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OCTOBER / NOVEMBER 2024

Northwest Indiana Business Magazine

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and surrounding counties*

Journey to Industry 4.0

*Experts, manufacturers take strides toward
digital transformation of Hoosier factories*

*Luke Vandercar
President and CEO
Sanlo Inc.*



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GOOD BIT

191,000 The number of women in Indiana who own businesses, according to the U.S. Small Business Administration. ► **PAGE 23**

IN THIS ISSUE

attended the Ignite the Region luncheon in August, and I was struck by the electricity in the ballroom.

I am not sure it was because those in attendance were truly excited to see each other or that the speakers infused some magic in the day. Sen. Todd Young said it best: "I think the Region's already ignited. It's on fire!"

That sense of momentum that good things are on the horizon for the Region also can be found in this issue's stories.

We start with manufacturers who are embracing Industry 4.0 with a little help from some state grants. The program is so popular that last year's funds ran out.

Companies also are creating a culture of wellness in the workplaces. Programs are no longer only gym memberships and apples in the common area, but realizing that happy and healthy workers are more productive.

Tax professionals in the Region also offer ways to negate stress by planning for next year — as much as possible. But a little uncertainty faces business owners and individuals alike in 2025.

Some organizations find creating community for their employees is the best way to draw the best talent — and keep

them. And they are making good on that promise with remarkable donations that support some of the new recreational facilities and social services that build quality of place and life here.

The town of Schererville is on the cusp of creating that kind of change also. With five big projects in the works, including space for a downtown, officials have been saving a long time to make their dreams come true.

Plus, we highlight eight women who are blazing trails and setting their own schedules. Each focused on their passion to pursue their financial goals.

We also feature cousins who came up with a way to manage construction runoff. A new leader at the South Shore Convention and Visitors Authority. A nonprofit that gives entrepreneurs space to collaborate, and musicians at the La Porte County Symphony Orchestra who stay in top form while they pursue other career goals.

We also hear from our partners about a new state tax study, a look at the historical economic impact of elections and six building blocks for embracing innovation.

Enjoy this issue!

— Heather Pfundstein, publisher/editor

PICTURE PERFECT



Photo Provided by NorthShore Health Centers

U.S. Rep. Frank Mrvan, Crown Point Mayor Pete Land, Crossroads Chamber representatives and Rusty the RailCat of the Gary SouthShore RailCats were among the about 175 people who were on hand Aug. 28 for the grand opening of the NorthShore Health Centers' new Crown Point clinic.

► **PAGE 6**

Professional advancement



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

HEATHER PFUNDSTEIN AND KERRY SAPET

Accounting

Munster-based **McMahon and Associates CPAs** added two staff members: **Maritsa Franco-Rodriguez** as a payroll processing clerk and **Bojana Pavic** as a senior tax preparer.

Michigan City-based **CLH, CPAs & Consultants** announced the promotion of **Edward Simokaitis**, **Alexia Perez** and **Katherine Dibkey** to management positions.

Banking

Matt Reed was promoted to vice president of IT at West Lafayette-based **Purdue Federal Credit Union**. **James Whelan** was promoted to vice president of accounting and finance. The credit union has service centers throughout the Region and branches in Crown Point and La Porte.

Carin Sassatelli was made the branch manager of **Centier Bank's** second location in Indianapolis. **Nicole Birmingham** was promoted to bank officer at the South Lake branch in Merrillville.

Michele Samuels, senior vice president, general auditor and compliance officer at **Blue Cross Blue Shield of Michigan**, and **Brian Walker**, retired president, CEO and director of **Herman Miller** (now MillerKnoll),

joined the board of **Horizon Bank** as independent directors.

Muncie-based **First Merchants Bank** and **First Merchants Private Wealth Advisors** hired **Doug Miltenberger** as a regional manager based in Indianapolis. It has locations throughout the Region.

South Bend-based **1st Source Bank** promoted three of its private bankers who serve its east region: **Shelly Babcock** to officer; **Angela Daly** to assistant vice president; and **Jim Story** to vice president of the bank. 1st Source Bank's specialty finance group was recognized as one of **Monitor's** Best Companies in Equipment Finance.

Notre Dame Federal Credit Union hired **Mariana Reyes** as a junior mortgage loan originator. **Namrata Mathur** was promoted to director of business intelligence. She joined the team in 2022 as a data analyst. **John Page** was hired as a business development representative.

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

Lance Murray is Cincinnati, Ohio-based **First Financial Bank's** new chief information security officer. The bank has eight locations in the Region.

Alan Hibshman joined Goshen-based **Interra Credit Union's** mortgage department as an analyst and mortgage loan originator.

Construction

St. Louis, Missouri-based **Marcone** restructured its HVAC leadership team. Hobart is home to one of its 200 locations in the U.S. and Canada. The leaders are **Mike Henderschott**, senior vice president of product management; **Adam Slusher**, senior director of product management; **Ben Merritt**, vice president of sales optimization; **Brian Klaus**, vice president of omni-channel engagement; **Chris Alonso**, vice president of HVAC strategic accounts; **Hector Jimenez**, regional vice president of Northern New England; **Ed Doherty**, regional vice president in Southern New England; **Steve Raimondi**, regional vice president in the Upper Midwest; and **Jennie Bryan**, regional vice president in the Lower Midwest.

Economic development

Five Region companies were named to the **2024 Inc. 5000** list of the fastest-growing private companies in the U.S., including: No. 510: **REsimpli**, Highland; No. 948: **WeCreate Media**, Valparaiso; No. 2,227: **Platinum**



BANKING
Matt Reed



BANKING
James Whelan



BANKING
Nicole Birmingham



BANKING
Doug Miltenberger



BANKING
Namrata Mathur

Speakers Agency, St. John; No. 3,595: **Erosion Construction Services**, Merrillville; and No. 4,789: **Ayr Custom Cabinetry**, Nappanee.

Six participants graduated June 25 from the seventh **South Bend – Elkhart Regional Partnership HustleSBE** cohort: **Elizabeth Coleman, Beauty King; Rhonda Davis, Rhonda’s Tasty Treats; Nicky Foust, Chefs for Seniors; Benita Pfeifer, D’Marie Boutique; Marcella Taylor, Arkie Enterprises;** and **Gregory Williams, Fitzgerald’s Smokehouse BBQ.**

The **Duneland Chamber of Commerce** honored the winners of its annual Community Awards: Putting Duneland on the Map Award: **Joseph Pete**; Business Renovation Award: **Wise Guys Liquors; Ruff Luxury Inn** at the Dunes; New Construction Award: **Duneland School Corp.**; Humanitarian of the Year: **Jim Trout; Ben and Sonya Welton**; Volunteer of the Year: **Barbara Black and Jane Delligatti; IAFF Local 4600**; Golden Achievement Award: **Bradley Sweet**; Serviceperson of the Year: Cpl.



BANKING
Lance Murray

Alexias DeJesus and **Tom Felter Jr.**; Duneland Distinguished Woman: **Dr. Mary Jane Eisenhower.**

Education

Indiana University Northwest’s Ryan Shelton was named 2023-2024 Athletics Director of the Year by the Chicagoland Collegiate Athletic Conference. **Elgis Streeter** joined the advancement and external affairs team as director of alumni engagement.

Indiana University South Bend Chancellor **Susan Elrod** plans to retire in December.

The **South Bend Alumni Association** inducted new members during its 37th annual Hall of Fame Induction and Award Banquet: Magistrate **Andre Gammage, Gary Gilot, Charlie Hayes, Greg Humnicky, Vickie McIntire, Judith Overmeyer** and **Seabe Gavin Sr.** (in memorium).

The **Gary Community School Corp.** board of trustees approved the hiring of **Linda Zaborowski** as chief financial officer. **Hank Kilander** was promoted to athletic director. **Jovanka**



BANKING
Alan Hibshman

Cvitkovich was named the director of human resources.

Valparaiso University’s College of Business was named to **The Princeton Review’s** list of the top 50 online MBA programs for 2024. Valparaiso University was recognized by **Phi Theta Kappa** for the fifth year in a row as one of the most transfer-friendly schools in the nation. Faculty members were honored during the convocation ceremony in August: Excellence in Teaching Award: **Daniel Maguire**; Valparaiso University Alumni Association Distinguished Teacher Award: **Caroline Ban**; Richard P. Baepler Distinguished Professorship in the Humanities: **Martin Buinicki**; Frederick F. Jenny Jr. Professor of Emerging Technology: **Jesse Sestito**; and the Dixon and Herta E. Benz Professorship: **Lara Pudwell. Robert Wichlinski**, lecturer of computing and information sciences, was inducted into The Circle of Corydon by **Gov. Eric Holcomb.**

Madalyn Martin, winner of the **2024 Congressional Art Competition**, will have her painting of a store in Hammond displayed in the U.S. Capitol.



EDUCATION
Ryan Shelton



EDUCATION
Elgis Streeter



EDUCATION
Linda Zaborowski



EDUCATION
Michael Schreffler



GOVERNMENT
Scott Miller

AROUND THE REGION



HEALTH CARE
Asad Torabi



HEALTH CARE
Lynn Scott



HEALTH CARE
Jon Lawson



INSURANCE
David Walters

Art historian and College of Arts and Letters Associate Dean for the Arts **Michael Schreffler** was named director of the **University of Notre Dame's** new Arts Initiative emerging from "Notre Dame 2033: A Strategic Framework."

Energy

Northwest Indiana's **Mammoth Solar** project received a **North American Agrivoltaics Award** for pairing solar with sustainable agriculture practices.

Engineering

Tim Hadders of Hammond-based **Advanced Engineering Services** took home the trophy at **Northwest Indiana Business RoundTable's** cook off in Crown Point.

Indianapolis-based **VS Engineering** plans to open a new office in Merrillville.

Government

Scott Miller, superintendent of the **School City of Hammond**, is Mayor **Thomas McDermott Jr.'s** new chief

of staff. Miller was superintendent for five years.

Health care

Franciscan Health opened an office in La Porte that serves orthopedic patients and provides **WorkingWell** and **HEALTHeACCESS** locations. Interventional Cardiologist **Asad Torabi** joined the **Franciscan Physician Network** in Dyer and Crown Point. Family medicine physician **Narayan Prabhakar** joined the Dyer office.



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*Association of Public and Land-Grant Universities, 2023

Atlanta-based **Aveanna Healthcare**, a home health care service, plans to open a new location in Merrillville.

Powers Health and **Northwest Cancer Centers** are working together to open a new cancer center in Crown Point in summer 2025. Powers Health is expanding services for patients seeking emergency care by opening a new emergency department in Valparaiso later this year.

Hopebridge Autism Therapy Centers opened its 22nd location in Indiana at 1946 45th St. in Munster.

Sacred Dunes Integrative Health moved to 130 Commerce Square in Michigan City.

Jon and Katrina Lawson opened a **Right at Home** office in South Bend.

Regional Health Systems opened a new Crisis C.A.R.E. Unit at its Merrillville location.

Anthem Blue Cross and Blue Shield in Indiana named **Lynn Scott** president of its Medicaid health plan.

NorthShore Health Centers opened a new Crown Point facility at 310 W. 112th St.

Insurance

South Bend-based **Gibson** promoted several employees to leadership positions: **David Walters** to president, **Nicole Fallowfield** to chief people officer and **Patrick Harpenau** to employee benefits growth officer.

Law

South Bend-based **Barnes & Thornburg** hired **Christopher Lenz**, a paralegal, and **Drew Morgan**, an immigration coordinator. Both will be based in the South Bend office.

