and CEO of Hammond-based **South Shore Convention and Visitors Authority**. Prior to joining the SSCVA,

Taillon served in various roles with the city of Hammond for the past 15 years. He also worked in the banking industry for 10 years.

**Michelle Weir** is leaving her post as the executive director of the **Lerner Theatre** in Elkhart.

**Janis Logsdon**, assistant director of the **Elkhart County Convention & Visitors Bureau**, and **Amanda Eckelbarger**, director of destination branding and data intelligence, each

completed the requirements for the Certified Destination Management Executive designation. **Jessica Risner** was hired as the destination sales manager. ■

**SHARE YOUR NEWS!** Email your organization's business news updates to [news@nwindianabusiness.com](mailto:news@nwindianabusiness.com) for consideration in an upcoming Around the Region column or a story on our website at [nwindianabusiness.com](http://nwindianabusiness.com).

*Image: Weekend MBA International Trip to Thailand*

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## BANKING

# CAPITAL REQUIRE

## BANKERS MAKE RELATIONSHIPS THAT BIND COMMUNITIES WITH LOANS, ADVICE, CHARITABLE TRANSACTIONS

BILL DOLAN

**A**thlete Nate Richie's passion for exercise sparked his interest in launching a small business. Next came Bear KompleX fitness gear and KompleX Nutrition outlets in Crown Point.

But in between, he needed a commercial lender.

He might have chosen any one of the dozen-plus community and regional banks operating out of more than 200 branch offices from Hammond to South Bend.

First he spoke with representatives from two larger institutions: a local branch of an East Coast megabank and

They helped him realize his goal. "I worked out all my life," Richie said. "About 10 years ago, I saw a need for fitness products better than anything that was out there. We launched the business and went from one product to 350 different SKUs."

When it was time to expand, he went back to the banker he knew.

"We needed more warehouse space as we continued to grow out of buildings," Richie said. "It all cost money, and Peoples Bank came in to help us. It's been a pleasure to work with them."

Peoples Bank opened 110 years ago and has headquarters in Munster. It holds \$2 billion in assets and operates

### Serving local economy

**A**nthony Sindone, an associate professor at Indiana University Northwest's School of Business and Economics, explained that community and regional banks put a premium on serving local customers.

"These bankers don't have to answer to some corporate headquarters in New York City," Sindone said. "They live here with their families and know the area."

"Most of the people at Centier (Bank) were born and raised in this area, better than any major bank would. People like that."

Centier Bank is Indiana's largest private bank owned by the Schrage



Photo provided by Horizon Bank



Photo provided by Centier Bank

a large downstate bank that makes billions of dollars in loans across the Midwest. He chose to go smaller and more local.

"From the beginning, it was a lot easier to deal with Peoples Bank in terms of looking for business loans than what we experienced with others in the past," he said.

26 locations in Indiana and Illinois. It is among a handful of native-born banks still calling Northern Indiana home.

"Regional and community banks are the life blood of the area's economy," said Lorri Feldt, regional director of the Indiana Small Business Development Center in Crown Point.

family since its founding in 1895. It holds \$8 billion in assets and has 55 branches in Northern and Central Indiana.

"We don't just focus on looking for clients through the eyes of a lender," said Carla Houck, vice president and regional sales manager for Merrillville's Centier Bank. "They may need somebody



# MENT

who is going to partner with them.

“Most of our business-owner clients live here. Our frontline people know their clients’ kids’ names and milestones. We are vested in that client’s life.”

Houck started her banking career in 1979 as a teller.

“I didn’t know what I wanted to be when I got out of high school,” she said. “So, I went to a temp agency that had a job at a Hammond savings and loan — taking deposits, cashing checks and recording mortgage payments.”

She spent the next four decades taking business courses, working, raising a family, finishing her college degree online and returning to work. She said her on-the-job experience grounded her in a way schooling alone might not have.

“I can relate to so many other people who were working and trying to go to

“When you are talking about somebody’s business and livelihood, you don’t have time to sit and wait for the perfect answer.”

She said helping people is something she can relate to.

“I decided if I was going to work for a bank, it would have to be a bank that really cared about the community,” Houck said. “That is what has kept me passionate about my job.”

Houck is one of more 31,500 bankers working at 132 banks holding \$195 billion in deposits across the state, according to Evan Hoffmeyer, a vice president at the Indiana Bankers Association.

## Partner in success

**D**aniel Duncan is another banker who values his relationships with customers. He is a vice president and a business banking team leader for Peoples Bank.

He graduated from St. Xavier University of Chicago, worked briefly as a trader at the Chicago Mercantile Exchange and has a master’s degree in business administration from Indiana University Northwest.

when they are trying to get a small business off the ground.

“I’d ask them ‘Why do you think it’s a good idea? How do you think you are going to make money? What are your projections and business plan? How are we going to go from nothing to something,’” Duncan said.

He said businesses vary, but the process focuses on personal relationships.

“We had a gentleman who opened his own funeral home in East Chicago, who just recently expanded to a second location,” Duncan said. “We had another expanding a Montessori school into Valparaiso.”

Others need a little help getting started.

“I dealt with a guy who was driving a truck for somebody else, and he wanted to work on his own, so we helped him finance his own semi-truck for the first time,” Duncan said. “Everybody starts small.”

He said some deals take years to come to fruition.

“And it takes time ... years from my first meeting with them for their project to get off the ground,” Duncan said.



Photo provided by Interra Credit Union

**FAR LEFT:** In May, Horizon Bank’s John Freyek presented a \$25,000 check for scholarships to Anne Gregory, dean of the College of Humanities, Education and Social Sciences at Purdue University Northwest.

**CENTER:** Members of Centier Bank’s Celebrating Abilities Network Associate Resource Group gather with representatives from TradeWinds Services Inc. for a facility tour and check presentation in late February.

**LEFT:** Members of Interra Credit Union’s Hometown Giving committee gave \$47,515.71 to nonprofits in its service area.

school to further themselves,” she said. “It’s really helped me gain an awareness of what others are going through and to then give guidance to people along the way.”

She said she now handles commercial banking, which is her personality.

“When you work in retail, you have to be able to react quickly,” she said.

“We get out in the community and sit down and visit a lot of people in their workplace,” he said. “Every day brings different challenges and rewards. The ability to help people is the majority of what we do.”

He said, to be a good banker, you must listen to clients and read their needs

Duncan also knows when clients need more help than he can provide. He sometimes steers entrepreneurs to the Indiana Small Business Development Center, funded by the U.S. Small Business Administration and the state of Indiana. It offers cost-free advice.

## BANKING

Feldt, who runs the Northwest Indiana division, said local lenders frequently refer customers to her center to help them begin to manage their expenses.

“Both the local banks and the center are on the same side of someone to make the most successful start they can with their eyes wide open,” she said.

First Merchants Bank, a Muncie-based bank and one of the largest with headquarters in Indiana, moved into the area a decade ago. It has 106 offices across Indiana, Ohio, Illinois and Michigan, and holds \$18 billion in assets.

Rene Martin, First Merchants vice president and relationship manager

destination, Anderson’s Winery, in 2018. The bank also helped with the ownership succession from Denna Fyock to her daughter, Megan Wiesjahn.

Illinois-based Wintrust Bank also is tapping into the Northwest Indiana market. It recently opened a Crown Point branch to go along with one in Dyer.

CEO Timothy Crane said the bank is committed to the communities in which it serves.

“Wintrust will maintain its deep commitment to the communities in which we operate, including philanthropic support of a wide variety of nonprofit organizations as well as an exemplary track record of helping meet the banking needs of underserved communities,” Crane said in a press release.

And it works the other way also. Centier Bank expanded into the greater Indianapolis market with two locations just this year, with plans for two more next year.

Associates at the new branch plan to continue the bank’s focus on building community.

**2.8M** The number of Hoosiers who use credit unions for their banking needs, according to the Indiana Credit Union League.

### Outside roots

While many banks are competing for area residents’ business, independent community banks have been dwindling since the mid-1980s. The trend started after the state abolished so-called “home rule” regulations preventing banks from expanding beyond their home counties.

Dozens of long-established Northwest Indiana community banking names disappeared, many absorbed by down-state and out-of-state banks.

in the Valparaiso location, started her banking career at the former Gainer Bank in Merrillville.

She said First Merchants may be larger than the average community bank, but it still performs like one, reinvesting depositors’ funds back into local cities and towns.

She said one success story is helping Aberdeen Manor in Valparaiso expand. The longtime Valparaiso venue for weddings, corporate events and parties purchased another Porter County



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"We are grateful for the connections fostered between our staff and the community," said Troy Kafka, Centier Bank's greater Indianapolis market president, in a press release. "These relationships enable us to provide top-tier support while engaging the communities where our associates live and work."

Michigan City-based Horizon Bank also has expanded beyond its Indiana roots. The bank, which was founded in 1873, has \$7.9 million in assets.

It acquired 14 TCF National Bank branches in Michigan in 2021.

But its core mission to build relationships in the communities it serves has stayed the same.

"Horizon Bank gives back to the communities we serve in many ways," said John Freyek, Horizon's market president of Lake County, in a press release.

Recent donations include \$25,000 for scholarships for Purdue University Northwest students.

### Nonprofit benefits

Credit unions — not-for-profit cooperatives owned by their depositors — operate more than 100 branches in Northwest Indiana and South Bend.

Indiana Credit Union League President John McKenzie said state-wide credit unions hold \$45.2 billion in assets and \$6.3 billion in commercial loans and serve more than 2.8 million Hoosiers often at lower costs.

One of the larger local institutions is Tech Credit Union of Crown Point. It was founded in 1936 to serve steel mill employees. It holds \$535 million in total assets and has 38,000 members.

"We have roughly 200 industrial and business clients, traditional commercial real estate transactions and construction trades," said Don McCormick, Tech's vice president for commercial lending. "Our average commercial member is a family-owned business."

McCormick said his career has spanned 29 years.

"My background is in finance," he said. "I have an MBA, but there is no coursework in commercial banking. I learn something new on the job every day. You have to have excellent communication skills. Listening is important."

Mitch Gaffigan, vice president of member business services at Purdue Federal Credit Union, said members are more than customers.

"The credit union representative and the small business owner will have mutual objectives, and the outcome will not be discolored by shareholders' objectives but only focused on the best interest of the credit union member," he said.

Purdue Federal Credit Union was founded in 1969 at the West LaFayette campus of Purdue University. It now has more than 100,000 members and assets of about \$1.9 million. He said the credit union offers the same SBA services as larger banks.