Best Lawyers released the 31st edition of **The Best Lawyers in America** list, which includes the following legal professionals in the Region: Chesterton: **Kenneth Allen, Allen Law Group; Bryan Bradley, Allen Law Group; Robert Brown, Allen Law Group; Otto Shragal, Allen Law Group;** Elkhart: **Michael Fenech, Barnes & Thornburg; Andrew Helfrich, Barnes & Thornburg; Timothy Weaver, Barnes & Thornburg;** Merrillville: **Timothy S Schafer, Schafer & Schafer;** Mishawaka: **Jennifer VanderVeen, VanderVeen Elder and Special Needs**

Law; Schererville: **Patrick Devine, Hinshaw & Culbertson;** and **Jennifer Kalas, Hinshaw & Culbertson;** South Bend: **Brian Casey, Barnes & Thornburg; Timothy Curran, SouthBank Legal; Janilyn Brouwer Daub, Barnes & Thornburg; Robert Devetski, Barnes & Thornburg; Timothy Emerick, Barnes & Thornburg; Philip Faccenda Jr., Barnes & Thornburg; Jeanine Gozdecki, Barnes & Thornburg; Thomas Hall, THK Law;**

Erin Linder Hanig, SouthBank Legal; Michael Hays, THK Law; Michael Knight, Barnes & Thornburg; Tracy Knox, Barnes & Thornburg; John LaDue, SouthBank Legal; Greta Roemer Lewis, THK Law; James Lewis, THK Law; Teresa Maginn, Barnes & Thornburg; Timothy Maher, Barnes & Thornburg; Richard Morgan, Pfeifer, Morgan & Stesiak; Edward Murphy Jr., Foley & Murphy; Michael Palmer, Barnes &

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AROUND THE REGION



LAW
Drew Morgan



LOGISTICS
Erica Jackson



NONPROFIT
Olatunji Ajani



NONPROFIT
Christina Gilkey

Thornburg; **Randolph Rompola**, Barnes & Thornburg; **Jason Schultz**, Barnes & Thornburg; **Eric Seigel**, THK Law; **Laura Seng**, Barnes & Thornburg; **John Smarrella**, Barnes & Thornburg; **Jeffrey Stesiak**, Pfeifer, Morgan & Stesiak; **James Tuesley**, Barnes & Thornburg; **Malcolm Tuesley**, THK Law; **Eric von Deck**, THK Law. Lawyers from the **Ones to Watch** list: **Kahlyn Ashcraft**, THK Law; **Sarah Brown**, Barnes & Thornburg; **Justin Dance**, Barnes & Thornburg; **Chisara Ezie-Boncoeur**, Barnes &

Thornburg; **Alexander Gordon**, Barnes & Thornburg; **Elizabeth Klesmith**, THK Law; **Amber Neal**, Barnes & Thornburg; **Benjamin Perry**, Barnes & Thornburg; **Christopher Rubey**, Barnes & Thornburg; Casey also is on the Ones to Watch list. Daub was named Lawyer of the Year in employment law — management. Devetski was named Lawyer of the Year for insurance law. Emerick was named Lawyer of the Year for corporate law. Palmer was named Lawyer of the Year for litigation — labor and employment.

Logistics

Ports of Indiana hired **Autumne Mahone** as vice president of marketing, **Stephanie Vale** as director of grants and sustainability, and **Jeron Satterfield** as staff accountant. The statewide port authority also promoted **Erica Jackson** to chief financial officer, **Mark Keen** to controller, and **Michelle Keen** to billing and office coordinator.

St. John-based **Schillings** relocated its Valparaiso showroom to 2202 Laporte Ave.

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Manufacturing

Michael Hrosik was named senior vice president of commercial at Cleveland, Ohio-based **Cleveland-Cliffs Inc.** **Michael Cooney** will succeed Hrosik as enterprise director, flat-rolled steel sales. The steel producer has a location in Burns Harbor.

Nonprofit

Merrillville-based **Legacy Foundation** honored its 2024 Heart of Lake County awards recipients, including: Gold Key Award: **Tory Prasco**, partner with **Burke Costanza & Carberry** in Merrillville; Corporate Philanthropy Award: **Tolbert & Tolbert** in Gary; Excellence in Nonprofit Board Leadership Award: **Ken Schoon**, founding board member at **Dunes Learning Center**; Community Spirit Award: **Elena De Jesus**, nurse case manager at **Methodist Hospital**; The **YMCA of Greater Michiana** opened its new facility in South Bend.

Olatunji Ajani became the new executive director of **1 Million Cups** and **Kauffman FastTrac** entrepreneurial programs.

Licensed Clinical Social Worker **Christina Gilkey** of **Lighthouse Autism Center** was recognized as a "Compassionate Care Champion."

Rich Bugajski joined **Opportunities Enterprises** in Valparaiso as the new chief business operations officer. **Kacie Ensign** was promoted to chief strategy officer, and **Jen Hogan** was promoted to human resources director. **Rachel Engel**, is the new Thrive director; **Tianna Hertl**, the new transportation director; and **Laura Ingram** is the associate director of annual giving.

Retail

Ross Dress for Less opened a new 20,500-square-foot store in Valparaiso at the southeast corner of La Porte Avenue and Silhavy Road.

South Carolina-based **Mattress By Appointment** opened their newest location on Summit Street in Crown Point.

Transportation

Levin Tire & Service Center opened a Crown Point location at 275 S. Superior Drive. ■



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EXPERTS, MANUFACTURERS TAKE STRIDES TOWARD DIGITAL TRANSFORMATION OF HOOSIER FACTORIES

BILL DOLAN

More than corn is growing in Northern Indiana's productive soil.

Hammond Machine Works flourishes as its 70-person workforce bends, grinds and assembles precision metal parts for sale in a variety of industrial applications.

Peter Nau began working for the business in the 1970s and bought it from his father in the 1990s. He now is driving the company into the forefront of what some call the newest industrial revolution with his \$2 million, 20-kilowatt, Eagle, iNspire 1530 F20.0 fiber optic laser cutter.

He first glimpsed the tool at a Chicago trade show. It offered what advocates of smart manufacturing are promising many businesses: "I wanted speed and repeatability," Nau said.

But he said it exceeded his expectations. "It captures a good portion of the outsourcing for bar- and cup-shaped parts. It improves our delivery to our customers, and it lowers costs," Nau said.

In Michigan City, Luke Vandercar, general manager of Sanlo Inc., is preparing to accept delivery of a

\$200,000 6-axis industrial robot to automate the assembly of lanyards. The length of aircraft cable is used to tether tools in place or fuel tank filler caps, which prevent dripping and keep debris out.

"We have been mulling around this idea since we began having pandemic-related labor issues. This will allow us to be more competitive with imported products from overseas and help keep manufacturing in the U.S.," Vandercar said.

Even Rockland Page, owner of Merrillville's ROCKaBlock, is upgrading his graphic design shop.

"Now, I manually screen print T-shirts or sweatshirts. Depending on how much help I have, I might take all day or even a few days to screen 400 to 500 shirts.

"With an automatic press, I hope to go online this fall and knock out 500 shirts within two hours," Page said.

The Indiana Economic Development Corp., a state government agency, is awarding \$20 million in Manufacturing Readiness Grants this year to Indiana companies making innovative capital investments in smart technologies to improve capacity, productivity and competitiveness.

Hammond Machine Works, Sanlo and ROCKaBlock all have won grants as have about 100 other businesses from East Chicago to Elkhart.

Intelligent automation

Indiana is home to more than 9,300 manufacturers where 1 in 5 Hoosiers is employed, particularly at this end of the state. Tens of thousands more once worked in area factories until machines mass produced more with less manual labor.

Researchers, academics and visionary industrial associations have been

"I hear people say robots never call in sick. Anybody who says that has never been in industry, because robots get sick all the time. We need robot doctors as much as we need people doctors."

— Matthew Copeland
Ivy Tech Community College



arguing for years that our current technology is too limited to satisfy the quickly evolving global economy.

“We must have robotics, automation, smart sensors and AI (artificial intelligence), data analytics and machine learning,” said Maged Mikhail, department chair of Purdue Northwest’s engineering technology college.

His engineering colleague at PNW, Dean Mohammad Zahraee, agrees that change is coming, albeit with help from educational institutions.

“It is part of the digital transformation — Industry 4.0, using emerging technologies,” he said.

Zahraee said Purdue plans to open a smart manufacturing course of studies in Hammond as early as next year.

“We are in the middle of a great manufacturing sector in our state, and it’s our role to help with research and training an up-to-date workforce,” he said.

Other players in Indiana include Ivy Tech Community College, Indiana University, University of Notre Dame, Conexus Indiana, TechPoint, AnalytiXIN and the IEDC.

Pioneering grants

David Watkins, a senior vice president for IEDC, said the state’s grant program favors small to medium manufacturers.

“Large companies tend to have the talent and financing available to invest in automation themselves, but about 70 percent of our manufacturers have 20 employees or less,” he said. “We give them the opportunity to really lean into smart manufacturing.”

Watkins also said projects that benefited from the program resulted in \$1.6 million per project.

“About 80 percent of the awardees are achieving productivity gains,” he said. “Fully half of them have acquired new customers, new business and new markets they hope to get into.”

Georgian Simion is the lead manufacturing adviser of the Indiana

\$813M

More than 500 recipients of Manufacturing Readiness Grants in Indiana have spent this much total to implement automation in the past four years.

Small Business Development Center and the grants program.

“I have the manufacturing and engineering expertise to tell them if it’s not a good project and why and how I can help otherwise,” he said. “They have to show how this

technology and equipment is going to increase production capacity, bring more business and grow revenue.”

He said people have to be careful not to lock themselves into the wrong technology.

“It’s taxpayers’ money,” he said. “I have a responsibility to make sure this money is invested in meaningful projects.”

The program is so popular its funds were completely used last year, Watkins said.

“People are receptive to smart manufacturing,” he said. “That is why the grant

Mitch Landess, a vice president of Conexus Indiana, which helps administer the grants, said smart manufacturing is all voluntary with no impartial body to inspect factories and declare their innovative bona fide.

“It’s not like companies are certified to begin smart manufacturing or not,” he said. “It is a journey. Individual manufacturers are on individual journeys and need to take positive steps in that direction.”

“We absolutely know companies are making capital investments in smart manufacturing technologies.”

More than 500 grant recipients across the state have spent a total of \$813 million of their own money in automation vetted by the grant program in the past four years.

Nevertheless, Landess said, “We hired someone to look through all of the economic data, even keywords in available job placings to measure how Indiana stacks up in the national smart manufacturing drive.”



University of Notre Dame students visit Lippert during a Manufacturing Career Trek to see innovative automation and robotics.

Photo provided by University of Notre Dame

program ran out of money last year. I get calls almost on a weekly basis from other states looking to replicate what we’ve done.”

Robots in demand

Some question whether grants and other efforts to encourage adoption of smart manufacturing processes are successful.

“The results are kind of blah. The keywords in available job placings show up in only single digit percentages for digital skills. But then, this type of data may be lagging what’s really happening.”

Tim Keller, president of Hammond Tri-State Industries, which sells welding robots in Wisconsin, Michigan and

MANUFACTURING

Indiana, said the future of robotics automation in Northwest Indiana is bright.

“It’s not just my gut feeling. The sales data supports that,” he said. “Everybody is struggling with a shortage of welders and that is where we slide in.

“Robots are cheaper. The cost is down and the capabilities of the technology — the things they can do — has become very flexible.”

But there is reluctance.

“The number of inquiries we get is huge, but it is a different technology, and customers don’t think they have the skills within their plant to operate them, which is why we do the training, so when we leave, you will be able to roll,” Keller said.

A new vocation

Nau of Hammond Machine Works, is in a similar situation.

“We’re in a phase where we need young employees with an aptitude and an attitude for the machining trade.”

David Notary, interim director of La Porte County Career and Technical

Education in Michigan City, said public education swung from preparing students for trades in the 1990s to college prep.

“The trades are now facing a workforce shortage because of retirements,” he said. “Those now trained in the trades could move out to Las Vegas where they are begging for workers and could earn between \$110,000 and \$120,000 a year.”

Notary said his school district has maintained a robust vocational program over the years and is ramping up a smart manufacturing curriculum that will start in the 2025-2026 school year.

Classes that will be offered include robotics, artificial intelligence, cybersecurity, big data, computer-aided manufacturing and smart sensors.

“Our Industry 4.0-smart manufacturing program will train kids on sensors, robotics and laser demonstrator machines so they can work on multi-million-dollar robotics and keep all the automation on the factory lines going,” he added.

Ivy Tech, formerly Indiana Vocational Technical College, is gearing up to

train future factory workers, Matthew Copeland, an instructor at its Elkhart campus said.

“We’ve been doing advanced automation robotic technologies for a long time,” he said. “As far as the smart manufacturing angle with big data and computerized integration, we started that about five years ago.

“The idea is to control the whole factory network, not just an individual piece of equipment, so robot A can let robot B know when it is done so robot B can start its job.”

That connectivity also comes in handy when a machine needs to be fixed.

“A huge part of that control is communication the automation has with managers and maintenance,” Copeland said. “The sensors tend to know when the machine is going to fail. They will send you an email from one of the sensors that its camera lens is getting dirty; come clean me.”

He said the need for manufacturing jobs will continue but require some different skills.

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“At Ivy Tech, we are more at the level of maintaining robotics, and we already have a high demand for robot techs and are going to need a lot more in the future,” he said.

Copeland said robots get sick too.

“I hear people say robots never call in sick,” he said. “Anybody who says that has never been in industry because robots get sick all the time. We need robot doctors as much as we need people doctors.”

He said Ivy Tech has a simulation for a mechatronics smart factory.

“Our lab has several different bots that network together and a semi-autonomous remote-operated robot that shuttles from one station to the next,” Copeland said.

Best practices

The University of Notre Dame is using its reputation as a research center to teach smart manufacturing in the classroom not only to undergrad and graduate students, but also employees of local manufacturers, said Senior Associate Dean Nicholas Berente, faculty director of the university’s Industrial Labs.

“The Industry Labs is where we work with local industry to bring them up to smart manufacturing practices,” he said. “We have a laser cutter and 3-D printers and veteran engineers in residence who are alongside students.

“Some ND students visit South Bend workplaces like Lippert RV to be immersed in automation and robotics.”

Daryl Peterson is the managing director of Notre Dame’s Engineering Innovation Hub.

“We are trying to make sure students are comfortable working in a manufacturing environment,” he said. “The industry wants students to have the theory, but just enough of the practical so they aren’t afraid of the shop floor.”

Purdue Professor Mark Ward, director of its Data Mine in West Layette, agrees.

“We have a genuine pipeline between colleges and the manufacturing sector,” he said. “The companies just can’t wait to hear what’s going on in our lab. The research and innovations at Purdue are astounding, but a lot of cool stuff is coming from industry itself. There is a ton of value for our students working with our industry partners.”

Berente said we live in the “information age.”

“At (Notre Dame’s) Mendoza College of Business, we want our students to manage smart factories. They tend to go to work with big strategy consulting firms to analyze and streamline a company’s processes,” he said.

Dennis Trinkle, a senior vice president for Indianapolis-based digital network facilitator TechPoint, said his

organization is helping companies give their factories the smarts to compete in this new environment.

Ward said Purdue has a similar outlook.

“In the past there wasn’t that seamless integration across business units,” he said. “Companies nowadays pool information from many parts of the business to work on supply chain issues, predicting failure, a proactive rather than a reactive approach.”

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Photo by Rick Bella

In Michigan City, Sanlo Inc. is preparing to accept delivery of a \$200,000 6-axis industrial robot to automate the assembly of lanyards. The length of aircraft cable is used to tether tools in place or fuel tank filler caps, which prevent dripping and keep debris out.

Trinkle said AI is transforming many of a factory’s processes.

“AI is the brains behind manufacturing devices, sales, finance, accounting, human resources, hiring and retention,” he said. “We are going to see increasing sophistication in automated machinery used in manufacturing and increasingly sophisticated robots powered by AI.”

But, he said, the human touch will still be important.

“We will see human beings working side by side with technology as final decision makers, but a lot of routine work is going to be solvable quickly and efficiently by AI,” he said.

Purdue University Professor Ajay Malshe, co-chair of Purdue’s XMO (eXcellence in Manufacturing and

Operations), said the future will depend on highly trained employees.

“With the changes in the geopolitical landscape, young people entering the workforce and many about to retire, we have to have resiliency supported by digital investment, as well as in hardware and a newly talented workforce,” he said.

“What other option do we have?” ■



MATTHEW COPELAND

Ivy Tech

“We already have a high demand for robot techs.”



TIM KELLER

Tri-State Industries

The future of robotics automation in Northwest Indiana is bright.



PETER NAU

Hammond Machine Works

New fiber optic laser cutter exceeded his expectations for speed and repeatability.



GEORGIAN SIMION

ISBDC

Companies have to be careful not to lock themselves into the wrong technology.



LUKE VANDERCAR

Sanlo

Pandemic-related labor issues pushed his company toward new technology.

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Methodist Hospitals, Community HealthNet and Marram Health Center offered free health screenings at an Indiana University Northwest's wellness fair in April.

Provided by Indiana University Northwest

LAUREN CAGGIANO

Employee wellness is no longer an afterthought. It's a priority integrated into the fabric of many organizational cultures. However, wellness programming offered by Region employers might look different than in years past.

58% The percentage of employees who feel comfortable discussing mental health concerns at work, according to the National Alliance on Mental Illness.

Erin Swinson, clinical supervisor and therapist at Clarity Clinic NWI, said mindfulness practices have entered the mainstream. It was about a dozen years ago that she personally encountered the life-changing power of mindfulness.

She was hooked and started to integrate some of the foundational elements into her client sessions.

"(Inspired by that experience), I started training more in it," Swinson said. "I did an internship at Purdue and then started teaching some of these eight-week mindfulness courses. I've

been teaching that for about 10 years. We do them (on site), but I've also done (them) at schools and corporations."

Swinson said, generally speaking, employees have reported feeling less alone and less isolated. They also feel a

sense of community with their cohorts after completing the course.

Swinson said the classes are an example of the departure from a narrower definition of wellness. No longer do walking programs or gym memberships alone cut it. In her estimation, corporate wellness needs to be broader to cater to the whole person.

Employers have taken this message to heart.

"There was a time when talking about mental health was very taboo," she said. "I think that that (ties back) to that isolation and alone feeling in which people who may have been struggling didn't feel comfortable (speaking up)."

The thought of losing a job or the negative stigma about mental health are big

ARE S

ITS COMMUNITY TOO

reasons not to seek help, she said. But attitudes are changing.

"I think, from a corporate standpoint, many are giving people the space to talk about their feelings without it being a negative thing," she said. "So, I think that the stigma has been reduced, which I think is huge."

Cultivating healthy habits

Organizations are also reaping the rewards of their investments, Swinson said.

She points to data that indicates that, after eight weeks, most people report reduced symptoms of depression, anxiety and burnout. This translates to outcomes like a reduction in alcohol consumption because workers are replacing this "maladaptive response" with a healthy habit.

Still, there's room for improvement on the national stage.

According to the National Alliance on Mental Illness' 2024 Workplace Mental Health Poll, about three-fourths of full-time employees in the U.S. said it is appropriate to discuss mental health concerns at work. However, only 58% said they feel comfortable doing so. Seventy percent of senior-level employees admit they don't feel prepared enough to talk to their teams about mental health.

Mental health challenges can manifest as physical symptoms, which can result in lost productivity and significant lost revenue.

Health care organizations often treat the physical manifestations of untreated mental health conditions.

Franciscan Health is among them, but officials also are working to change that paradigm with a preventative approach. Specifically, WorkingWell bridges the gap between employers and their workforce's needs with population health management solutions.

Changing health landscape

Tim Ross, director of employer solutions at Franciscan Health, said his organization was ahead of its time when it introduced WorkingWell. Franciscan first introduced the program in June 2005 as a regional initiative. Since then, it's grown to almost 20 locations in greater Northwest Indiana.

The growth isn't limited to WorkingWell's physical footprint, however. According to Ross, the program has evolved alongside the clients' interests. For instance, a nutrition expert offers grocery store tours to teach people how to make better choices. Franciscan also offers virtual yoga classes to introduce people to tools that foster the mind-body connection.

Looking back at the past 20 years, Ross said the health landscape has changed, and that's not necessarily a good thing. According to data from the Centers for Disease Control and Prevention, the number of new cancer cases nationwide rose nearly 36.3% between 2000 and 2021. That said, Ross said plans call for Franciscan to roll out a cancer-identifying test called OneTest in 2025. It's an AI-powered technology that can detect cancer early, helping employees take ownership of their health.

Regional employers like NiSource Inc., the parent company of the Northern Indiana Public Service Co., know that health is multi-dimensional. As of August, the natural gas and electric utility company employed 7,400 workers.

NiSource offers various benefit programs to support their workers, including a wellness day, health navigation concierge services, company-wide fitness centers and programs, and a suite of paid time off programs to support work-life balance.

The needs of the statewide workforce are dynamic, which is why NiSource makes a point to regularly re-evaluate its benefits package.

"Benefits remain a priority for all employees of all generations, with a high value placed on programs that support a broad range of needs across all stages of life," said Melanie Berman, chief human resources officer and senior vice president of administration at NiSource. "As our workforce demographics change, NiSource continues to evolve our programs to address shifting expectations."

She said some of those benefits might include health navigation, hybrid work schedules and retirement counseling, among others.

Health insurance plans are another variable Berman and her team study closely. In recent years, Berman said,



WHAT THE EXPERTS SAY

"From a corporate standpoint, many are giving people the space to talk about their feelings without it being a negative thing."

— Erin Swinson, Clarity Clinic NWI



"Benefits remain a priority for all employees of all generations, with a high value placed on programs that support a broad range of needs across all stages of life."

— Melanie Berman, NiSource



insurers have placed a greater focus on targeted programs in support of improved health outcomes and overall well-being. For instance, Hinge Health offers digital, on-demand support for specific health conditions.

'A culture of wellness'

Keeping workers healthy, happy and engaged is a team effort at Indiana University campuses. Healthy IU is Indiana University's employee workplace wellness program.

"We provide services and wellness offerings for all nine IU campuses and

WELLNESS

centers around the state of Indiana,” said Samantha Schaefer, manager of the Healthy IU program. “We serve all faculty and staff, as well as spouses enrolled on IU medical plans. Our mission is to provide educational and environmental resources to foster individual well-being and support a culture of wellness in the workplace and beyond.”

The IU Northwest wellness team was assembled to encourage collaboration among university departments committed to helping the campus community achieve and maintain wellness.

According to HR Coordinator Colleen Cothran, Healthy IU’s Wellness Ambassador Coalition provides resources and education to the campus community.

make resources and educational materials available that promote Wellness Month and wellness in its many forms. This year included self-care, nutrition, financial health and retirement planning.

IUN’s programming reflects the campus demographics but isn’t always an easy feat.

“Due to the size of our organization and the distance between campuses, it can be challenging at times (to cater to everyone),” Schaefer said. “While we focus on broad strategies to improve health for everyone, it’s important for us to also include personalized, hands-on efforts that directly impact individuals.”

With that in mind, Schaefer said the state college system aims to offer a vari-

Defining success

Employees tend to be more engaged when they feel like the programming speaks to their lifestyle. That’s why evaluation is a key component. Schaefer said they welcome feedback, both externally and internally,

“We ask our Wellness Ambassadors to share the top concerns and needs or if they are seeing trends,” she said. “This helps inform our program planning. We also keep an eye on current local, state and national events. We try to be one step ahead of our population needs so that resources are available when they’re needed the most.”

The university’s extensive program evaluation reveals high satisfaction rates among participants, with a notable 92% indicating they would highly recommend the programs to others. The data, collected from August 2023 to May 2024, highlights not only high registration and attendance rates but also significant positive changes in participants’ lives.

“While simple things like registration rates and show rates help us determine the supply and demand of our programs, we want to make sure there is high satisfaction, they would recommend it to others, and how they have used or plan to use the information,” Schaefer said.

Participants have reported various lifestyle and behavior changes resulting from the programs. The top four benefits cited include improved stress management, enhanced mood, increased confidence in managing personal health, and a stronger sense of support and connection with others on campus.

“Participants are not only benefiting personally but are also sharing the valuable information they gain with their colleagues, family and friends,” Schaefer said. “We see a 74% rate of participants disseminating the information, which contributes to a positive ripple effect extending beyond the individual to their workplace and household.”