"Having worked for a regional bank in the past, I see first-hand that our environment differs because it is not about fee generation," he said. "It is focused on

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**“We don’t just focus on looking for clients through the eyes of a lender. They may need somebody who is going to partner with them. ... We are vested in that client’s life.”**

— Carla Houck, Centier Bank



**“We get out in the community and sit down and visit a lot of people in their workplace. Every day brings different challenges and rewards. The ability to help people is the majority of what we do.”**

— Daniel Duncan, Peoples Bank



delivering the best banking experience, including great treasury management and deposit solutions that are in the members’ best interest.”

Credit unions also are committed to giving back to their communities. Goshen-based Interra Credit Union, which was chartered in 1932 and has \$1.7 billion in assets, saw a record-breaking year for its annual holiday giving campaign. It raised more than \$47,000 that benefited 43 nonprofit agencies.

“Our staff continues to amaze me,” said Amy Sink, chief executive officer, in a press release. “As a part of Interra’s commitment to ‘Do Well To Do Good,’ nothing makes me happier than to see our staff come together for the greater good of this community.”

**Looking out for community**

**M**cCormick said bankers sometimes must play detective, with a suspicious eye on atypical transactions that

might cheat customers.

“You have elder fraud, romance scams, foreign lottery scams and wire scams people still fall for,” he said. “We make sure we are asking the right questions of members wanting to wire money, to make sure it’s not to someone claiming have an inheritance or prize money waiting for our members or someone claiming to be a family member who has been incarcerated.”

He said one of the most prevalent scams these days is intercepting checks in the mail — “washing” or deleting the dollar amount and its receiver’s name and then making it out to the scammer for a higher amount.

He said a business customer recently spotted a fraudulent electronic deduction from his account.

“We looked into and credited their account before the office opened that day,” he said.

Bankers also step up in a crisis.

Duncan said that the 2020 pandemic kept him and other Peoples bankers working overtime, helping local merchants keep their employees paid during government shutdowns.

He said he walked business owners through the Paycheck Protection Program, which provided federal government subsidized low-interest loans. He said the breakneck demand for economic relief had him and other Peoples bankers working overtime.

“I had to cancel a family vacation to keep up with the work,” he said.

The Indiana Bankers Association reported in 2020 that banks statewide arranged more than 70,000 PPP loans worth nearly \$10 billion.

McCormick said bankers have an obligation, not only to their customers and bottom lines, but also the community at large.

“We have staff sit on boards for a humane society, Meals on Wheels, Rotary and Kawanis and other service organizations,” he said.

Duncan is a member of the Crown Point Rotary and a past president on the Community Foundation Board.

The Community First Committee of Peoples Bank collected \$44,000 from fundraisers their bank staff throw and matching funds from the bank that are donated to nonprofit organizations.

Other banks make volunteering a part of the company culture. Houck of Centier said the bank is a premier sponsor of the Regional Care Group, a provider for mental health and social services. It is one of many organizations the bank supports.

“We don’t just donate money, we put our volunteer work behind what we do because it’s so critical to our community bank,” Houck said. ■

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# Simple client engagement

Technology like AI still needs human touch, say regional marketing experts



**Temmoria Faye Bradley owns Simply Blessed Scents in Merrillville. She sells her products online only but counts on word of mouth as a main marketing tool.**

Photos provided by Simply Blessed Scents

PATRICIA SZPEKOWSKI

**M**arketing in the age of AI and other technological advances can seem overwhelming. But spreading the word about businesses and services on a consistent basis is still paramount for growing a successful organization, say regional experts.

Whether that's done digitally or traditionally, the key sometimes is just to dive right in.

That's the approach that worked for Temmoria Faye Bradley, owner of Simply Blessed Scents in Merrillville. She custom crafts candles and relies on word of mouth even though her business is online only.



"All of my candles are created by me; so, it was important that I go out, personally meet people, and have conversations," Bradley said. "Of course, I have a Facebook page and a professional website and online shop to sell my products.

But, I needed different ways to let people know about my passion for candles and help them embrace and enjoy their simple pleasures and scents."

She also sought promotional help and direction from Chelsea Whittington of C WHITT PR, which has offices in Gary and at the Hammond Development Corp. That advice led to hosting pop-up events throughout the area.

"It takes a lot of time and energy, but it was successful for me," Bradley said.

"I displayed at the Black Women's Expo in Chicago and gained so much exposure when I was interviewed by Chicago's ABC7 television."

She said face-to-face marketing is invaluable for building her clientele.

"Getting involved in events, passing out my business cards, and displaying my products in person has really made a difference in reaching new customers," she said.

Joseph Skibbie, director of JRS Mar/Com, agrees that "personal relationships will always fuel connections, connections lead to referrals, and referrals lead to business relationships."

He said some business owners are always on the lookout for the latest technology to solve their branding problems, but the basics still apply.

"Personal relationships will always be what fuels success," he said. "Technology,



however, can be used to build relationships as well.”

### Patience is a virtue

Whittington notes there are several ways a business can build customers and sales, and yes, it takes time, dedication and repetition.

“The top three tactics I recommend for businesses to stand out are email marketing, an informative website and a greater use of the live feature in social media,” she said.

Whittington’s career in public relations and communications has spanned 25 years. Since 2015, she has operated her own public relations consulting firm. Her specialty is presenting workshops and training about social media and public speaking. In 2019, she made the big leap into full-time entrepreneurship.

She recommends that businesses develop a database of their customers and to stay in touch with them via regular emails.

“Of course, don’t bombard them, as they can unsubscribe, but a regular presence means they won’t forget you,” Whittington said. “Then when you see them in person, give them a key chain, a calendar or whatever works for you with a promotional item that includes your logo and information.”

Whittington also reinforced the importance of a website.

“It’s a constant online presence and is selling your product or services while you sleep,” she said. “I believe that you should assume nothing and do everything to promote your business.”

Special events are a rare commodity, and Whittington strongly believes in them.

“Any business can broadcast live via Facebook and make a splash,” she said. “Learn that Facebook Live feature and use it whenever you can. People buy from people, so make it special.”

The Forbes Communications Council in a story from earlier this year named 15 key marketing trends to watch for in 2024. Several stood out that easily could be used by businesses, including employees as essential influencers; quality over quantity; intentionality; and focus on branding and brand awareness.

And yet, there were cautions that rose to the top, too, such as heightened

unpredictability, consumer marketing fatigue, and an unfortunate influx of impersonal contact.

### Chamber connections

Becoming a member of a local chamber of commerce is one way to heed those warnings.

The many chambers throughout Northwest Indiana are committed to supporting local businesses, government, education and nonprofits. Together they are a strong team, and each is tailored to its particular community’s needs.

Through membership, every chamber highlights ways to put a spotlight on their member businesses. In turn, members can choose to participate in any or all events to suit their goals.

“If you are a chamber member, we have all kinds of opportunities to help businesses thrive,” said Deann Patena, president and CEO of the Crossroads Regional Chamber of Commerce in Merrillville.

“As a chamber, we recently rebranded to entirely focus on promoting our members.”

With over 500 members and over 50 events a year, the Crossroads Chamber offers several opportunities for businesses to ramp up their visibility.

“It can be as simple as attending a coffee or networking event; a lunch or dinner; and sponsoring a hole at our golf outing to a number of high- and mid-level partnerships and a la carte sponsorships of events,” Patena said.

The chamber’s website is the portal for helping members connect with customers. The chamber offers media packages to businesses that might not have access to marketing services.

“We do all the work with a photo shoot and coordinate all of the details,” she said.

“It’s a great economical way to reach fellow Northwest Indiana businesses on a regular basis.”

A chamber membership is a valuable tactic for a marketing reach, but it’s also just one of many other strategies any business should consider.

“I love that in Northwest Indiana we still do a lot of in-person networking through chamber meetings, banquets, pop-ups, panels and more to increase brand recognition,” Whittington said.

### AI conundrum

As for artificial intelligence, experts are mixed on its usefulness. But all agree the technology still needs a human touch.



## WHAT THE EXPERTS SAY

“Personal relationships will always be what fuels success. Technology, however, can be used to build relationships as well.”

— Joseph Skibbie  
JRS Mar/Com



“AI can be a great tool to formulate thoughts to start things like blogs. And it’s also a good tool for small businesses that can’t afford an agency.”

— Michelle Andres  
Group7even



“I love that in NWI we still do a lot of in-person networking through chamber meetings, banquets, pop-ups, panels and more to increase brand recognition.”

— Chelsea Whittington  
C WHITT PR



Michelle Andres, president of Group7even in Valparaiso, has over 20 years of experience in marketing.

## MARKETING

“AI can be a great tool to formulate thoughts to start things like blogs,” she said. “And it’s also a good tool for small businesses that can’t afford an agency to help them get ideas and learn how to market their products.”

Skibbie agrees that “AI is revolutionizing how ideas are generated.” But using the right prompts for brainstorming is

She said young people in her office particularly are on board with AI.

“We have young people and interns that work for us, and they are so excited about AI, thinking it is the holy grail,” she said. “They soon learn that nothing can replace the human touch regarding emotional selling and relatability.”

Whittington has a similar outlook on AI. “There is indeed value in AI for idea generation and uses as a sounding board for accuracy in various writing styles and technique,” Whittington said. “Overall, I still believe in the old-fashioned approach of developing original ideas, rewriting drafts and perfecting the tone of my clients.”

**71%** The percent of marketers who plan to use both predictive and generative AI within the next 18 months, according to a Salesforce survey announced in May.

key. The return can be more than worth it; AI can have results in a mere 30 seconds.

According to a Salesforce survey of thousands of marketing leaders, “71% of marketers plan to use both predictive and generative AI within the next 18 months.”

But Andres cautions that AI is not a good tool alone.

“Its writing is oftentimes repetitive and impersonal in a way that doesn’t resonate with customers,” she said. “It lacks human emotion, and emotion is often what sells a product.”

Andres started her agency 11 years ago but also has experience at leading advertising agencies in Chicago. While at FCB Draft in Chicago, she received numerous awards, including the firm’s most prestigious award for creative and strategic excellence.

She has seen advances in technology that stick — and some that did not.

“AI is just not there yet,” she said. “But again, it’s a great tool to help get people started as long as they don’t rely on it to finish the job.”

### Boots on social ground

Andres said there are a number of ways companies can differentiate themselves.

New strategies that have become regular tools in the marketing toolkit include blogs, digital advertising campaigns and the help of social media influencers, she said.

“The combination of using digital to create top-of-mind awareness and salespeople to pull the customer through the sales funnel is a great strategic maneuver,” Andres said. “The traditional sense of boots on the ground is not as important as it once was. But the world of influencers, third-party customer reviews and commercials become today’s boots on the ground.”