These sentiments underscore the broader impact of the university’s programs, suggesting that the benefits extend into the community and potentially enhance overall well-being in various settings. ■



Photo provided by Franciscan Health

Franciscan Health’s Rensselaer clinic recently moved to a new more spacious location at 1103 E. Grace St. It is home to Franciscan ExpressCare, WorkingWell and HEALTHeACCESS.

“At IU Northwest, employee engagement is important,” she said. “Keeping our campus aware of opportunities to participate in Healthy IU initiatives is our Wellness Ambassador goal.”

Cothran said just as important as participation are variety and collaboration. That’s why her team is intentional and inclusive about the types of programs they offer. Outreach is one element of their success, despite the scope and scale of IU as an institution.

“We strive to have a wide representation of staff and faculty members in our Wellness Ambassador program so that not only are all campus departments represented but also physical buildings have a point of contact,” Cothran said.

When it comes to the Northwest Indiana campus, Cothran said mental health awareness is a top priority. Every August, they

ety of online and in-person programs. She said the latter is important, as many people report feelings of loneliness and a lack of what she calls “quality connections.”

The young and old alike can suffer from this epidemic; however, nutrition education is one area that seems to vary across generations.

“We see general trends in our nutrition requests,” Schaefer said. “The younger generations are more likely to request assistance with learning basics about meal planning and preparation, as well as be interested in things like fertility/pregnancy, vegan/vegetarian diets, or athletic performance/muscle building. The older generations are more likely to request topics such as nutrition for menopause, diabetes or osteoporosis.

“Weight loss, high cholesterol or digestive issues seem to cross most generations.”

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Framework for future competitiveness



Study's first phase shows Indiana's tax system friendly to businesses, long-term growth

DAVID OBER

Indiana has long stood out as a state fostering a competitive, business-friendly environment with a tax system designed to support economic growth.

The Indiana Chamber Foundation's recent tax study, "Indiana's Tax System: A Comparative Analysis," offers key insights into how our state stacks up against its peers, including neighboring states like Ohio and Illinois, and national competitors such as Tennessee, Texas and North Carolina.



► **David Ober** is the senior vice president of business operations and finance at the Indiana Chamber of Commerce.

While Indiana remains a leader in tax competitiveness, particularly for businesses, the study also highlights areas where reforms are necessary to ensure that we continue to grow equitably and sustainably.

One of the key takeaways from the study is that Indiana's overall tax burden remains significantly lower than the U.S. average. In fiscal year 2022, Indiana's combined state and local tax revenue was 9.6% of personal income, compared to the national average of 10.8%. Additionally, Indiana's state and local tax revenue as a percentage of state gross domestic product was 8.6%, compared to the national average of 8.9%.

Indiana also ranks fifth lowest among benchmark states for the total effective business tax rate at 3.8%, compared to a national average of 5.0%.

This positions us favorably compared to nearby states like Ohio (4.3%) and Illinois (5.5%), where higher business tax rates and overall burdens make them less competitive.

While Indiana's competitive business tax rate is an advantage, businesses also play a critical role in funding public services. In fact, businesses in Indiana pay 38% of all state and local taxes.

While some may believe that businesses should carry a larger tax burden, increasing business taxes can lead to higher consumer costs, fewer jobs and less investment in local communities.

The study also highlights challenges in capital-intensive industries.

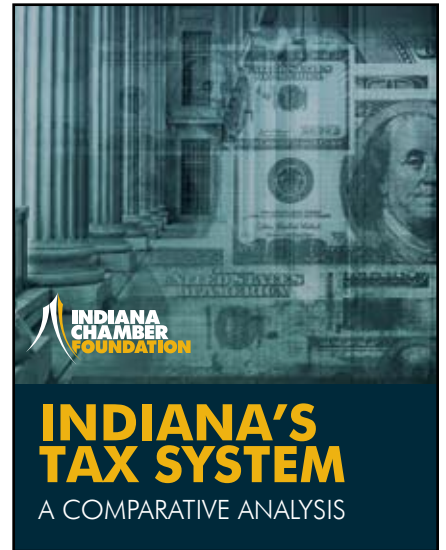
Manufacturing and life sciences, which are critical to Indiana's economy, face higher effective tax rates due to our property tax structure. For example, the effective property tax rate in manufacturing is 4.9%, more than double the benchmark state average.

This is where we lag states like Kentucky and Wisconsin, where lower property taxes create a more attractive environment for capital investment.

Moreover, higher property taxes for these industries often lead to an overdependence on tax incentives to attract new business and foster economic growth. While incentives can help attract investment, they can also create long-term imbalances if used as a substitute for a more competitive tax structure.

Addressing these industry-specific challenges should be a priority in our tax reform efforts.

A balanced approach should focus on making the system more competitive while ensuring that all taxpayers contribute fairly.



PHASE ONE OF TAX STUDY

► The new tax study, "Indiana's Tax System: A Comparative Analysis," from the Indiana Chamber Foundation examines Indiana's state and local tax structure in comparison to neighboring and competitive states, providing critical data to inform the state Legislature's ongoing tax review and potential reforms. It represents phase one of the Indiana Chamber's two-phase tax study conducted by Ernst & Young. To view the entire report, visit www.indianachamber.com/tax.

By fostering a tax environment with reasonable rates and predictable policies, we can support both businesses and individuals without compromising the stability of the broader tax base.

Indiana's tax system has been a cornerstone of our economic success, but there is always room for improvement.

As the study has shown, Indiana is highly competitive, but targeted reforms can ensure we remain a leader in economic growth.

By addressing specific challenges in key industries, we can continue to create an environment where businesses and residents alike can thrive. The work we do today will ensure Indiana remains a leader in opportunity and prosperity for generations to come. ■



2024

WOMEN

IN BUSINESS

PATH TO PURPOSE

Eight women share their stories
of entrepreneurial triumph



BLAZING ECONOMIC T

WOMEN BUILD CAREERS THAT BREAK BARRIERS, CREATE OPPORT

KERRY SAPET

Northwest Indiana, known for its rich industrial history and vibrant cultural tapestry, is undergoing a transformative shift in its business landscape.

At the forefront of this evolution is women. Their innovative spirits and skillful leadership are reshaping the Region's economic and entrepreneurial arena. There are more than 14 million women-owned businesses in the U.S. Indiana ranks 10th in the nation, with 42.5% of businesses owned by women, according to the U.S. Small Business Administration.

"The future of women in entrepreneurship is bright, with the increasing access to capital, supportive networks and leadership opportunities," said Kari Marich of Staff Source in East Chicago. "I believe this will continue, and women will play integral roles in driving innovation and growth across diverse industries globally."

As Northwest Indiana moves forward, the future of its business community will be as vibrant and dynamic as the women who are forging its path.

The trailblazing professionals profiled here are driving growth in the Region. They are eight of the 191,000 women in Indiana who own businesses. Their work is fostering a more prosperous and inclusive business environment for everyone. Here are their stories:



The Leadership Institute and Society of Innovators at Purdue Northwest honored the 2024 Women on the Rise during a reception March 21. Learn more about the list at www.pnw.edu/2024-northwest-indiana-women-on-the-rise.

1 Kari Marich STAFF SOURCE

Kari Marich's company was recently voted Northwest Indiana Business Magazine's Best Woman-Owned Business in Northwest Indiana. And with good reason. She faced a significant hurdle and found the courage



to set her sights on growing her business.

Marich is the chief financial officer of Staff Source, a thriving

staffing company. She wasn't always in business. Marich started her career as a pharmacist.

In 1998, Marich, along with her husband and friends, started their first company. They opened Staff Source in East Chicago. Marich continued her pharmacy career and took on the financials of the new company.

"Many individuals feel being a business owner allows you to make your

own hours, creating a more relaxed lifestyle. In my experience, this is most definitely not true," Marich said. "Owning your own business doesn't allow you to punch out on a daily basis. However, it does create the chance to accomplish things you never envisioned possible."

As their business ventures expanded, so did Marich's role. She left her pharmaceutical career and became the chief financial officer of their companies: Staff Source, Contract Services Group and Benchmark. In 2015, she and her husband bought out their partners.

"This pivotal moment allowed my husband and I to gain full ownership of the companies," Marich said. "With him excelling in sales and me focusing on organization and bookkeeping, we were able to devote our efforts to what we knew best, which ultimately led to immense success."

To Marich, Staff Source is a family business. When her husband passed away last October, her staff rallied to her side.



SCAN WITH PHONE



UNITIES FOR EVERYONE



Photo provided by Society of Innovators at PNW

“A significant portion of my Staff Source internal staff is made up of women, and we’ve built a very strong, supportive community both in and out of the office,” Marich said. “They are all truly family.”

Marich’s oldest son, Mike, joined Staff Source this year. Her two other sons, Max and Sam, contribute during school breaks.

“As the next generation enters the workforce, it’s my dream to see the business reach even greater heights,” Marich said. “I would love to see all three of them work together to continue growing the company when I decide to retire.”

Marich encourages women interested in owning businesses to connect with other business owners, learn about their challenges and practice looking at both sides of a conflict.

“Embrace new ideas, stay adaptable, be patient and evolve as the world around you changes,” Marich said. “Work hard, but always take time to celebrate your accomplishments.”

42.5%

The percentage of businesses in Indiana that are owned by women, according to the U.S. Small Business Administration

2 Bahiyah Shabazz DECIMALYTICS

Bahiyah Shabazz, founder and CEO of Decimalytics, said it took her awhile to figure out her purpose in life.

“It was not until adulthood that I realized that my passion defined my purpose,” she said.

Shabazz said she is the firstborn in her family, the oldest of three and a tenacious overachiever.

“I admit that opportunities presented themselves, and I created a path when they did not,” she said.

When Shabazz was 5 years old, her father gave her a medical encyclopedia. Every day she learned new medical terminology and studied words from the dictionary.

Shabazz didn’t become a medical doctor, but she is pursuing a doctorate in business administration. She is also drawing from her 20 years in the financial industry to run Decimalytics in Merrillville. Shabazz helps business owners break down numbers to rebuild for profit through planning and investing.

“Entrepreneurship is the foundation of this country, specifically, the Midwest,” Shabazz said. “Business ownership offers a path to financial independence and wealth creation. It is a way to often invest back into the communities, creating jobs, supporting local economies and contributing to the overall well-being of neighborhoods.”

Shabazz sees her role as more than a financial adviser.

“As a community leader, my mission is to diligently work as an advocate to build wealth and close the equity gap,” Shabazz said. “My background



↑114%

Percentage increase in U.S. women-owned businesses, according to the National Women’s Business Council

has always involved helping others, uplifting my community and finding solutions to problems.”

Shabazz advises women who want to start businesses to have a passion and sell a solution to a problem.

“The passion will encourage you to continue on days when you question your why, and the solution will be acknowledged in sales when your target audience supports your product or service,” she said. “Find the need and stick with it.”

Shabazz believes that women bring powerful knowledge and experience to businesses in support of the wider community.

“It boils down to the old African proverb ‘If you educate a man, you educate an individual, but if you educate a woman, you educate a nation,’” Shabazz said. “An industry cannot expand if the knowledge, tools and actions are not shared. We understand that success is a collaborative effort.”

3 Carolyn Eichelman ME O MY EARTH

Carolyn Eichelman remembers when the world’s last male northern white rhino died in 2018.

At the time, Eichelman was an executive with over 25 years of experience in product development, marketing, sales and sourcing. She focused on children’s apparel, working with companies like Walt Disney and OshKosh B’Gosh.

Eichelman knew her children would experience a world with more animals on the brink of extinction. She and two colleagues also noticed a gap in the market.

“We’re all moms, and we’re all trying to solve problems. We saw a void for a really good eco-friendly product for infants and toddlers,”



RESOURCES

Many organizations in the Region offer help to women who want to start and grow businesses. They provide education, mentorship, certification and networking opportunities. Here is the short list:

Great Lakes Women's Business Council

Website: www.greatlakeswbc.org

IUN Center for Professional Development

Website: northwest.iu.edu/center-for-management-development/small-business-academy-workshop.html

IronWorkz

Website: www.ironworkz.org/

Lower Lincoln

Website: www.lowerlincoln.com/start

National Women's Business Council

Website: www.nwbc.gov

NWI Influential Women Association

Website: nwiiwa.org

Northwest Indiana Small Business Development Center

Website: isbdc.org/locations/northwest-indiana-sbdc

SCORE NW Indiana

Website: www.score.org/nwindiana

Urban League of Northwest Indiana, Inc.

Website: www.urbanleagueofnwi.org

U.S. Small Business Administration Women's Business Centers

Website: www.sba.gov/local-assistance/resource-partners/womens-business-centers

Women's Business Enterprise National Council

Website: www.wbenc.org/regional-partner-organizations

1 Million Cups

Website: www.1millioncups.com/s

Eichelman said. "We wanted to leave something for our children and take care of our Earth."

Eichelman combined her experience in the fashion industry with her passion for conservation. The result was Me O My Earth, a Northwest Indiana-based company that sells eco-friendly products for babies and toddlers. The fabric is a blend of organic cotton and polyester made from recycled bottles. The company sources products sustainably and limits its carbon footprint.

"One of the pillars of the company that is very important to me is to give back and to take care of Mother Earth," Eichelman said.



Me O My Earth's products feature graphics of endangered species to spotlight the importance of protecting

them. The company donates a percentage of sales to organizations that preserve the planet and care for endangered species.

"It was an important moment when we started working with zoos and aquariums," Eichelman said. "We really felt like we met our people."

Eichelman grew up visiting Brookfield Zoo in Chicago. Today her products are carried in 28 zoos, museums and aquariums across the country.

"A lot of what I was passionate about in my youth is coming together," she said.

Wanting to do what's best for future generations is key to Eichelman's business ethos. She values the insights women with families have to offer the business world. As vice president at a former company, Eichelman advocated for an employee on maternity leave when others expressed concern about her future job performance.

"I said, 'Are you kidding? When she comes back, she's going to be amazing because she has a newborn and we're in children's products!'"

Eichelman believes owning a business can be empowering. "It's

really important for women to know we can take care of ourselves and contribute."



Emily Williams GEENEX SOLAR

"I'm a firm believer that it takes all perspectives to make a strong company, a strong economy," Emily Williams said. "More women in business ownership and business leadership means that there are different perspectives, valuable perspectives brought to the table that make all of us better."

Williams is one of those voices at the table. Last October she was named chief executive officer of Geenex Solar.

Born and raised in Indiana, Williams started her career at Indiana Municipal Power Agency, which has member utilities in the Region. She traveled the state, often visiting communities in Northwest Indiana and working with their electric companies and local officials.

Williams graduated from Indiana University's Robert H. McKinney School of Law and was admitted to the Indiana Bar in 2015. Six years later, she earned her MBA from Indiana University's



Kelley School of Business and started working at North Carolina-based Geenex Solar.

At Geenex, Williams developed solar projects in Kentucky and Indiana. She grew with the company. As CEO, she leads an organization of about 40 team members and works on projects in Indiana.

"In Northwest Indiana, we are excited to be developing utility-scale projects in Marshall, Elkhart and St. Joseph counties," Williams said. "Each project is in the early stages of development. As these projects progress, we look forward to working on them hand-in-hand with the communities."

At Geenex, women represent 60% of the management team.

"I see our women team members digging into their work day in and day out. They are simply amazing," Williams said. "Women have the passion, and they have the work ethic, sometimes they just need the confidence."

Williams encourages women entrepreneurs to take stock of their strengths and to build a strong team.

"It seems at times that women feel that they need to carry all of the load," she said. "But rather, owning your own successful business or being in the business world successfully means working with an amazing team."

Williams reflects on her grandmother's and mother's generations and is aware of opportunities she had that they didn't.

"Due to the hard work of generations past, there are now ample opportunities to have a seat at the table," Williams said. "It is ripe for the claiming for those who have the drive and desire to be a part of the

conversation. And looking forward to future generations of working women, it truly seems limitless what a girl of today can do tomorrow."

5 Allyson Straka FROZEN GARDEN

Allyson Straka's business was born from a conversation with her father.

As a nutrition consultant, Straka saw her clients struggle to find time to prepare healthier meals.

"If you could get your clients to do just one thing for better health, what would it be?" Straka's father asked her.

"Drink a green smoothie every day," Straka replied.

Straka thought about how to make that easy for clients. She combined her entrepreneurial skills with her passion for healthy eating and started Frozen Garden in 2015.

Valparaiso-based Frozen Garden produces healthy frozen smoothies,

grain bowls and microwavable meals. Straka sources ingredients locally. Her products are delivered to homes in 48 states.

"I always loved the startup environment because it meant that I could make a significant impact with my work," Straka said.

A graduate of Indiana University's Kelley School of Business, Straka spent her early career in startup software companies. When she began having children, Straka became interested

in healthy, mindful eating.

"I went back to the basics and started feeding my family what I call 'real' food ... whole, minimally processed foods," Straka said. "This new passion for food and nutrition motivated me to change my career path."

Like any business owner, Straka has faced challenges. Working in a male-dominated industry has been one of them.

"I have experienced everything from being repeatedly called 'honey' and



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Photo provided by Me O My Earth

Northwest Indiana-based Me O My Earth sells eco-friendly products for babies and toddlers. The company sources products sustainably and limits its carbon footprint. Today Carolyn Eichelman's products are carried in 28 zoos, museums and aquariums across the country.

'sweetie' to freight drivers getting angry when they realize there are 'only girls' available to unload the truck and even dealing with a grocery buyer who made extremely inappropriate sexual remarks and gestures during a sales pitch," Straka said.

Work-life balance is another common struggle for women in business. Running her own business gives Straka the flexibility she needs, flexibility she extends to her employees in turn.

"As a single mom myself, I am unable to work the traditional 9-to-5 schedule," Straka said. "I offer this same flexibility to my team members. This attracts other moms who have a hard time finding jobs that offer that flexibility."

Despite progress, Straka sees significant gender inequity in business.

"We just have to continue to push for change and advocate for ourselves," Straka said. "We shouldn't have to decide between a career or a family. If there are more women business owners, we can design and shape the industry to be more flexible so that we

can balance both a career and family. There is power in numbers."

6 Penny Schlyer AUTHENTIC IMPACT BUSINESS COACHING

With her talent for seeing the big picture and connecting the dots, Penny Schlyer has excelled in business and made a career of empowering other women.

Schlyer spent 25 years working in software and technology. She traveled the world and worked with small to mid-sized to Fortune 50 companies spanning multiple industries.

"As I crossed into my 50s and took some time to reflect on my experiences and what energized me, I realized there was a pattern," Schlyer said. "Throughout my career, I've always gravitated toward transformation."

Schlyer's experience included launching products, establishing teams and transforming the mindsets of existing teams.

"Given all of these wonderful experiences, I decided it was time to make

an impact closer to home," Schlyer said. "Small and medium businesses are the lifeblood of our economy and country and need help. I knew I could help."

Schlyer became a certified business and executive coach through Focal Point Coaching. She opened Authentic Impact Business Coaching in Ogden Dunes.

As a coach, Schlyer works to help business leaders in the community achieve more success and fulfillment.

"One of the biggest challenges I see is women



under-valuing their products and services or trying to please everyone or wearing all the hats,"

Schlyer said. "We believe we have to be superwomen."

Schlyer faced challenges in her own career in the male-dominated field of software and technology.

"There were times I was told that my husband should be the breadwinner, and one boss told me I was not director material when I expressed interest

in a role that had opened up in my department,” Schlyer said. “I didn’t let these things bring me down. Instead, it fired me up. I focused on building the skills and competencies I needed to advance.”

Schlyer took on stretch projects, worked hard and made connections with people. From that time on, she was recruited for every role she took. At the same time, she raised three boys with her husband.

Schlyer recently started a coaching program specifically for women.

“I started Grit & Grace to support women business owners who have poured their heart and soul into the business and have been successful but want to get to the next level,” Schlyer said.

Grit & Grace combines education and accountability in an environment that empowers women business owners.

“Regardless of the industry, the ladies in my group are seeing that they are not alone,” Schlyer said.

7 Janet Seabrook COMMUNITY HEALTHNET

As a kindergartner, Janet Seabrook knew she wanted to be a physician.

“I stood up in front of the class and said I wanted to be a doctor,” Seabrook said. “A lot of the boys laughed and said, ‘you mean a nurse.’”

“No,” Seabrook said.

“I want to be the one who wears the thing around my neck.”

My teacher told me that was a stethoscope, and I

could be anything I wanted to be.

Seabrook’s teacher was Finis Springer, who taught at many schools in Gary. Springer was Seabrook’s mentor until her death in 2022.

Seabrook grew up in Gary and didn’t waver from her dream. She wanted to provide medical care to

those in need regardless of income level or background.

Seabrook earned a degree in biology from Tuskegee University in Alabama. Six years later, she graduated from Meharry Medical College in Nashville.

In 1996, as a family physician, Seabrook founded Community HealthNet. The health care organization provides medical services to families and individuals of all income levels. Community HealthNet started small — with Seabrook working from a trailer.

Under Seabrook’s leadership as CEO, Community HealthNet has expanded to six locations in Lake County.

The path hasn’t always been smooth. “I think as a woman there were some barriers put in front of me,” she said. “Those questions you’re not supposed to ask in interviews — ‘Are you married? Are you engaged? Do you have children?’ — they asked.”

Despite the barriers, Seabrook has thrived and dedicated her career to improving the lives of others. She has



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“Looking forward to future generations of working women, it truly seems limitless what a girl of today can do tomorrow.”
— Emily Williams, Geenex Solar

pushed for funding for community health centers in Northwest Indiana.

“I want to be that voice that advocates for people in the community to help get the services they deserve,” Seabrook said.

Seabrook serves on advisory boards and mentors students. She recently became Health Commissioner of Gary. Seabrook aims to address the social drivers of health, such as lack of housing and food insecurity.

“When you find out what needs there are in your community, and help meet those needs, you’re more able to take care of your health,” Seabrook said. “If I’m worried about my lights being turned off, then I might not be able to buy that medicine.”

Seabrook is persistent in her fight for access to quality health care for all.

“I think it’s important when you do have a platform, you should try to use it for good and try to elevate those who need to be elevated,” Seabrook said. “That includes women, minorities and children.” ●

How to certify as women-owned more than just paperwork

8 Tammie Carr TALENTSOURCE

The number of certified women-owned businesses across the nation has skyrocketed, increasing 114% in two decades, according to the



National Women’s Business Council.

Tammie Carr, founder and CEO of TalentSource in Mishawaka, owns one of those businesses. She knows what it takes to become a certified women-owned business.

Carr’s career has come full circle. She got her first job through a staffing company. Today she runs her own.

“I recognized if I can be successful for other business, why can’t I be successful for my own business?” Carr said. “Plus, I wanted better work-life balance, so I wouldn’t miss events when my daughter was growing up.”

To start TalentSource, Carr drew from her network of business

relationships. She turned to local business groups for education and support. Through the Great Lakes Women’s Business Council, the local Women’s Business Enterprise National Council chapter and the Indiana Department of Administration, Carr found a consultant to help with the certification process.

Certified women-owned businesses have significant advantages. To qualify, they must be at least 51% owned, controlled and operated by women. The certification opens doors to new business, including government contracts, grants and loans set aside for women-owned businesses. Many corporations and government agencies are committed to supplier diversity and working with women-owned businesses.

Businesses can apply for certification through WBENC and the Indiana Department of Administration. The process is involved and took a few months for Carr.

The application was “sort of like an autobiography of TalentSource,” she said.

Applicants need to gather documents showing eligibility, financial structure and management information. The review includes a site visit and interview.

TalentSource is a certified Women’s Business Enterprise and Women Owned Small Business through WBENC and a Women’s Business Enterprise through the Indiana Department of Administration.

“I want to believe more and more women will become entrepreneurs, and that business owners, like me, have helped paved the way,” Carr said. “Sharing the knowledge that a woman-owned business can become a certified diverse supplier can help greatly with this growth.” ●

— Kerry Sapet

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ALEX KEOWN

While this year's tax season should end without too many surprises, tax preparers say companies should already be thinking about 2025.