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**“If you are a chamber member, we have all kinds of opportunities to help businesses thrive.”**



— Deann Patena  
Crossroads Regional Chamber of Commerce

Skibbie said QR codes are one technological advance that makes it easy for customers to find products and services online. But videos are still the best way to keep them engaged.

“Video is still the highest retention/engagement, but audio (think podcasts) is a great way to build relationships and advocate for skills and knowledge,” Skibbie said. “When you layer blogs, paid ads, podcasts, press release distribution and social media promo, you start to create campaigns that resonate, with measurable improvements in site traffic, social engagement and conversion actions, such as purchases, scheduled appointments, calls and clicks.”

Skibbie has been helping businesses for about 20 years. His company JRS Mar/Com has offices in Crown Point and Arlington Heights, Illinois. He has been grounded in traditional communications but understands the power of how integrating a digital marketing strategy can expand a campaign’s reach.

He notes that, while measurements and tools have changed, there is no magic pill.

“The answer in getting a campaign’s specific singular message out is frequency, reach and duration,” he said. “Repetition of your message helps you compete, whether you are using Google ads, social media, videos, as well as your website, or traditional PR in trade journals and other digital channels.”

Mostly, regional marketing experts say businesses should let their marketing approaches use technology in ways that mirror the goals and mission of their businesses and that will positively resonate with customers. ■

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# 'Count to 10 before

## EMPLOYEES LOOKING FOR JOBS, BUSINESSES MANAGING BRANDS CONSIDER SOCIAL MEDIA POLICIES

MICHAEL PUENTE

**S**ocial media has become a daily habit for many smartphone users. For some, it's the first thing they check when they wake up, sometimes even before getting out of bed.

"It can get very dicey when you work for an organization, and you have your own personal presence on social media," said Chelsea Whittington, the owner of C WHITT, a public relations firm based in Gary. "The two sometimes will meet

a police officer who was fired for talking politics. He then sued the mayor and aldermen of the city.

"The petitioner may have a constitutional right to talk politics, but he has no constitutional right to be a policeman," Holmes wrote when throwing out the case.

Whittington said there are laws and rules regarding free speech and employees, including the National Labor Relations Board's policy that says: "Federal law gives you the right to join together with coworkers to improve your lives at work — including joining together in cyberspace, such as on Facebook."

But, according to the Indiana Department of Labor, Indiana law does not provide job protection for content posted on social media.

"You want to be very careful how you show up personally, and how it may negatively impact the brand of your place of employment," Whittington said. "The advice I give is that everything you post, regardless of what platform it's on, can potentially be seen."

Whittington, who has nearly three decades of public relations experience, offers advice to employers on the best practices when it comes to the use of social media by employees. She teaches courses through her C WHITT University on everything related to social media.

Whittington has one simple rule to follow: "Count to 10 before you hit send."



Photo by diy13 — stock.adobe.com

Knowing what's trending in the hot topics of the day drives the need to scroll. Or there's the entertainment value of just watching a video of a skateboarding, strawberry margarita-drinking squirrel on a skateboard just before going to bed.

There's no doubt that social media is how many Americans get their news these days. It's also how Americans voice their opinions.

And loudly.

Those opinions can be at odds with an employer or paint that employer in a negative light, whether or not the comment has anything to do with where employees work.

in conflict because of what you're representing personally versus what you have to represent professionally."

### Historical perspective

Invariably, the issue of free speech comes up, but interestingly enough, these conflicts didn't start with social media.

As far back as the 1800s, the tug-of-war between the free speech of employees and their jobs has been a touchstone for controversy.

Back in the 1890s, Oliver Wendell Holmes Jr., who would go on to sit on the U.S. Supreme Court, decided a case when he sat on the Massachusetts Supreme Court. The case was regarding





# e you hit send'



## Can't take it back

Of course, many businesses and firms don't have policies in place when it comes to social media use by employees whether in the workplace or on personal time.

"This is a problem that has existed for the last decade, and it continues to grow," said Tom Dabertin, owner of Shared Resource Solutions Inc. in Hammond. "What I suggest first and foremost is to make sure employees realize that for their own sake, as well as the sake of their employer, that anything you post on social media, once it's out there, it's out there forever."

Dabertin said that while you can take a post down, it may be visible elsewhere.

"A lot of people are very naive," Dabertin said. "When it comes to the use of social media, they don't realize that once it's out there, it's almost impossible to take out."

Whittington said workers who use social media should always ask themselves a few questions.

"Move in a way as if whatever you just posted, imagine it being duplicated and reposted all over the world," Whittington said. "What would happen if that happened? And if you think that through, then you might change your mind on some of the posts that you put out there."

Dabertin said social media has become the new way of communicating with your neighbors but having a far wider reach.

"When you used to go home after work and you vent about your employer to your neighbor over the fence, the neighbor probably forgot about it," Dabertin said. "But when you put it up on social



Photo provided by TalentSource

Recruiter Tori Jorgensen is one of about 10 employees at Mishawaka-based TalentSource. The 15-year-old company counts on employees to be conscientious when using social media.

media, you're basically putting it into a permanent format that others can find, and others can see. That's problematic both for the employee and the employer."

## Hiring practices

Dabertin advises companies to make sure employees never use the firm's logo on their likeness on social media without the company's permission.

"I want to make sure my employees aren't posting things that could be derogatory to my company," Dabertin said. "I always insist that companies have a policy in place that basically covers the use of company logos, company photos, things like that."

Dabertin said companies often check an applicant's social media use before deciding to hire the person.



Photo by Surachetsh - stock.adobe.com

## LAWS ABOUT SOCIAL MEDIA

**Indiana:** According to the Indiana Department of Labor, Indiana law does not provide job protection for content posted on social media.

**Illinois:** However, the state of Illinois offers safeguards for employees using social media primarily through the Right to Privacy in the Workplace Act:

- Asking, requiring or coercing employees or applicants to provide passwords or other related account information for accessing their personal online accounts.
- Demanding access to employees' and applicant's personal online accounts.
- Asking, requiring or coercing employees and applicants to authenticate or access their personal online accounts in an employer's presence.
- Requiring or coercing employees and applicants to invite employers to join groups affiliated with their personal online accounts.
- Requiring or coercing employees and applicants to join employers' online accounts or add employers or employment agencies to contact lists for their personal online accounts.
- Retaliating against an employee or applicant for refusing any of the above activities.

**The National Labor Relations Board also has weighed in:** "Whether or not you are represented by a union, federal law gives you the right to join together with coworkers to improve your lives at work — including joining together in cyberspace, such as on Facebook." But there are limits on "concerted activity." Learn more at [www.nlr.gov/about-nlr/rights-we-protect-the-law/employees/social-media-0](http://www.nlr.gov/about-nlr/rights-we-protect-the-law/employees/social-media-0).

**70%** The percentage of employers who said they used social media platforms to research prospective employees, according to a 2018 CareerBuilder survey.

"I tell employees you need to realize that what you post, once it's out there, it can't come down, and it may come back to haunt you later in your career," he said.

He cited an example of a potential hire who made a poor social media decision.

"Let's say you didn't like the company you worked for, and you post something that's derogatory about that company," he said. "Maybe it's truthful, but it reads in a negative light."

Companies might not like to hire someone who announces their dissatisfaction where potential customers might see.

"Will your next employer want to hire somebody who posts things that are negative about their employers? Probably not," he said. "I think it really comes down to educating employees and employers about social media and having a good solid policy in place."

A 2018 CareerBuilder survey reported that 70% of employers use social media platforms to research prospective employees.

Tammie Carr, founder and president of TalentSource, based in Mishawaka, said she always asks employees to be aware of what they are posting to social media. "Our clients, the employers, can go out there and see what they're posting and what they're writing," Carr said.

TalentSource is a job placement service for professional-level people in fields such as engineering, accounting, finance, human resources and information technology.

In business for 15 years, TalentSource, which employs about 10 people, is big on selecting people with integrity, a reason why Carr doesn't worry too much about her employees' activities on social media.

"We've been very fortunate in that I've done a good enough job of hiring

people that I trust, that I also trust their judgment that they would use better discretion when it comes to anything like that," she said.

Some say hiring is the key to making sure social media does not become a problem.

Lorri Feldt, regional director of the Northwest Indiana Small Business Development Center in Merrillville/Crown Point, said so far, she hasn't seen an issue with employees' use of social media.

"We've been fortunate that we haven't had any difficult incidents," she said. "Our advisers are keenly aware that they're thought leaders in what we do. It's hard to picture them posting something negative about a small business or something like that, which would be concerning to us."

But other companies are not so trusting. CareerBuilder reported that half of survey respondents said they monitor their employees' social media posts and 10% said they do so daily.



**Watch what you're posting and make sure there is no negative connotation associated with the organization."**

— Rich Shields  
United Way of  
Northwest Indiana

### Policies in place?

Rich Shields, chief marketing officer for the United Way of Northwest Indiana, said the agency is developing its own policy surrounding social media.

The nonprofit uses most social media platforms to get its message out about meeting the needs of Northwest Indiana, as well as events coming up.

"We like interaction by the employees that's favorable for the company," Shields said. "We do a lot of marketing through our social media channels."

In working with clients who are small business owners, social media comes up often, Feldt said.

"Small businesses are trying to figure out how to use social media as a marketing tool," she said. "A lot of business



owners feel like they have a lot of room for improvement in that area.”

There are varying, unverifiable statistics on the percentage of businesses that have their own social media policy. Some put it between 51 percent to 64 percent of businesses without a social media policy.

Whittington suggests employees find out what their employer’s social media policy is before posting anything that could be considered negative.

“Study whatever policy is in place that is in your workplace. You don’t want to end up in HR, and you say you didn’t know, and they say, ‘you said you signed the employee handbook,’” Whittington said. “There are a lot of companies who haven’t caught up, and they don’t have a real specific policy, but they have something, and you need to be aware of what that is before you sign the bottom line to work for them because, if you can’t adhere, you’re setting yourself at risk for either disciplinary action or getting fired.”

The Regional Development Co., based in Valparaiso, is one organization in Northwest Indiana that has guidelines

for employees to use when navigating social media.

“It’s simply a statement that says staff should be sensitive to the fact that information posted on social media sites clearly affects, reflects on the individual and may reflect on the individual’s professional life,” said Erica Dombey, president of the RDC. “Consequently, staff should use discretion when posting information on these sites and be conscious of the potential perceptions and responses to the information.”

Based in Valparaiso, the RDC is certified by the Small Business Administration to provide loans to small businesses over a seven-county area in Northwest Indiana.

“It’s important to remember once information is posted on social media,



**“Make sure employees realize that ... anything you post on social media, once it’s out there, it’s out there forever.”**

— Tom Dabertin  
Shared Resource  
Solutions Inc.

it can be captured and used in ways not originally intended. It is nearly impossible to retract as it often lives in copies, archives, backups and memory,” Dombey said. “The policy does say that they should be sensitive to that, but it doesn’t necessarily restrict them.”