Tax professionals from across Northwest Indiana identified multiple tips for business owners to consider for year-end tax planning. But a seismic shift is coming in the near future, they collectively note.

"2024 seems to be a normal year; there's not a lot of changes on the horizon that will impact most people and businesses. It's mainly about maximizing your normal expenses," said Tom Newman, a certified public accountant with Swartz Retson, which is based in Merrillville. "If people are going to be accelerating income in 2024, we want to do some planning. We want to understand losses and holdings to cover tax liabilities."

However, uncertainties are ahead when considering 2025 and beyond, the accountants warn.

"We've got one more year before there are going to be significant individual changes," Newman said.

Future concerns

In 2017, former President Donald Trump's administration passed the Tax Cuts and Jobs Act. The plan was a major overhaul of the U.S. tax code that reduced taxes for individuals and businesses.

The federal law cut the corporate tax rate from 35% to 21% and enacted preferable tax treatment for pass-through companies, which include sole proprietorships, partnerships and S corporations — all businesses that are not subject to the corporate income tax rates. Instead, these businesses report their income based on the individual

income tax returns of the owners, meaning the businesses are taxed at individual income tax rates.

"All of this is up in the air," Newman said. "A lot of what will happen depends on who is in the White House next year and what party is in control of Congress."

And that means individuals will need to be proactive when it comes to preparing for future returns, said Chuck Taylor, a tax specialist who leads the Schererville office of CliftonLarsonAllen, the eighth-largest accountancy firm in the U.S.

"We're either going to have a lot to do, with new stuff to deal with or go back to the pre-2017 rules," Taylor said. "We don't know what's going to happen and that creates uncertainty."

The Tax Cut and Jobs Act's near doubling of the standard deduction created large changes in financial incentives for millions of taxpayers.

Daniel Hungerman, a professor of economics at the University of Notre Dame and a research associate at the National Bureau of Economic Research, explains that the changes in the law regarding itemization caused charitable giving to decline.

He points to a recent study he co-authored with Indiana University Indianapolis professors Xiao Han and

TAX CUTS AND JOBS ACT

The Tax Cuts and Jobs Act retained the seven individual tax brackets, but lowered the rates within those brackets to 10%, 12%, 22%, 24%, 32, 35% and 37%. However, these lower tax rates are set to expire in 2025 unless Congress extends them. If a new Congress does not extend the cuts, then the federal income tax rates will revert to pre-TCJA levels of 10%, 15%, 25%, 28%, 33%, 35% and 39.6%.

IES

4



Mark Ottoni-Wilhelm that shows that people switching to the standard deduction impacted charitable giving by about \$20 billion in 2018, the year Hungerman and his colleagues examined. The negative impact on charitable giving, excluding donations to religious organizations, is likely to be re-examined by Congress, he said.

Marisa Smoljan, director of tax services at Munster-based McMahon & Associates, added that at the end of 2025, a 20% qualified business deduction is set to expire as well. To maximize that deduction before it's gone — unless it's extended — Smoljan suggests that saving deductions for 2026 and creating higher income in 2024 and 2025 could be a strategy to maximize the 20% deduction. If tax rates increase after 2025, it will be another reason to defer deductions for 2026, she said.

The November presidential election is also a cause for uncertainty, Taylor said. The outcome of the election will likely impact future tax laws, particularly whether the TCJA will be allowed to sunset or if it will be extended.

"Being an election year (what happens) is a loaded question. A lot will depend on which party takes control and how quickly the politicians can pass things," Newman said.

He added that several tax-related bills have been proposed at the federal and state levels but those will likely not be addressed until after the election.

New reporting rules

Beginning Jan. 1, 2025, Newman points to another looming issue facing businesses. Beneficial Ownership Information reporting requires companies to report information to the Financial Crimes Enforcement Network about the individuals who directly or indirectly own or control a company. The information, which includes names, addresses and personal information about the owners of the companies, is reported to the financial crimes and reporting network, which is part of the U.S. Department of the Treasury.

The U.S. government established BOI reporting through the Corporate Transparency Act. This was passed to prevent the illegal use of businesses defined as corporations or limited liability companies from being used to launder money, evade taxes or finance terrorism.

Businesses created before Jan. 1, 2024, will have to file BOI on Jan. 1, 2025. For new businesses created after the Jan. 1, 2024, the report must be filed within 90 days, Smoljan said.

Newman said most businesses will be required to report beneficial ownership information. If companies do not comply, he added that penalties "are pretty steep." Non-compliance can amount to \$500 per day in civil penalties, while criminal penalties can be fines of up to \$10,000 and two years in prison, Newman said.

"It's a straightforward process, but the submission of legal information will be a burden. You don't want to miss it because the penalties can be pretty steep," Newman said.

Smoljan agreed, reiterating that the financial penalties can negatively impact

the bottom line for most businesses.

"This is a far-reaching law that will impact many individuals who own a business," she said. "Even individuals that created single member LLC's to own real estate or operate a small business are subject to the filing requirement. Of course there are always exceptions to the rules, so there are exemptions that would allow a business to not file the report."

In the meantime, accountants suggest several ways to improve any tax liabilities this year.

Standard deduction vs. itemizing

When filing taxes, people can claim either the standard deduction or itemized deductions, usually whichever is greater. Deductions are an amount of money taxpayers are allowed to subtract from their income. When taxes are filed, the deductions are subtracted from your

annual income, which lowers the amount you pay taxes on. Deductions lower income, and thus, lower your taxes.

For 2024, the standard deduction amount has been increased for all filers. Single filers, or people who are married but filing separately, can deduct \$14,600. People who are married and filing jointly, or are a qualified surviving spouse, can deduct \$29,200.

Itemized deductions are a list of eligible expenses that can be deducted. Itemized deductions include charitable gifts, a percentage of medical expenses, as well as state and local taxes, which were capped at \$10,000 by the TCJA. The Trump-era law doubled the standard deduction. That made it less likely that filers would

itemize their taxes. That could change after 2025 if the standard deduction reverts to 2017 levels, tax experts said.

"Most people take standard amounts instead of itemizing because the standard deduction is so high," Newman said.



READ STORY ON PHONE



"Be aware there are changes coming down the road in one year that could be significant on the individual side. You want to prepare for that now."

— Chuck Taylor
CliftonLarsonAllen

TAX PLANNING

One way to maximize deductions is through retirement contributions.

The contribution limits increase each year and the Setting Every Community Up for Retirement Enhancement (SECURE) 2.0 Act, which was signed into law in late 2022, expanded some retirement contributions for individuals and businesses. Small businesses that don't have a retirement plan in place should start exploring their options and try to create a plan before the end of the year, Smoljan said.

The SECURE Act 2.0 also changed the rules on 529 plans for college savings. The 2022 law allows individuals to convert up to \$35,000 from a 529 plan to a Roth IRA without penalties, as long as the account has been open for more than 15 years. Before the SECURE 2.0 Act was passed, 529 contributions could be withdrawn, but any growth of those contributions would be subject to taxes if they were not used for expenses allowed under the plan.

"This puts a lot of people at ease, especially if their kids don't go to college," Newman said.

Potential tax credits

Educators are eligible for a \$300 deduction on their federal tax return for unreimbursed expenses. For Indiana public educators, there is a tax credit up to \$100 for certain classroom supplies, Smoljan explained.

A tax credit unique to Indiana is the Attainable Homeownership Tax Credit. The AHTC aims to make homeownership in Indiana more attainable for low- and moderate-income individuals and families by incentivizing developers to create affordable housing options.

The credit can significantly reduce the state tax liability of developers, making it more financially feasible for them to create affordable housing. The credit is part of a broader effort by the state of Indiana to promote affordable housing and support community development.

AHTC also provides benefits for individuals and businesses that make contributions to affordable housing organizations, such as Habitat for Humanity, Newman said. Taxpayers can receive a tax credit that's half the donation, up to \$10,000, Newman said.

"The Attainable Homeownership Tax Credit is a new credit for taxpayers who make donations to the Habitat for Humanity of Indiana. Taxpayers who donate to this nonprofit can receive a 50% tax credit for their donation. Money, land, real estate and in-kind donations all qualify for the tax credit," Smoljan said.

Estate planning

Taylor said a "significant wealth transfer" is looming in the U.S. as baby boomers (born 1946 to 1964) and late boomers (people born between 1958 and 1964) prepare to shift their wealth to younger family members. Known as the "Great Wealth Transfer," these older Americans are expected to transfer about \$84 trillion in assets to their children and grandchildren over the next two decades.

Older Americans looking to transfer their assets to family members should meet with advisers to ensure their wishes can be fulfilled. That means legal documents such as wills and trusts need to be in order. Taylor noted that

current tax laws may make it more beneficial for older people to gift money to family members and other beneficiaries before their death.

Currently, people are allowed to give \$18,000 in annual gifting without impacting their ability to gift money in the future, or without affecting the taxability of their estate, he said.

"This is why estate planning is so important. You have to be smart in order to protect these assets," Taylor said. "You have to understand what your net worth is and begin to look at plans for how you can shift that money before tax rules change."

Smoljan added that the estate and gift tax exemption, which is set at \$13,610,000, is expected to be cut in half after 2025. Taxpayers with high net worth should be looking to take advantage of the higher exemption. Gifting assets now could save a significant amount of estate taxes in the future, she said.

QBI

Self-employed individuals and small business owners who operate as a pass-through entity can benefit from the qualified business income deduction. Pass-through entities include businesses that are structured as partnerships, S corporations or limited liability companies.

The QBI allows eligible business owners to deduct up to 20% of their qualified business income on their taxes, Newman said. The government defines qualified income as the "net amount of qualified items of income, gain, deduction, and loss from any qualified trade or business." According to the guidelines, taxable income in 2023 must be below \$182,100 for single filers or \$364,200 for joint filers to qualify.

Contact is critical

Tax preparers aren't just available to clients when it's time to pay taxes. They're available all year, and it's important for individuals and business owners to remain in contact with them, Taylor said.

Newman agreed. He says maintaining regular contact with tax preparers is essential to keep abreast of all options available that can maximize your deductions or to determine other ways to mitigate tax liabilities.

Various events throughout the year such as marriage, divorce, the birth of a child, the sale of stock shares, the sale of a business, inheritance and the like are all common situations that can impact your tax situation. A certified public accountant can navigate these life events and help taxpayers adjust to the effect these changes can have on taxable income.

"Be aware there are changes coming down the road in one year that could be significant on the individual side," Taylor said. "You want to prepare for that now." ■



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BIG DONATIONS



Mike Guido, Hitachi Global Air Power CFO, signs his name to a Sullair compressor as part of a company donation program.

Photos provided by Hitachi

SOME NORTHWEST INDIANA FIRMS FIND MORE IS BEST WHEN IT COMES TO CHARITABLE GIVING

MICHAEL PUENTE

When Hard Rock Casino Northern Indiana opened its large glass doors to the public in 2021, the city of Gary knew great things would come.

Since then, the glitzy casino — with a dedicated tribute to Michael Jackson and the Jackson family, natives of Gary — has set attendance records and is now the No. 1 casino in Indiana.

Hard Rock Casino Northern Indiana also gives back to its new home, and Gary has hit the jackpot!

Earlier this year, the casino announced a \$3 million donation to help revitalize downtown Gary.

“This catalytic donation from Hard Rock marks a new chapter in Gary’s story, one where we begin to turn the page on blight and write our future,” said Gary Mayor Eddie Melton at Gary

City Hall in March. “A future in which Gary residents see real change and feel a renewed sense of pride in our downtown Broadway Corridor.”

Hard Rock Casino is just one example of Northwest Indiana-based companies and firms giving large sums to local charities and nonprofits to lift the Region and move it forward.

Other Region-based businesses and firms have also doled out large sums to



local nonprofits, including NIPSCO, the Region’s utility company, which is owned by NiSource. Donations are made through the NiSource Charitable Foundation.

“NiSource Charitable Foundation’s goal is to create strong and sustainable communities where our employees and customers live and work,” said Wendy Lussier, director of communications for NIPSCO. “The aim is to give back to the communities where NIPSCO and NiSource are privileged to serve.”

Corporate donations do more than save on tax bills; they are a strategic investment in communities where companies’ employees live, work and play. Those kinds of amenities help make happy and healthy employees.

“Ultimately, integrating philanthropy into corporate strategy not only benefits society but also contributes to the long-term success and sustainability of businesses while prioritizing social responsibility is not only doing good but also doing well,” wrote Zack Block of Pittsburgh-based Block & Associates on his company’s website.

Hard Rock Casino Northern Indiana

Hard Rock’s generous contribution to Gary will go toward blight elimination within Gary’s Metro Transit Development District (TDD), which is primarily located around the downtown Broadway Corridor.

The Hard Rock donation is an important part of the Blighted Property Demolition Fund established by Indiana Senate Bill 434, economic development legislation authored by Melton when he was an Indiana state senator and passed in 2023.

“Hard Rock is pleased to support Mayor Melton’s mission to improve the economic development of the city of Gary by demolishing the blighted properties that currently stand in the way,” said Hard Rock Casino President Matt Schuffert. “Our announcement ... of Hard Rock’s transfer of \$3 million to help support the city’s contributions to the Northwest Indiana RDA’s blighted

“NiSource Charitable Foundation’s goal is to create strong and sustainable communities where our employees and customers live and work.”

— Wendy Lussier
NIPSCO

property demolition fund confirms our mission of ‘All Is One’, which has been Hard Rock’s motto throughout.”

Schuffert said giving back is at the core of the Hard Rock brand.

“The motto of Hard Rock International is to ‘Love All, Serve All,’” Schuffert said. “At Hard Rock Casino Northern Indiana, our mission is to serve the residents in our community who are most in need.”

The city of Gary is not the only entity to benefit from Hard Rock Casino’s generosity. Other nonprofits have received at least \$5,000, including the Food Bank of Northwest Indiana, the Urban League, Meals on Wheels, American Cancer Society and the Sojourner Truth House in Gary.

“We are proud of the financial assistance that Hard Rock has been able to provide to residents in the past. And, we are committed to continuing our philanthropic giving to the community in the future,” Schuffert said.

goal to support the communities where its customers and employees live and work:

- Basic needs and safety
- Diversity, equity and inclusion
- Environmental stewardship
- STEM education and economic development

For example, two long-standing NIPSCO-targeted grant programs are public safety education and training grants, and environmental action grants.

“We give to multiple organizations in increments of \$500 to \$5,000 in both these categories. The most recent totals given during each of these last annual program campaigns were \$66,000 total for public safety education and training, and \$60,000 for environmental action.”

In 2023, NIPSCO’s public safety education and training grants went to 16 organization throughout Northwest Indiana, including the Elkhart County Emergency Management Agency, St. John Volunteer Fire Department, South Haven Fire Department, Rensselaer Fire Department, Town of Cedar Lake



Photo provided by Hard Rock

NiSource Charitable Foundation

NIPSCO’s parent company NiSource created the NiSource Charitable Foundation in 1990 to manage its charitable giving. According to Lussier, the foundation and NIPSCO’s giving strategy is primarily focused across key pillars that align with the business’

and the Cedar Lake Police Department, and the East Chicago Fire Department.

Donations and grants only come from contributions from NIPSCO, its shareholders, the NiSource Charitable Foundation and direct employee contributions. Customer energy rates are not used for donations or grants, Lussier said.

PHILANTHROPY

Lussier also said NIPSCO and NiSource are committed to giving employees time to volunteer, including some paid time off each year. NiSource also offers a Dollars For Doers program. It donates to a qualified 501(c)(3) organization up to a certain threshold based on employee volunteer hours.

Some upcoming examples of volunteerism programming in action are NIPSCO's annual Charity of Choice campaign, which is a monthlong event in September. Employees are invited to provide volunteer hours to 25 organiza-

several organizations and donated a compressor, valued at \$25,000, to the ARA Foundation.

"Hitachi Global Air Power has always been a proud supporter of our community," said Jennifer Ohlinger, spokesperson for Hitachi Global Air Power U.S.

The company produces compressors under its brand Sullair. It was renamed in 2023 from Sullair to Hitachi Global Air Power because the company now represents more brands than Sullair.

The manufacturing facility in Michigan City was founded in 1965

invaluable work supporting the rental industry," said John Randall, Hitachi Global Air Power president and CEO. "We have also taken the opportunity in recent years to tie this support to other deserving charities close to our hearts."

The annual ARA Foundation charity auction is held in conjunction with the American Rental Association's trade show.

"Our dedication to these causes is more than a gesture — it's a reflection of our values, a belief in shared responsibility and a strong commitment to our community," Randall said.



NIPSCO and NiSource give employees time to volunteer, including some paid time off each year. The NiSource Charitable Foundation donated \$100,000 to the Challenger Learning Center in 2023 to create a STEM learning lab.

tions all across the company's service area to help make a difference.

"Our goal is to contribute 1,000 collective volunteer hours over the course of this monthlong campaign," Lussier said.

Hope for the Holidays is another big campaign. Last year, employees donated money and more than 1,000 toys for organizations that help shelters.

"Last year was the 11th year of Hope for the Holidays, and more than \$150,000 was donated to organizations in Northern Indiana," she said.

Hitachi Global Air Power

Another firm dedicated to providing resources to local organizations is Michigan City-based Hitachi Global Air Power U.S. The firm has donated \$10,000 each year for the past three years to

and was purchased by Hitachi in 2017. It's among the area's largest employers with Hitachi investing more than \$45 million into the facility.

In February, Hitachi Global Air Power announced that it would donate a purple, Mardi Gras-themed Sullair 185 Series Tier 4 Final Portable Air Compressor to the ARA Foundation charity auction featuring hand-written notes and remembrances from employees who support the fight against Alzheimer's disease.

Hitachi Global Air Power also announced that it would make a separate \$10,000 charitable donation to the Alzheimer's Association in support of research and awareness.

"Over the past several years, Hitachi Global Air Power has proudly stood by the ARA Foundation, championing their

Centier Bank

Centier Bank, a local family-owned institution since 1895, is also big on charitable giving.

"As a proud community bank who is driven to preserve hometown community banking in perpetuity, a primary focus is on the impact that the organization and family have the opportunity to make in the community which they have served for over 129 years," said Anthony Contrucci, president of First Bancshares Inc., Centier Bank's parent company.

Over the years, Merrillville-based Centier has given back to more than 1,500 local organizations.

Although corporate giving is an important part of what community relations does on behalf of the bank, Centier is equally proud of the other meaningful ways they touch lives and create impact in the countless communities across the northern half of the state.

Since 2013 this commitment includes 135,000-plus volunteer hours at more than 3,000 nonprofit organizations.

"As a community bank, no donation or sponsorship is too small," Contrucci said. "Centier recognizes that every dollar matters, and the impact of those financial resources are sometimes hard to quantify."

In 2024, here are some of the groups that Centier has donated to:

- Food insecurity — Porter County 4-H and the NWI Food Bank: \$7,500
- Food insecurity — Meals on Wheels: \$10,000
- Domestic violence — St. Jude House: \$7,500
- Financial education — Junior Achievement of Northern Indiana: \$10,000

But Centier also makes big donations, including a \$1 million-plus gift to help add onto the YMCA in Crown Point. Centier joined several organizations to fund the \$35 million expansion. The Dean and Barbara White Family Foundation took the lead on that Southlake YMCA project with a \$21 million donation. The McColly Foundation also contributed \$100,000 to the project. McColly Real Estate, which was founded in 1974, is based in Schererville.

This gift creates a space for families to come together and have fun, Contrucci said.

Another family-centric gift providing a platform for families to come together and have fun was the naming of the Potawatomi Zoo Train in South Bend, which was a \$150,000 contribution.

“Giving back to our communities is paramount to us. Centier is still here today due to the loyalty that it was shown in the 1980s when the bank almost failed. The community rallied and supported the bank allowing it to earn its way out of a dire situation,” Contrucci said.

Family foundation

While the Dean and Barbara White Family Foundation might not sound corporate, Dean White’s success in the hospitality industry planted his family’s philanthropic roots.

The foundation recently made a historic 10-year commitment to the Big Shoulders Fund. The \$150 million donation will benefit schools in the Catholic Diocese of Gary over the next decade.

“We know that access to high-quality, values-based education is as important as anything we can support, and our efforts would not be complete without a deep commitment to the Catholic schools that have been a critical part of the fabric of Northwest Indiana for decades,” said Bill Hanna, executive director of the Dean and Barbara White Family Foundation, in a press release. “Big Shoulders Fund and the Diocese of Gary have developed an effective partnership over the last five years

Centier (Bank) recognizes that every dollar matters, and the impact of those financial resources are sometimes hard to quantify.”

— Anthony Contrucci
First Bancshares

that led us to this moment.”

The foundation’s generosity has also benefited Opportunity Enterprises’ Lake Eliza campus tree house with a \$1.2 million donation, Bulldog Park in Crown Point with an \$11 million investment, and a \$3.5 million grant to redesign Nassau Park in Lowell.

Large donations can make a big difference to communities.

“This remarkable donation from the Dean and Barbara White Family Foundation will help change the course for communities through the dedication and hard work of Big Shoulders Fund with the Catholic Diocese of Gary and, more broadly, throughout the Region,” said Gov. Eric Holcomb when the donation was announced in June.

Mayor Melton puts these types of large donations into perspective: “We are planting seeds of hope and growth.” ■

— Heather Pfundstein
contributed to this article.

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The town of Schererville has big plans for a downtown on Joliet Street near the town hall and other municipal buildings.

READY FOR TOMORROW

SCHERERVILLE'S PATIENCE PAYING OFF AS PLANS FOR MAJOR IMPROVEMENTS TAKE SHAPE

DOUG ROSS

Schererville officials make no bones about being a bedroom community. But that doesn't mean it's a sleepy town.

"Right now, we are really busy," Town Council President Tom Schmitt said. "We have five major projects going on."

"The biggest is the Kennedy Avenue expansion, a four-phase program we've been working on the whole time I've been on the council, 18 years, so it's probably a 20-year project."

For residents like Kelly Anoe, moving to Schererville 11 years ago was a big decision she is happy she made.

"I moved there when my daughter was young and going to school," she said. "It's a good community where kids can go out and play in the streets and ride their bikes and go to school, and you know it's safe."

Citytistics gave Schererville an A+ for safety, citing a relatively low crime rate in comparison to other cities similar in size.

That, plus the town's good parks and trails, attracted Noe to the community.

"I think there's access to all of the amenities that you need, which is nice," she said. "I have probably three Targets within 10 minutes of me."

It also helps that her job as president and CEO of the Legacy Foundation in Merrillville is a short drive away.

Worth the wait

When it's done, Kennedy Avenue will be a four-lane road extending from Main Street to U.S. 30. Director of Operations Andrew Hansen spends most

\$281,100

Median value of owner-occupied housing units, 2022 American Community Survey

\$79,662

Estimated median household income, 2022 American Community Survey



Photo by Joey Lax-Salinas

of his time on the Kennedy Avenue project. He's buying easements, working with railroads and the state to make it all happen.

Among the four phases is putting a bridge over the railroad tracks to eliminate an at-grade crossing to speed traffic and improve safety.

The bridge over the railroad is the first phase of the Kennedy Avenue project, with bids to be let in January. Relocating utilities will take most of 2025, Town Manager Jim Gorman predicts.

The second phase, to be done concurrently, will extend Kennedy to Junction Avenue.

The third phase takes it from Oak Street to Main Street.

The fourth and final phase involves connecting to U.S. 30, at a current stoplight near the Pete's RV dealership.

"The reason why it's taken so long is to get the funding through NIRPC

(Northwestern Indiana Regional Planning Commission) takes years and years," Schmitt said.

With all four phases mapped out, they know what each phase will be over the next five years.

"It is the No. 1 project under NIRPC's radar," Schmitt said. "That actually helps all the way from Hammond to Highland to Schererville."

Although, this long-term project might take a while to complete.

"All said and done, I'm guessing 2032" for completion, Hansen said.

The town has been saving for 25 years to provide the local share of the \$75 million project's cost, estimated at \$30 million to \$35 million.

But the project will pay big dividends.