Policies also must adhere to the National Labor Relations Act, which allows for “concerted activity.” That term refers to the right of employees to discuss work-related issues.

As the United Way NWI continues to develop its official policy, Shields said the agency does offer some simple safeguards.

“Watch what you’re posting and make sure there is no negative connotation associated with the organization,” Shields said. ■

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# BUSINESS IN A BOX

## ENTREPRENEURIAL DREAMS WITH HELP OF FRANCHISING'S PROVEN BLUEPRINT

KERRY SAPET

In the landscape of American entrepreneurship, franchising stands as a beacon of opportunity. Northwest Indiana is a shining example.

The seven-county Region sits in the corner of a state voted the seventh best in the country for franchising by the International Franchise Association. This ranking, in tandem with economic growth projections, positions Indiana as fertile ground for small business and franchise expansion.

"There is tremendous opportunity in Indiana for franchise growth. I see a lot of white space for all sectors — service, retail and restaurant," said Nick Powills, CEO of Mainland, a content marketing company based in Chicago.

Powills is also the founder of 1851 Franchise, a publication about the franchising industry. 1851 is the year the Singer sewing machine company pioneered franchising.

"There are two areas of opportunity — small businesses that want to become a franchise brand, and franchise buyers who want to shortcut business ownership and become a franchisee," Powills said.

### Franchise appeal

Regional entrepreneurs are seeing the value of franchising and taking the chance to realize their business dreams with an established business blueprint and a safety net. From pet care to tutoring services, cookie shops to fitness clubs, the world of franchising is as diverse as the communities it serves.

"There's some beauty in this thing called a franchise," said Tara Walston, owner of five Biggy Coffee stores.

Walston carved a niche with Biggy Coffee in the bustling franchise scene of Northwest Indiana and Southwest Michigan. In addition to being a multi-unit franchisee, she is Biggy Coffee's area representative. After working in the banking industry, and with her children grown, Walston discovered franchising as her encore career.

"I wanted to do something fun, something heartfelt with meaning to me," she said. "I wanted to connect with the community and fill my heart at the same time."

To Walston, starting her first Biggy Coffee franchise in 2016 offered that chance.



**"Franchisees are motivated by their families, building wealth and protecting their financial strength through the totality of life."**

— Nick Powills  
Mainland



Tara Walston is the owner of five Biggy Coffee stores.



Rich Naponelli owns Fetch! Pet Care and Dog Training Elite.



Jason Markowicz owns Fitness Premier Clubs.





Terry and Becky Cuzzocrea (below) own Seniors Helping Seniors.



Photos provided by Biggby, Dog Training Elite, Seniors Helping Seniors and Fitness Premier Clubs

## Business blueprint

Entrepreneurship has long been synonymous with innovation, risk taking and a desire for independence. For many aspiring business owners, franchising provides the opportunity to harness these qualities within established frameworks. It's a business in a box.

Unlike starting a business from scratch, franchisees inherit a map for success that has been tested and refined by the franchisor, reducing a level of risk.

"I love that the idea is already baked. It's a proven business concept out there," said Rich Naponelli, owner of Fetch! Pet Care and Dog Training Elite, two franchises serving Michiana. "The brand is built and you're buying into that brand."

Before becoming a franchise owner, Naponelli worked as an attorney in Chicago and a fundraiser at the University of Notre Dame. A lifelong animal lover, he had long been interested in running his own business. After caring for his dog with medical issues, Naponelli opened a Fetch! Pet Care franchise, an in-home pet care service. A year ago, he opened a Dog Training Elite franchise.

"It's still a ton of work," Naponelli said. "But I don't have to worry because it's a proven business model."

Franchising also offers a supportive ecosystem. Franchise owners have the benefit of corporate training, marketing, experience and knowledge. As an area representative, Walston offers onboarding assistance and ongoing mentorship for Biggby Coffee franchisees. She ensures that new owners are equipped with the tools and resources needed to navigate challenges and capitalize on growth opportunities.

"There's a support system through the whole process," Walston said. "We help people grow to become business owners. We help them learn how to get there."

Some people liken franchise ownership to being part of a big family. Franchise owners reach out to each other with questions. They get advice and learn from each other's successes and failures.

Such resources are invaluable for entrepreneurs who may have limited business experience but possess the drive and ambition to succeed.

"They're still in charge; they're the entrepreneur; and they can see the path and make the decisions," said Walston of Biggby Coffee franchise owners. "They sell specific items, there's a certain process and marketing, but within that, there's still the opportunity to create your own coffee store with your own vibe."

Buying into a franchise can also provide an affordable option for many people, not just those with deep pockets.

"First-time franchisees are buying into low-cost franchises at an unprecedented pace. This is good and bad," Powills said. "The good is that many people are entering home service brands (pool service, landscaping, window washing, power washing) at a high frequency. The bad is, it is really tough to build wealth with these brands."

Powills recommends entrepreneurs think in threes.

"Have enough money to buy one, scale to two and have a rainy-day fund," Powills said.

Multi-unit franchisees owned 53.9% of the total franchise units in 2022, according to Forbes.

## Community value

Franchise ownership can also benefit the community. Terry and Becky Cuzzocrea are redefining what it means to serve their community in Elkhart through franchising. Their franchise, Seniors Helping Seniors, is not just a business venture; it's a testament to the power of community engagement and the impact of franchise models in today's economy.

Three years ago, the Cuzzocreas embarked on their franchising journey. They researched franchise options but were hesitant.

"It felt like somebody else controlling your entrepreneurial spirit. We weren't jumping in with both feet," Terry Cuzzocrea said.

After personal experiences with aging family members, the Cuzzocreas were drawn to the franchise Seniors Helping Seniors. The franchise matches seniors who need assistance with seniors who are eager to provide it. Services range from meal preparation to personal care,





Photo provided by Fitness Premier Clubs

**Jason Markowicz is CEO of Fitness Premier Clubs, a regional fitness club, with 18 locations across Illinois and Indiana. Markowicz has plans to add 100 locations across the Midwest, including Northwest Indiana and Southwest Michigan.**

tailored to match clients with caregivers who share similar interests and hobbies.

The franchise model has enabled the Cuzzocreas to stay connected to their community.

“We get to help people we’ve known for a long time, like a former middle school shop teacher,” Becky Cuzzocrea said. “We walk away with a lot of great stories.”

This sentiment is echoed across various franchise sectors. Franchisees can forge meaningful connections and contribute to the socio-economic fabric of their communities.

Before Walston opened her first Biggby Coffee in 2016, other Biggby Coffee franchises pitched in to help her serve 500 cups of coffee to runners in a 5K that supported a local school.

“When you get in and start local and support the community, they support you,” Walston said.

### Franchisor motivation

The relationship between franchisees and franchisors is symbiotic, driven by diverse motivations that shape the industry’s landscape.

“Franchisors are motivated by selling more franchises and building unit-level economics,” Powills said. “Franchisees

are motivated by their families, building wealth and protecting their financial strength through the totality of life.”

Franchisees and franchisors find each other through a dating process that lasts weeks or months. It’s a dual interview, with both sides looking to be sure they’re compatible.

According to Powills, franchisors select their franchisees by looking at three aspects.

“Financial, passion and culture,” Powills said. “And it works the other way around for a franchise buyer picking the right franchise.”

Naponelli did his due diligence before opening his first franchise. He made sure the plan was viable in his market, reviewed contracts, talked to other franchisees and looked at numbers.

“What’s more is finding something you’re passionate about,” Naponelli said. “Prospective clients see that. Your passion comes through.”

With Dog Training Elite, he has found his passion.

“Dog training is a blast, and it can literally change lives,” Naponelli said.

Finding the right fit is important to franchisees and franchisors. For the Cuzzocreas, the organization culture

at Seniors Helping Seniors matched their goals.

“The leadership is in it for the same reasons we are,” Terry Cuzzocrea said. “They weren’t telling us how much money we could make, but they were telling us what a difference we could make with people and with our employees.”

Today, their franchise serves 120 seniors and employs about 60 active seniors. Their company is breaking financial records and fulfilling their mission of serving others.

“Our days are normally more full of victories than stress,” Becky Cuzzocrea said. “We’re going to continue to walk this path and help.”

### Franchise growth

Jason Markowicz’s vision for Fitness Premier Clubs illustrates the growth-oriented franchisor mindset. Markowicz is a multi-unit franchisee turned franchisor and franchising coach. He is the CEO of Fitness Premier Clubs, a regional fitness club, with 18 locations across Illinois and Indiana.

Markowicz has plans to add 100 locations across the Midwest, including Northwest Indiana and Southwest Michigan. By recruiting new franchisees



and opening additional locations, franchisors can capitalize on untapped markets, increase brand visibility and solidify their position as industry leaders.

“We look for communities that are growing, thriving and underserved with fitness centers,” Markowicz said. “We can do a really strong business in a smalltown USA setting.”

Many franchises are poised to expand their footprint in the Region.

Bigby Coffee exemplifies how local impact can scale through franchising. Bigby Coffee is opening stores in Westville, Crown Point, Portage and Valparaiso.

The company is planning for another 15 to 20 stores in the next few years in Northwest Indiana alone. It is on track to have 1,000 stores by 2028.

Other franchises are also trying to break into Northwest Indiana. Crumbl Cookies has opened several locations. Pollo Campero, Atomic Wings, Big Frog and Crust Pizza Co. are just a handful of others eyeing locations in the Region.

**BY THE NUMBERS:** The International Franchise Association predicts that the franchise employment in the U.S. will reach 8.9 million, with an economic output of roughly \$860 billion this year.

# 195,000

This many employees in Indiana work at franchises. Personal services and quick-service restaurants are experiencing the strongest growth.

By 2024, the International Franchise Association predicts there will be 821,000 franchise establishments in the U.S. The association forecasts total franchise employment to reach 8.9 million, with an economic output of roughly \$860 billion.

Hoosiers are doing their part. Indiana added about 400 new franchised businesses last year, creating over 6,000 new jobs. Nearly 195,000 employees in Indiana work at franchises. Personal services and quick-service restaurants are experiencing the strongest growth.

# 821,000

By 2024, the International Franchise Association predicts there will be this many franchise establishments in the U.S.

Source: International Franchise Association

## Franchise evolution

For entrepreneurs across the country, franchising is a pathway to business ownership. As the franchise industry evolves, driven by innovation and community-centric values, entrepreneurs like Terry and Becky Cuzzocrea illustrate the transformative power of franchising.

Whether through senior care or coffee shops, franchising is shaping local economies and driving growth.

“We’re building a life we love for us, for our employees, for our partners and for our communities,” Walston said. ■



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FROM AFRICA TO NORTHWEST INDIANA: FELIS MUBIBYA

# SERENDIPITOUS ROAD TO MBA

IU NORTHWEST OFFICE OF MARKETING AND COMMUNICATIONS

**W**hen musician and music producer Felis Mubibya enrolled in Indiana University Northwest's Weeknight Master of Business Administration program, he didn't know how to write a business plan or a project proposal. But he firmly believed that he needed

One of his favorite classes as a business student has been a marketing class with Professor Yllka Azemi.

"This class was the one that gave me the courage to keep going," Mubibya said. "Professor Azemi is very knowledgeable about her class subject and is extremely passionate about the subject.

"I feel like business and marketing go hand-in-hand because music without profit is a hobby, but developing marketing materials to sell your music will raise awareness and elevate one's music while also generating some income from what you love to do."

Mubibya counts himself lucky that he can do the things he loves: producing music videos and singing. His most recent music video, *Sala Ya Bwana*, has received more than 41,000 views in just a few months. His video highlights various locations in Northwest Indiana, such as downtown Griffith, a local park, railroad tracks and other buildings.

The Weeknight MBA classes are in the evening so working people, like himself, can attend. The classes are hybrid with classes online and in person.

While Mubibya can take more classes to finish faster, he's not just trying to get through classes to get a degree.

"I want to understand things," he said. "I don't want a degree just to have a degree."

## Shabach — joyful noise

**W**hen he first moved to Northwest Indiana, he earned a bachelor's degree from a small, private college dedicated to training and equipping ministry leaders for a successful career in the music industry and the church. That was when he learned how expensive it was to create and produce music. He decided to start his own music production company, Shabach Media.

"Shabach stands for joyful noise in Hebrew," Mubibya said.

When word got out about Shabach Media, Mubibya became very busy. He added video production to his offerings, purchasing a video camera and working with a friend to use drones for additional video footage.

After posting his videos on YouTube, several artists saw his work and wanted him to do their music videos, too.

Mubibya works with a few artists from Canada. He gets calls from as far away as New York and Texas, and he feels like the exposure he's received through social media and word-of-mouth has been helpful to his career.

But now, with the knowledge he's gaining from his MBA work, he thinks he can take his business to a new level.

"I love challenges, but if it's one of growth, I'll take it," Mubibya said. ■

*This article is published with permission from IUN. Read more stories about the university's students, faculty and programs at [news.iu.edu/northwest](https://news.iu.edu/northwest).*



Felis Mubibya is an Indiana University Northwest MBA student, musician and music producer.

Photo provided by IUN

to learn those skills — and more — to expand his growing music studio in Northwest Indiana.

After years of making his own music and producing recordings for others, Mubibya started thinking about ways to expand his business. Accompanying a friend to the IU Northwest campus on an errand, he noticed information about a weeknight MBA program and started asking questions. Mubibya talked it over with his wife, went back to the campus and enrolled right away.

Within two days, he started classes in the program. It was a challenge, but he said, "I love challenges and will set out to do my best."

## Where it all began

**M**ubibya has played music almost his entire life. Born in the Democratic Republic of Congo, he began playing the conga drums at his church at 7 years old. At 11, he joined a professional band and performed his first concert in front of a large audience.

At 14, he moved to East Africa to become a missionary. That began a lifetime of performing in churches and beyond in Uganda, Tanzania, Kenya, South Africa and several European countries.

During that time, he met the woman who would become his wife. After they married, they settled in Northwest Indiana where she had grown up. They had three children and became a part of the Merrillville community.

Although Mubibya regularly travels back to the various places in Africa that he loved as a young adult, including the DRC, Northwest Indiana is where he and his family call home.



# New Name, Same Trusted Care



## A Legacy of Caring



Donald S. Powers, philanthropist and civic leader, started Community Hospital more than 50 years ago with a vision to provide Northwest Indiana with access to advanced healthcare. His legacy continues with Powers Health, an integrated healthcare system that brings together multiple locations, medical expertise and innovative technology, while continuing to provide the highest level of care to patients.

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## New Name, Same Trusted Care



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Elkhart officials say downtown is again flourishing thanks in part to the renovation of the Lerner Theatre in 2011. A new aquatic center has helped too.

# HEART OF THE CITY

## ELKHART OFFICIALS SAY RENOVATED HISTORIC BUILDINGS DOWNTOWN, ENTREPRENEURIAL SPIRIT FUEL GROWTH

DOUG ROSS

Residents consider Elkhart the city with a heart. That sentiment makes the \$18 million renovation of the Lerner Theatre in 2011 the heart transplant the downtown needed.

The 2,000-seat theater, which opened Nov. 27, 1924, went through a series of

owners and name changes until 1990, when the city purchased the vacant theater to save it from deterioration.

“Our downtown’s a great example of what I would say is the new age or comeback of Elkhart,” said Levon Johnson, president and CEO of the Greater Elkhart Chamber of Commerce.

“Fifteen years ago, the idea of hanging out in downtown Elkhart was pretty much done.”

But, he said, a group of business leaders decided to make the old theater the showpiece downtown.

“That brought action shows from all over the country, which drew people



# \$119,300

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

# \$46,534

Estimated median household income, 2018-2022



Photo provided by Elkhart County, IN CVB

## What's old is new

Ideas to build on that momentum led to bigger development projects.

"And then the business leaders and the community got together and said, 'Hey, we need a pool.' And all of a sudden it was, 'We just need to replace the old Y.' And typical of Elkhart, it was, 'Let's do it right,'" Johnson said.

That pool, which holds 1.1 million gallons of water, is now a draw for national events.

"And all of a sudden you have the fifth-largest aquatic center in the country in downtown Elkhart, and now you're bringing literally people from all over the country for swim meets," Johnson said.

Elkhart Health & Aquatics was funded in collaboration with Beacon Health System, the Community Foundation of Elkhart County and Elkhart Community Schools. Other community partners also contributed to the \$59 million project.

It has a net economic benefit of over \$7 million because of events there, translating into nearly 40,000 hotel room nights, said Jon Hunsberger, executive director of the Elkhart County Convention and Visitors Bureau.

At the Moose Rugby Grounds, the boys high school national championship three-day tournament had a \$1 million economic benefit to the city, and that's just one event there, Hunsberger said.

Once again, the business community stepped up to meet the need for overnight accommodations.

"We were holding national championships for colleges and for youth sports, and then it was, 'Boy, we need the hotel downtown,'" Johnson said.

Luckily, they already had an option: The Hotel Elkhart needed restoration. Rather than raze it, the building was refurbished.

The \$19 million restoration earned the Cook Cup, Indiana Landmarks' top honor, this year.

downtown, and people are saying, 'Boy, it would be nice to be able to eat and do something downtown besides go to the show,'" he said.

The business community heard the call. "I believe that investment follows investment, and so more boutiques and businesses start to show up," Johnson said.

Mayor Rod Roberson is happy about the downtown renaissance. He has fond memories of attending the Lerner Theatre. "I saw my first R-rated movie there," accompanying his mother to see "Super Fly" when he was about 15.

The theater and the Crystal Ballroom next door are the anchor of the city's downtown arts and entertainment district.

The hotel, built in 1923, is the tallest building in downtown Elkhart.

Over the years, it attracted entertainers like Bob Hope, Ed Sullivan and Audie Murphy. Sen. Robert Kennedy made a stop there during his 1968 presidential campaign.

The hotel was converted to senior housing in the 1970s. The building began to show its age, needing new elevators and mechanical systems.

A complete renovation of all 115,000 square feet of the historic hotel resulted in 93 guest rooms, two restaurants, ballroom, meeting space, rooftop bar and fitness rooms.

Hunsberger said Elkhart now has more than 2,400 hotel rooms.

## Reasons to visit

Visitors bring \$816 million of total economic impact to Elkhart County, according to the most recent economic impact study.

"When visitors come here, they're staying at our hotels, but then they're also visiting our attractions and spending their dollars here in our local businesses, which is a huge benefit," Hunsberger said.

He said beyond the downtown, other highlights include the riverwalk, Midwest Museum of American Art, the Ruthmere Museum, the New York Central Railroad Museum, and the Wellfield Botanical Gardens.

"We have the Quilt Gardens, which also celebrate our Amish culture and history here," Hunsberger said. "A lot of activity is not only established but is being planned for vibrancy in our downtown."

Common Council At-Large Councilor Arvis Dawson is

also proud of the city's progress. "Our downtown is kind of the heart of our city," he said. "You can't put a dollar tag on quality of life or quality of place issues. We love where we live; we live where we love."



**"You can't put a dollar tag on quality of life or quality of place issues. We love where we live; we live where we love."**

— Arvis Dawson  
Common Council

## THE FUTURE OF ELKHART

### Reasons to stay

Roberson hopes to attract more people to live in Elkhart. “We want people to come to downtown, not through downtown.”

Cities the size of Elkhart are now looking to quality of place and quality of life as the lifeblood for their existence, he said. The U.S. Census Bureau said Elkhart had a population of 53,484 in 2023 up from 50,949 in 2010.

“Our downtowns and our relationships to attracting and creating experiences for residents and visitors has to be second to none in order for us to survive as a city and for us to move into a place where our residents feel as though they would like to live, work and play in Elkhart,”

in the middle of Elkhart, is shaped like an elk’s heart.

The city’s location is key to its long history of manufacturing.

“We’re over indexed tremendously,” Roberson said. “We are in certain counts in the top 10 for manufacturing per capita in the United States. A year or two ago we were the No. 2 metro area for manufacturing in the United States.”

He said the RV industry powers that trend, but there’s more to it than that.

“When you flash back generations, you will find musical instruments, which we still make here in Elkhart,” he said. “We

on advanced manufacturing. It invested \$1.2 million in equipment its leaders say will help develop new products for Industry 4.0.

Industrial diversification is a goal for Dawson. After all, the city has

**\$816M** The total economic impact of tourism in Elkhart County each year.

had to reinvent itself multiple times, as Roberson noted, dominated by one industry to another. The RV industry is cyclical, tied closely to fuel prices and other economic trends.

“We want to be more of a tech place,” Dawson said.

Like Dawson, Roberson is concerned about having industries impervious to interest rate increases.

“It is understated how diverse our business base is,” Roberson said.

About 90% of the original equipment manufacturers in the RV industry are in Elkhart County, but so are 95% of their suppliers, he said.

“Remember, you have a house with all of these parts rolling down the street,” Roberson said. “During down times, we are still pushing products out the door.”

Johnson said industries are making necessary adjustments to technology changes.

“Businesses in this area are making far greater efficiencies in some level of higher quality and are less susceptible to some of the employment swings that happen when everything’s firing on all cylinders,” he said.

### Investing in future

Providing a steady workforce is a priority for the city.

“One of the major challenges is making sure that we’re able to close the skills gap for those that are currently working and our future employees that are coming up through our schools and colleges and universities to make sure they can have the skill sets to continue to learn for the future of businesses in this area,” Johnson said.

Dawson praised Ivy Tech’s dual credit program.

“My granddaughter this summer is going to get her associate degree before



Photos provided by Elkhart County, IN CVB

**The Lerner Theatre underwent an \$18 million renovation in 2011. The 2,000-seat theater, which opened Nov. 27, 1924, went through a series of owners and name changes until 1990, when the city purchased the vacant theater to save it from deterioration.**

Roberson said. “That’s a different way that cities look at themselves.”

He said Elkhart is no different from other communities across the country.

“Their vision is tied to creating these types of experiences in their communities that speak to that level of entertaining, of experience, of attractiveness — events, things to do that characterize their existence,” Roberson said.

“You have to capitalize on your own unique strengths.”

### Manufacturing mecca

Elkhart derives its name from the confluence of two rivers, the Elkhart and St. Joseph. Island Park, which sits

were No. 1 in the world. And pharmaceuticals, we were No. 1 in the world. Alka-Seltzer was created here in Elkhart.”

Manufacturing provided 65,213 jobs in Elkhart County in 2023, according to Hoosiers by the Numbers.

“So manufacturing is just tethered to where we need to go in the future,” Roberson said. “The biggest challenge here is automation.”

Ivy Tech Community College’s advanced manufacturing flex lab in Elkhart offers more than 10,000 square feet of laboratory space to learn about the future of manufacturing.

Speedgrip Chuck Co., founded in Elkhart 77 years ago, is leaning heavily



she even graduates from high school,” he said earlier this year.

Manufacturers are attracted to Elkhart because of its location.

“We sit right in the middle of four industrial cities in the Midwest that literally generate an opportunity for us to move our goods and products across the Midwest and across the country,” Roberson said.

While manufacturing makes sense logistically in Elkhart, there are other advantages to doing business here.

“It is also tethered to people that would like to live in a space that has a low cost of living with beautiful scenery that provides events that can draw from these relationships or these population bases all across the Midwest,” he said.

One major employer already recognizes that. This fall, Walmart is opening an 800,000-square-foot distribution center, Dawson said.

Railroads are a part of the city’s history and its future as well. They first arrived in the city in 1851. The Norfolk Southern Railway’s Elkhart Yard is now the



**Elkhart hosted its 36th Jazz Festival for four days in June. The festival showcases about 100 performers and attracts 20,000 to the city for the weekend.**

second-largest railroad yard for freight east of the Mississippi River, the city says.

About 100 trains move daily through the city. The city is working with the Indiana Department of Transportation on the Hively Avenue Overpass Project to address traffic congestion on the at-grade crossing there. About 6,000 vehicles cross every day.

Earlier this year, Patriot Rail began work on a long-awaited rail improvement project. Reconstruction of six rail crossings is the first step in a multi-phase plan by the city and Patriot Rail to upgrade and improve rail transit, improving the efficiency of moving freight to and from industries along the rail line.

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Photo provided by Elkhart County, IN CVB

**Elkhart's aquatic center features one of only five pools that is larger than Olympic size. It holds 1.1 million gallons of water. It has hosted numerous championships.**

### Entrepreneurial spirit

Music is another longtime driver of economic development in Elkhart.

Conn-Selmer makes woodwind and brass instruments in Elkhart. Roberson's mother-in-law worked for Selmer. It merged with Steinway Musical Instruments and United Musical Instruments in 2003.

Because of that musical history, Elkhart's Jazz Fest has become known around the country.

"Most jazz aficionados and music professionals in general know about the Jazz Fest," Roberson said.

Those roots run deep in the business community.

"We're really an entrepreneurial spirit here," Dawson said.

It's a theme that others recognize.

"Entrepreneurship has always been key," Johnson said. "The number of businesses in this area that started in somebody's garage because they have an idea and were able to get support to get that business off the ground is very important."

Entrepreneurial spirit must be accompanied by entrepreneurial

action, he said. "The business community is very supportive. It's helping entrepreneurs think through those things," Johnson said.

The chamber devotes resources to helping businesses thrive, just as it has for nearly 100 years. It isn't just about networking, although that's important, but also about identifying barriers to success.

At the site of the former Concord Mall, small manufacturers are being lured to give them access to supply chain transportation routes. The plan is to help them grow in that space and perhaps even outgrow it.

"We have investors that have built spec buildings in anticipation for those companies being ready to grow and then move into other facilities," Johnson said. "We're trying to create an ecosystem that allows you to start, allows you to grow and allows you then to move in case they stay within Elkhart County."

"It's that kind of speculative investment and foresight and vision that is going to make a difference as new technologies are moving into the area."

### Housing report

Among the city's challenges is providing enough housing.

"We at one time were the No. 1 housing market in the country," Dawson said. The city is working with developers to provide workforce housing.

Roberson said the city is working to draw more residents downtown and to nearby neighborhoods. Apartments near the riverwalk, aquatics facility and medical center have a waiting list, Roberson said. That's the power of having strong amenities people desire.

Additional housing is needed at all price points, Johnson said.

"Some of the density we have in our older homes is kind of high," he said, making the area more walkable.

The city is intentionally being made more walkable downtown. Introducing trees and narrowing thoroughfares allows the city to redefine the downtown with residential living as well as with shops and small businesses.

"We want people to come and live in our downtown, so we're changing those one-way streets to two ways," Roberson said.



The \$70 million aquatic center is within walking distance of downtown. It's a symbol of the strong tradition of philanthropy in the city.

"We always seem to rise to the situation to meet the needs," Dawson said. "We are our brothers' keepers."

### Tangible results

The improvements in the city, especially its downtown, are paying off.

"Quite frankly, we have a little metric, proof of that," Roberson said. "From 2000 to 2010, we suffered a 2% decrease in our population. From 2010 to 2020, we've incurred a 4% increase. So, when we looked at it over those 20 years, what caused the six-point swing? In 2010, we reopened a theater."

Roberson was on the City Council at the time. Improvements downtown and throughout the city have continued.

"We've articulated a combination of revenue streams to make \$150 million public investment into what we know will return half a billion dollars in



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*Lerner Theatre was the catalyst for downtown renaissance.*



**ROD ROBERSON**

MAYOR

*City on track to give residents plenty of reasons to live, work and play in Elkhart.*

private investment," including 1,700 new housing units, Roberson said.

Elkhart was founded in 1831 when Dr. Havilah Beardsley bought one square mile of land at the confluence of the St. Joseph and Elkhart rivers. The city has transformed repeatedly since then and continues to work toward positioning itself for a bright future.

"I am an eternal optimist; however, I think the reality is that our community is dedicated to investing in its future," Hunsberger said. "Having grown up in Elkhart County, I've seen our communities grow because individuals and the municipalities and our leaders have a vision. They can see out into the future, and we're planning for it." ■

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# Build brand with editor's help



Pitch stories that ring with interesting facts, quotes and sources

HEATHER PFUNDSTEIN

**T**he movies often make editors sound oh, so cool — and sometimes a little intimidating. From “The Devil Wears Prada” to “Confessions of a Shopaholic,” editors of books, magazines and news media are usually depicted as larger than life.

Even my teenage daughter is proud to tell her friends that her mom is an editor.

## But what does an editor do?

**E**ditors are in charge of the content for various media platforms, and they decide what stories will be printed, broadcasted or posted online. Media outlets include newspapers, magazines, television and radio, and websites. Editors wear many hats — especially at smaller organizations.

They decide which stories to publish based on how relevant they are to the missions of their organizations, as well as appealing to their target audiences.

They research story ideas, assign them to writers and make sure the content meets

editorial standards, including style and copy editing. They also decide how to visually tell the story using photos, graphics and illustrations.

Editors are really gatekeepers who sift through a mountain of press releases looking for unique perspectives and sources. They must be creative thinkers who have the ability to decide what is most important to their readers in a certain coverage area.

As for our magazine, we are looking for positive stories about people, organizations and businesses doing interesting things in Northwest and North Central Indiana. For instance, a real estate agent

who sails in her off hours, daughters taking over the family business, new businesses opening, significant economic developments and leadership changes.

So, how do you get an editor to read your press release or answer your email? A little timing, luck and tenacity go a long way.

## First, send a press release!

**S**o how do you write a press release for the news media?

First, think about what's most important; then add key details to make an editor's job easy. Include a high-resolution photo with caption information, including who to credit with taking it.

Here are some key points:

- Write a headline that has key words. For example: Your company name, a verb and object.
- Your intro should be the most important information, including what cities/towns/counties it affects. Think of it as your resume's summary.
- Put key details in bullet points, including who, what, where, why and when.
- Offer a quote from company management about why this information is important. Make sure to name the person, along with title.
- Include a link to your company's website or the press release already posted on your website.
- Finally, round it out with an “about us” paragraph. It might feature how long the company has been in business, how many locations and where, number of employees and other pertinent information you think is important.

Then, send it during business hours!

## Don't give up!

**E**ditors are like hiring managers. They receive a lot of press releases, so your subject line is important. Make sure it tells the editor this email is relevant to their readership.

## NWI BIZHUB

▶ Northwest Indiana Business Magazine is partnering with the NWI BizHub to collaborate on content and resources that will help small businesses start and grow in the Region.



Do a little research about the media outlet's readership. Most have an “about us page” or a media kit that will tell you about their coverage areas, content and demographics. Tell them how your company meets these criteria.

Editors don't mind a follow-up email, especially if you've done the homework described above.

Finally, keep in mind that most media outlets are for-profit businesses. They need your financial support to hire more people to write stories, take pictures, design and print pages, and post stories to websites and social media. Editors love their jobs but also need to make a living — just like you! So, consider advertising to support your local media.

## Become part of the process

**J**ournalists love to tell great stories. But they also need people in the communities they serve to help them find ideas.

Here in Northwest Indiana, media outlets turn to thought leaders and experts to comment on the important issues of the day. But editors and writers also need sources who are willing to share their specific experiences on topics like economic development, growth, quality of place and a commitment to community.

It's our job to tell the Region's story, so join the conversation by contacting the editor! ■

*This column was published in partnership with the NWI BizHub. Read more stories on the nonprofit's blog at [nwibizhub.com](http://nwibizhub.com).*



▶ **Heather Pfundstein** is the publisher and executive editor of Northwest Indiana Business Magazine.



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# Passion for helping people



READ STORY ON PHONE

Merrillville-based Around the Clock Transportation puts community first



EMT Ashley Villasana (left) and Director of Operations Tia Thomas-Lucas are part of the Around the Clock Transportation team.

Provided by ATC

Patients and employees were everywhere. It was stressful, but the money didn't compensate for the stress level. Instead, I could take one ambulance and really handle two or three wheelchair operations in a day."

Beyond the impact on the bottom line, Dunlap said the aging population was another reason to go in this direction. Older people tend to need assistance getting around, and there's an opportunity to fill a gap in services.

In this way, the Gary native said his Merrillville-based business is about more than turning a profit. ATC partners with numerous hospitals, nursing homes and dialysis centers. These partnerships ensure that ATC is a go-to service for nonemergency and emergency medical transportation.

## Community endeavor

Ultimately, his service is about helping people's loved ones access health care.

Dunlap said ATC's motto, "neighbors caring for neighbors," underscores his commitment to the community. He is involved in local events and charity work.

Dunlap also serves on the Merrillville Community School Corp. board and participates in various community and professional organizations.

Methodist Hospitals' EMS Director Tom Fentress can attest to Dunlap's character and follow-through.

"His unwavering dedication to his community and those he serves always comes to mind," Fentress said about Dunlap.

"I first met Alex when he was determined to start an ambulance service to support his existing clientele better, recognizing their need for additional services."

Looking ahead, Dunlap said, the company is just getting started.

"Part of my growth plan just started this year," he said. "We want to make sure that we get two or three

LAUREN CAGGIANO

Alex Dunlap's journey to entrepreneurship began like it does for many. An opportunity was presented, and he took a leap of faith.

A longtime IT professional at PepsiCo, Dunlap's career shift was prompted by the growing trend to outsource in his field and a desire for a new challenge. He said he saw "the writing on the wall," which led him to his cousin's wheelchair transport service.

"I always tell people now that, if you don't manage your life, somebody will manage it for you," Dunlap said. "I ended up joining (my cousin) a little bit before 2017, still working for PepsiCo and working there. But in

2017, I retired from PepsiCo and went full time with the transportation company."

## Business model change

By 2018, he had purchased his cousin's business interest and transformed it from a wheelchair transportation service into a full-fledged ambulance company: Around the

Clock Transportation. His business savvy, gleaned from years spent in a corporate career, led him to make a strategic move that has paid off.

"We removed all of our wheelchair operations, and I converted it over to an ambulance company," he said.

"Previously, we had maybe 15 wheelchairs running out there every day.

## AROUND THE CLOCK TRANSPORTATION

► The Merrillville-based company is led by CEO Alex Dunlap III. He took over leadership in 2017. The company offers emergency services, life support and long-distance medical transportation.



**“I first met Alex when he was determined to start an ambulance service to support his existing clientele better, recognizing their need for additional services.”**

— Tom Fentress  
Methodist Hospitals



**“I always tell people now that, if you don't manage your life, somebody will manage it for you.”**

— Alex Dunlap III  
ATC Transportation



wheelchair vans that we want to add yearly in order to accommodate that. We also want to continue to expand our service area and cover all of Indiana.”

Additionally, he's exploring avenues like a telehealth partnership. This arrangement would allow ATC to be a liaison for doctors' offices and hospitals.

His staff would visit the patient's home to facilitate remote consultations and necessary transportation. Dunlap said this initiative could significantly reduce hospital readmission rates, benefiting patients and health care providers.

### Investing in relationships

Whatever happens, Dunlap said he is focused on the fundamentals. That means maintaining the culture he's worked hard to establish.

“It's a family-oriented environment,” he said. “We have 30 employees and around 10 ambulances, so we have a really comfortable feel of a family.”

This sentiment resonates with customers, too. Dunlap recalled a touching gesture from a customer's family.

“We were just transporting a patient as normal,” he said. “Next thing you know, we received a \$1,000 gift in the mail for my employees to buy food and things for them.”

Despite its success, ATC faces challenges, particularly in recruitment and competition. The limited number of paramedics in Indiana means that ATC must work hard to attract and retain talent. As the first African American-owned ambulance company in Gary to achieve the advanced life support designation, Dunlap is aware of the systemic challenges. Yet, he remains hungry and humble.

“(Dunlap) told me (when he first took over the business) that his primary goal was to help those who rely on him,” Fentress said. “This commitment is evident in all aspects of his work, including his interactions with his employees.” ■



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# Homegrown leader



## Wightman makes thoughtful transition in choosing longtime employee as new president

CHAS REILLY

Steve Carlisle knows what it takes to climb the corporate ladder.

After graduating from Michigan State University almost 30 years ago, Carlisle was offered a position as an inspector at Wightman, which serves the Great Lakes region.



► **Steve Carlisle** was named Wightman's sixth president during a shareholder meeting April 9. Carlisle has been an employee of the Michigan-based consulting firm for 27 years. It has offices in Portage and South Bend.

He's held a variety of positions at the architecture, civil engineering and surveying firm throughout his career. But his crowning achievement was becoming the company's president in April.

"The opportunity to lead Wightman aligns with my personal and professional aspirations, and I'm excited to continue the firm's lasting legacy of success," Carlisle said.

He is the sixth president of the Benton Harbor, Michigan-based company.

He recalled how he got his start at Wightman.

"When I first interviewed, my boss hired me as an inspector because they didn't have an engineering role," Carlisle said.

Although it wasn't the position he was seeking, he decided to take the job. Before he started, an engineer at Wightman decided to leave.

"So, a position opened up for me," Carlisle said.

He's been with Wightman his entire career, and his responsibilities have grown through the years.

"It's just been really fulfilling to be a part of the firm that I started with right out of school," he said.

Carlisle said he's been associated with many meaningful projects throughout his tenure at Wightman, but there's one that stands out.

It was a small "run of the mill" intersection project in Kalamazoo that cost about \$250,000.

"Nothing to speak of, but it sure did a lot for my career as an engineering professional," he said.

It was a controversial project, and Carlisle was front and center explaining the initiative to the public and political officials.

"(It) really taught me a lot of things, helped me grow in my career, take on more responsibility," Carlisle said. "My boss let me run with it. I got a few gray hairs over that, but it really taught me a lot about interacting with the public and the importance of following standards and being able to convey that and communicate and be responsive."

Throughout his 27 years at Wightman, Carlisle has served in a variety of roles that prepared him for his position as president.

He was named director of engineering in 2015 before he transitioned to the role of government sector leader in 2022.

"Which allowed me to get a little bit more exposure to some more work outside of the engineering department," Carlisle said. "Because we do work across our three main services — surveying, architecture and engineering — and so it allowed me to get a little more familiar with that, and me being outside of my typical client base."

Carlisle also served on Wightman's board of directors from 2012 to 2023.

That included a couple of stints as the chairman of the board, which helped him understand the broader sense of the work being done at Wightman rather than just his purview of engineering and government work.

During that time, he worked closely with former Wightman President Matt Davis. That experience helped Carlisle understand certain aspects of the president's role.

"It really helped me prepare for what I was getting myself into," Carlisle said.

Davis joined Wightman in 1994 and will continue with the firm as a full-time special project manager. He became president in 2015.

The 78-year-old company took two years to identify its new president.

"Steve's proven leadership abilities, industry knowledge and commitment to Wightman make him the perfect fit to lead our firm into the future," said Brian

Lieberg, Wightman's chairman of the board, in a press release. "We are confident that under his leadership Wightman will continue a path of growth, while still providing quality services and exceeding our clients' expectations."

Davis said Wightman made the right choice by selecting Carlisle to serve as president.

"His experience in operations, business development and leading the board gives him a broad perspective of our clients

and business," Davis said. "He seeks to understand people, caring about what they care about. The result is relationships built on trust and a high level of commitment to our strategic plan." ■

*Email news@nwindinabusiness.com to nominate a business leader for this column.*

**“(Steve Carlisle) seeks to understand people, caring about what they care about. The result is relationships built on trust and a high level of commitment to our strategic plan.”**

— Matt Davis  
Wightman





# BUSINESS LOANS



## Mitch Gaffigan

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# MAKING A DIFFERENCE

# Commitment to children



## Court Appointed Special Advocates volunteers find rewards much greater than challenges



Crossroads CASA volunteers gathered in May. In 2023, Crossroads CASA in Rensselaer served 123 children in Jasper, Newton and Benton counties.

Photo provided by Crossroads CASA

KERRY SAPET

A dedicated group of individuals is making a difference in the lives of some of the most vulnerable children in Northwest Indiana.

They are Court Appointed Special Advocates volunteers. Their work is a cornerstone of support for children who have been removed from their homes due to abuse or neglect.

### Child advocates

CASA is a nationwide network of trained volunteers who advocate for children involved in the legal system. Judges appoint these community volun-

**123** The number of children in Jasper, Newton and Benton counties served by Crossroads CASA in 2023.

teers to represent the best interests of children. CASA volunteers act as the eyes and ears of the court.

Each volunteer is paired with a child or multiple children in a family. The volunteer visits the child regularly, builds a relationship and helps determine what services will benefit

the child. They provide crucial information to judges to help the court make informed decisions about the child's future.

"The goal is to advocate for the best interest of the child, not the parents or the agencies involved, but the child," said Jackie Dermody, CEO of Family Advocates in La Porte.

### Regional impact

CASA programs are funded by a variety of methods, including grants from the state of Indiana CASA program; Victims of Crime Act federal funds, county funding, fundraising and donations. The impact of CASA in the Region is profound.

"In the last six months, we have seen a significant increase in youth being removed from their homes in La Porte County," Dermody said. "Last month, we had 290 children in our program, which is the largest number we have ever managed."

In 2023, Crossroads CASA in Rensselaer served 123 children in Jasper, Newton and Benton counties.

### Providing support

By advocating for stability, safety and permanency, CASA volunteers establish relationships not only with the children they represent but also with their families, foster parents, social workers and teachers — a comprehensive support network around each child.

Mary Kay Emmerich has served as a Crossroads CASA volunteer for 14 years.

"I want to make a difference in the lives of children," Emmerich said. "CASA is a way to make lifelong impacts for children, which will leave a legacy even after I am gone."

Working as a CASA volunteer can be emotionally taxing.

"Being a CASA volunteer is not for the faint of heart," Dermody said. "Our volunteers understand the significant impact they make on the lives of these children. They are directly involved in determining if a child returns home or if the parent/child relationship is terminated and helping to secure a forever home for these youths."

Despite these challenges, the rewards are immeasurable. For many CASA volunteers, the opportunity to make a lasting difference in a child's life



outweighs difficulties they may face along the way.

“The biggest reward is leaving families and children better than when I first met them,” Emmerich said. “We are the lucky ones that see a child’s story change knowing that we had a part of it.”

### Looking ahead

Regional CASA programs are seeking volunteers. They have waiting lists of children in need of advocates.

“We are looking for volunteers from the community who are committed to advocating for the best interests of children involved in the child welfare system through no fault of their own,” said Katie Hall, Crossroads CASA director.

Volunteers complete about 30 hours of screening and training. The average time commitment as a volunteer is five to 10 hours a month.

“We ask volunteers to at least serve the life of a case,” Hall said. “We strive on being a consistent pillar in a child’s life when they are experiencing a lot of uncertainty.”

CASA in Northwest Indiana stands as a testament to the power of community, advocacy and support. CASA volunteers ensure that children’s voices are heard, and their best interests are represented.

“While being a CASA volunteer can be difficult from time to time, due to the extent of abuse or neglect suffered by the child, the CASA volunteer has the absolute ability to forever change the course of a child’s life,” Dermody said. “It is one of the most impactful volunteer opportunities available in our community. One caring adult can make all the difference.” ■

“Being a CASA volunteer is not for the faint of heart. Our volunteers understand the significant impact they make on the lives of these children.”



— Jackie Dermody  
Family Advocates

## HOW TO VOLUNTEER

### Applicant requirements:

To be a CASA volunteer, applicants must fulfill the following requirements:

- Must be at least 21 years of age.
- Must participate in 30 hours of initial training.
- Must hold at least a high school diploma or a GED certificate.
- Must not be an active foster parent.
- Must not be employed by the Department of Family and Children Services.
- Must participate in a pre-training interview and must pass a criminal background check.

Source: [lakecounty.in.gov/departments/juvenile-casa](http://lakecounty.in.gov/departments/juvenile-casa)

### Who to contact:

- **Crossroads CASA:** Katie Hall, director, 219-866-0843, [katie.hall@co.jasper.in.us](mailto:katie.hall@co.jasper.in.us), Application: [in-crossroads.evintosolutions.com/VolunteerApplication](http://in-crossroads.evintosolutions.com/VolunteerApplication)
- **Lake County CASA:** Joann Price, director, (219) 755-3199, website: [lakecounty.in.gov/departments/juvenile-casa](http://lakecounty.in.gov/departments/juvenile-casa)
- **La Porte CASA — Family Advocates:** Jackie Dermody, CEO, 219-324-3385, [dermody@lpfamilyadvocates.com](mailto:dermody@lpfamilyadvocates.com)
- **Porter County CASA — Family & Youth Services Bureau:** Sarah Fink, director, (219) 324-3385, [casainfo@fysb.org](mailto:casainfo@fysb.org), Website: [portercountycasa.org/volunteer](http://portercountycasa.org/volunteer)

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# Roller derby after work

South Shore players seek adventure, friendship in league that still brings out crowds



READ STORY ON PHONE



The South Shore Roller Derby is a competitive flat-track league in Northwest Indiana. The team will play a double header Sept. 14 at the William E. Urschel Pavilion in Valparaiso.

Photo provided by the South Shore Roller Derby

STEVE ZALUSKY

The names San Francisco Bay Bombers and Los Angeles Thunderbirds awaken fond memories among fans of classic roller derby and roller games.

Those teams may be long gone, but roller derby is alive and well in Northwest Indiana. The South Shore Roller Derby plays before enthusiastic crowds in such venues as Bulldog Park in Crown Point, the William E. Urschel Pavilion in Valparaiso and the Hammond Civic Center, where the team dishes out some serious jamming and blocking.

The nonprofit's mission is to empower women and athleticism, said Ellen Kapitan, president of the South Shore Roller Derby board of directors.

Kapitan, who lives in Valparaiso, said the organization is community driven. This year it established a partnership with Meals on Wheels, with proceeds from events going to the charity. A handful of members also do meal delivery — although Kapitan said they do not deliver on skates. Last year, the derby partnered with Habitat for Humanity and did some volunteer work building one of their houses.

The classic skaters of roller games and roller derby adopted colorful nicknames, and their Northwest Indiana counterparts have followed suit — Kapitan skates under the moniker El Kapitan.

Valparaiso resident Cassidee Jacobsen goes by the name Casanova Crush.

The name stems from her non-derby life in the aerospace industry. Jacobsen,



**H. FACE  
KILLA**

► Heather Lakich  
14-year veteran



**KUNG POW  
KITTEN**

► Bre Leaman  
Player, team nurse

who has an engineering degree, is a national account manager for Rexnord Aerospace in the Chicago area. The company specializes in aerospace solutions for commercial and defense aircraft.

“I have always been into space, and Casanova kind of reminds me of that,” she said.

Jacobsen is also a coach. She serves as a mentor for derby newbies who don't know how to skate or play the game, and she coordinates all bouts.

There are significant differences between the South Shore Roller Derby and the old school derby. They skate on a flat, rather than a banked, track. Also, this is a team of women, unlike the old co-ed derby teams. Theatrics are at a minimum, and there are strict rules regarding violence, so throwing elbows, punches and chairs is not allowed. Otherwise, you have the same elements: jammers, blockers and the pack.

Kapitan said she became involved in skating in Nevada shortly after she graduated from Purdue University. She wanted to meet new people. She had seen the movie “Whip It” and also watched the derby in West Lafayette.

In her off-track life, Kapitan is a government employee, working for Porter County Recycling and Waste Reduction.

She said she is glad she joined the derby because “I met so many people that I would have never met otherwise.”

Heather Lakich, of Lansing, Illinois, otherwise known as H. Face Killa, a nod to the rapper Ghostface Killah, has been skating in the derby for 14 years. A



seasoned veteran, she is the head coach of the South Shore Roller Derby.

In her day job, Lakich is an IT professional who works in downtown Chicago. And in her spare time, she likes mountain biking and gardening.

She said she has not only skated on the flat track, but also on the classic banked track in Arizona. The difference with the latter, she said, is “centrifugal force.”

“On the banked track, you go really fast,” she said. “And you kind of use that oval to get a lot of speed. When you’re skating on a flat track, it’s pulling you to the outside of the track. And with the flat track, there is no railing. That railing around the banked track is killer. That will give you a torn shoulder so fast.”

Every team needs medical attention, and Bre Leaman, also known as Kung POW Kitten, provides a one-stop shop. Not only does the Michigan City resident skate, but she is also the team nurse.

“I kind of joined on a whim,” she said. In her profession, she had worked with women in Denver and in Austin who



**Cassidee Jacobsen, better known as Casanova Crush on the South Shore Roller Derby team, is a national account manager for Rexnord Aerospace in the Chicago area.**

Provided by South Shore Roller Derby

had skated on a banked track and became fascinated.

As she approached 40, she said, she had her home life and work — she is a nurse at an internal medicine clinic — and wanted to do something that was just hers. The 12 weeks of training was long but worth it. She said she broke her

tailbone during her first practice, but soon got the hang of the sport.

In addition to her uniform and skates, Leaman, who functions mainly as a blocker, carries around a medical bag.

“They didn’t even care that I don’t do broken bones,” she said. “They were like, ‘It doesn’t matter. You’re a nurse.’” ■

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# AI will bring change



READ STORY ON PHONE

Searching Google? You've already used technology that will change future of entrepreneurship

CHAD NALLY

**W**ith rapidly changing technology, small business owners might think there is no way to keep up. But one new innovation might just make working easier: artificial intelligence.

But what exactly is AI?

Well, think of it as super-smart technology that can learn, think and solve problems — almost like a human brain — but in a computer. (I actually asked ChatGPT, one of the most widely known AI platforms, to provide me with this definition).

## AI in everyday business

**E**ver noticed how Google always seems to know what you're looking for? Yep, you're already using AI! Search engines like Google use AI to tailor search results based on your interests and habits, helping small businesses get noticed online.



► **Chad Nally**, a life-long resident of Northwest Indiana, has been a partner at Burke Costanza & Carberry since 2019, where his practice focuses on commercial litigation and creditors' rights.

Social media was an early adopter of AI. Platforms like Facebook and Instagram use AI to show you posts and ads that you're more likely to engage with.

Even your inbox isn't safe from AI.

Do marketing emails seem like they are written by an individual and not just some "bot"?

That's because AI helps businesses send personalized emails that grab your attention and keep you coming back for more.

## Unlock efficiency, savings

**B**ut AI isn't just about making things personalized — it's also a game-changer when it comes to saving time and money. Instead of spending hours on tedious tasks, small businesses can use AI to do the heavy lifting for them. In addition, AI can be used to provide enhanced customer service with AI-powered chatbots handling customer inquiries and support 24/7, reducing the strain on dedicated customer service representatives.

Whether it's sorting through mountains of data or finding the best time to send out marketing emails, AI can handle it all in a fraction of the time. And with more time on their hands, small business owners can focus on what really matters — like serving customers and growing their business.

Every industry is going to be unique. Small business owners should be watching for opportunities to use AI. By leveraging AI technologies, small businesses can optimize their operations, improve productivity, and ultimately, save money in various aspects of their business.

## AI in legal field

**T**he legal industry is rapidly integrating AI to streamline processes, enhance efficiency and improve outcomes. Companies like Casetext leverage AI to assist lawyers in legal research, offering insights and relevant case law. E-discovery platforms such as Relativity and Everlaw use AI to sift through vast amounts of data, reducing time and costs associated with document review. This doesn't make lawyers obsolete. Rather AI is a tool that can be used to maximize efficiency and provide the best possible services for clients.

## Innovation vs. ethical considerations

**O**f course, with great power comes great responsibility. As small businesses embrace AI, they need to make sure they're using it in a way that's fair, transparent and ethical. That means being upfront about how AI is being used and protecting people's privacy.

A famous example of the misuse of AI in the legal field is the attorney who drafted an entire argument based on fictional cases generated by AI. While there are dangers, companies have been putting in safeguards to address just these sorts of concerns.

**“By leveraging AI technologies, small businesses can optimize their operations, improve productivity, and ultimately, save money in various aspects of their business.”**

## Charting course for AI power

**S**o, what's next for small businesses and AI?

It's all about staying curious, adaptable and open to new possibilities. By embracing AI as a tool for innovation and growth, small businesses can carve out their own path in an ever-changing business landscape. Even if small business owners aren't interested in AI, it's important to realize competitors might be using it to get a leg up on customers.

As AI continues to progress, small businesses have the chance to lead the charge, become more efficient and shape the future of entrepreneurship.

You might also be thinking, did I use AI to write this column? Nope. I even ran it through an AI checker to make sure. I passed! ■

*Chad Nally served in the U.S. Air Force and earned a bachelor's degree in history from the University of Great Falls, Montana, and his law degree from Valparaiso University.*



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