"My biggest thing is the safety, to remove some of the north and south traffic off Indianapolis Boulevard," Schmitt said, but there is likely to be an economic development payoff with development expected along Kennedy Avenue.

"I could see some of the people selling the backs of their property to have frontage onto Kennedy Avenue" in the phase four section, Gorman said.

Hansen said Pete's RV will lose some of its property but gain a location on a busy intersection.

"We don't want to buy property that we don't need," he said.

To avoid collisions, there will be a traffic pattern unusual in Northwest Indiana. Traffic turning left will have to turn right first and enter a special lane to do a U-turn for a left turn. "I call it a 'Michigan left,'" Hansen said. The configuration is popular in western Michigan.

Junction Avenue will be realigned to have a traffic signal at the intersection. That's where the town's wastewater treatment plant and public works campus are located.

The existing Pennsy Greenway will be slightly rerouted.

"Quite honestly, the biggest holdup is the two railroads: Canadian National (Railway) and Norfolk Southern," Hansen said.

Railroads are notorious for being slow to agree to changes affecting their routes.

"The hierarchy is like the railroad and then God," he said.

The only portion with sidewalks or trail will be U.S. 30 to the Pennsy Greenway. The right of way is narrow, and there's nothing on the north end to connect them to anyway, Hansen said.

"That took off \$2 million of the cost" to eliminate sidewalks on the railroad bridge, he said.

All in all, it's roughly 2.3 miles of new roadway between U.S. 30 and Main Street.

Throughout the planning process, community input has been valuable.

Hansen said the town created a community advisory committee and found a neighborhood near Junction Avenue didn't want heavy truck traffic going through.

That meant rerouting Kennedy, so it won't go through their neighborhood. At the public works campus, the road will shift to the left to avoid it. The new stretch of Kennedy in phase four will be called Kennedy Boulevard, not Kennedy Avenue, to avoid hassle for neighbors.

"There's a lot of people who live on that street,"

Hansen said, and the town didn't want to change a lot of addresses.

"This is the least impactful, so that's how we ended up with this routing," Hansen said.

Saving for big changes

At the turn of the century, Schmitt said, the town developed a tax increment financing district knowing someday Kennedy would have to be expanded.



Our goal is to have more development go on Joliet Street to revitalize our downtown."

— Tom Schmitt
Town Council president

THE FUTURE OF SCHERERVILLE

“That’s where we’ve been stashing our money,” he said.

Back then, the town could have completed all four phases for \$20 million instead of the current \$75 million estimate, Schmitt said. But that would have involved a different financing model.

“It takes time to get that TIF money saved,” Gorman said.

“We should be very close to funding the whole thing with TIF dollars,”

worked on. This year, Schererville’s working on Burr Street.

Making room for a downtown

Another big project the town is working on is building a downtown on Joliet Street near the town hall and other municipal buildings. Like some other Northwest Indiana communities, strip malls popped up in commercial corridors before a downtown could be created.



Schererville’s Director of Operations Andrew Hansen points to a large map of the Illiana Speedway property purchased by the town. It’s likely to be redeveloped for commercial use along U.S. 30 and recreational use for 75% of the site.

Hansen said. “I don’t think any other municipality in our area does that.”

Schererville doesn’t issue bonds for routine road construction projects, either.

“We’ve very happy with our road funding,” Schmitt said.

Community Crossing grants offered by the Indiana Department of Transportation have been a boon to the town.

“We had the money to match that, so we’re really blessed,” Schmitt said. “We’ve actually matched that \$1 million every year.”

This year, the grant increased to \$1.5 million, which the town gladly matched.

Schererville doesn’t have to do as much reconstruction because the roads are kept in good shape, Hansen said.

“Our ratings have always been pretty good” on the state’s 1-to-10 rating system, with 10 being best. The town’s average road condition is edging toward eight, he said.

The Community Crossing funding allows the town to do sidewalks, too, as long as they’re on the roads being

Slowly, piece by piece as properties came up for sale, the Redevelopment Commission purchased six lots west of the town hall to attract a developer to start building that downtown.

Expect a mixed-use development with a restaurant and residential to pop up soon. The owners of Little Italy restaurant in Dyer bought that property. Plans aren’t firm yet, but the goal is to have businesses on the ground level and residential on top.

The Redevelopment Commission is focused on creating a downtown that roughly extends to Cline Avenue along Joliet. The downtown core will be between Austin and Anna streets.

“We’re just getting ready for them to bring on their plans and bring them to the Planning Commission,” Schmitt said.

“Our goal is to have more development go on Joliet Street to revitalize our downtown.”

Schererville’s downtown has been designated a riverfront district, which

allows the town to create more liquor licenses in a town where available licenses are in short supply. “Liquor licenses, there are none in Schererville,” Hansen said.

Decorative street lighting will help beautify and distinguish the downtown area.

“We always wanted to be identified as that’s our downtown,” Schmitt said.

Creating a downtown gives more of a town identity, he said. “That’s why we kept a lot of our municipal buildings down here.”

Expect a new fire station at Anna and Joliet to be added to the mix of municipal buildings.

“Our goal is to build a new central fire station there,” Schmitt said, and eventually close the one at Old 330 and Cline Avenue. With the new Kennedy extension, the firetrucks will be able to reach the north end of town quicker.

The station should be going out for bid later this year, he said.

Racetrack redevelopment

“We’ve got a lot of stuff going on,” Hansen said, not the least of which is redeveloping the old Illiana Speedway property.

The town bought the old racetrack, close to 70 acres, about eight years ago.

“Everyone asks you, why did you sit on that property so long?” Schmitt said. Like many other things, there was a pandemic pause.

In 2023, town officials decided to use the property to bring more recreation to the town.

About 75% of the property will be used for that purpose, likely, with frontage along U.S. 30 expected to be sold off for commercial use.

“In the next few months, we’ll be working with a hired engineering firm to put some designs together,” Schmitt said.

He’s thinking it will be an entertainment place similar to Bulldog Park in Crown Point or Central Park in Valparaiso but in a bigger space than those two landlocked areas.

“This is what I call the inspiration board,” Hansen said, wheeling around a whiteboard with pictures of developments elsewhere, including Ohio and Hammond.

Residents weighed in on features they’d like to see at the new park. Their No. 1 pick was a bandshell or concert

venue. Other popular ideas were a botanical garden, a large pavilion and an outdoor ice rink, Hansen said.

"I think what a lot of people want to see is like a mix of downtown Valpo, Bulldog Park, something like that," he said.

"Technically we have 111 acres we could work with if you include Rohrman Park," which abuts the property.

Schererville's demographics affected what the new park might include. Almost 20% of the population is over 65, according to the U.S. Census Bureau.

Youth sports facilities won't serve all ages. "Everybody likes a bike trail," he said.

"Right now, we're kind of waiting for wetland reports and soil conditions," Hansen said, then the town will pick a design firm to come up with ideas. Then comes figuring out how to fund it.

The town formed a TIF district for that area last year, but it's so new there's no money rolling in yet, Gorman said.

"There's nothing out there, literally nothing," Hansen said. The speedway property needs utilities, roads and other infrastructure. The first phase is likely to involve building something to draw the most attention. Parking lots and restrooms will be needed in the first phase, of course.

Hansen said there will be public outreach on funding, including seeing if sponsors can help pay for these improvements.

"Our taxes are very low in comparison to everyone else, and we want to keep it that way," he said.

More housing

The town's fifth big project is figuring out what to do with the former Luers Christmas tree farm, which stretches from 91st to 101st avenues.

The owner wants to restart a subdivision. "That's a 750-home development," Schmitt said, but it would need a sewer line extended to get it going.

"That probably will be the last major housing development in Schererville," Schmitt said. The Luers site is about 485 acres, Gorman said.

In the northeast corner of town, a 200-home development, Canyon Creek, is being developed. Schmitt expects it to be built out in the next year or two.

"We're going to end up like Munster, Highland, Griffith. They're all land-locked," he said.

As a resident, Anoe appreciates the quality of life in her town.

"I think the challenge, at least for the subdivision I'm in, is that I'm locked in. I can't hop on a bicycle or walk anywhere outside of my subdivision without it being very dangerous," Anoe said. "I would love to see more connectivity between the trails and the neighborhoods because if I do want to ride a bike somewhere I have to load my bike up in my car and actually drive it there."

Lake Central School Corp. Superintendent Larry Veracco is watching the residential developments, but expensive houses typically aren't starter homes. In July, the median list price of a home in Schererville was \$389,000, which is a 19.7% increase from 2023, according to Realtor.com.

"Schererville doesn't have a lot of empty spaces left," Veracco said.

Some infill development is likely, but not enough to boost Lake Central's enrollment.

As of the 2020 census, there were more than 13,000 housing units in the town.

With its aging population, Schererville could use some young families, Anoe noted. But that happens when housing stock turns

over. Older residents sell their homes to younger residents.

The town's median age is 43.4, according to the U.S. Census Bureau's 2022 estimate, and 19.6% of its more than 29,000 people are 65 and older.

Educational needs

Schererville has three of the school district's six elementary schools. It also serves students who live in St. John and Dyer — also known as the Tri-Town community.

Veracco is focused on Lake Central's next school referendum, hoping to keep the additional money taxpayers had previously voted to give the district to meet operating costs.

In 2032, when debt from construction at the high school rolls off the books, his successor might consider some construction work in Schererville, including at Grimmer Middle School. The district owns vacant land in Schererville, waiting to see if it will be needed for a new facility.

Veracco has a specific vision for the school district.

"We value contributing to the overall quality of life in the community," he said. "We want to stay nimble. We want to make sure we're staying relevant and providing the best education we can for our students to help them in their careers and serve the business community." ■

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BUSINESS PROFILE

Product into purpose



Merrillville company's inventions prevent construction erosion

MARIE WILSON

Merrillville-based Erosion & Construction Solutions is much more than its reputation as a fast-growing company that offers innovative solutions to the environmental effects of construction.

The company's story includes cousins "failing forward" and connections forged at church that helped solve the business's problems.

The company found early on that its Siltworm product was in demand, but the power of a positive workplace led to its success.

fastest-growing private companies in America, this year at No. 3,595.

Solving sediment problems

What makes Erosion & Construction Solutions a small but soaring business started in the late 2000s.

That's when founder Joe Moore was working as a custom home builder with his cousin, DJ Moore, keeping the books during college summers. The company built several homes a year but always encountered the same hurdle, one that bothered Joe Moore because of his love of fishing, hunting and the outdoors.

Moore, of Crown Point. "Whether we like it or not, as constructors and developers, we are the source of the pollutant."

Moore searched for a solution, and "that was the birth of the Siltworm device and our company," he said.

From product to purpose

The Siltworm device is a filter sock, filled with soft wood shavings sourced from construction waste, in a process Moore describes as "full-cycle green technology." The product helps avoid erosion by capturing 97% of sediment.

Moore developed Siltworm on the side for several years. Meanwhile, his cousin DJ Moore, of St. John, got his MBA from Indiana University Northwest and went to work in logistics. DJ stayed involved with the home-building business as Siltworm's popularity grew. By late 2016, he left his logistics job, and in 2017, the duo — now 50/50 partners — focused solely on erosion control.

But a few months later, DJ Moore said he had to "hire a professional coach I couldn't afford" to overcome several problems. Customers weren't paying; employees weren't meeting expectations; making payroll was a full-body experience — sweating, heart racing, stress.

What DJ learned from the coach helped the company develop an entrepreneurial operating system for how to make decisions. It also brought personal clarity.

"My purpose is not erosion control or sediment control; it's ensuring that people are being what they're supposed to be," he said. "This job allows me to build a place where people can do that."

Professional clarity followed the personal epiphany. The business already had a product, but coaching helped build a purpose. Erosion & Construction Solutions' mission statement spells it out:

"Honor God. Provide unlimited opportunity. Impact the world. We achieve these by providing high-value erosion and sediment control."



Founder Joe Moore (left) and CEO DJ Moore began as cousins working together at a custom home-building business and now run Erosion & Construction Solutions.

Photo provided by Erosion & Construction Solutions

What that combination can do, COO Michael Lorenzo says, is create "a place that really stands out in a sea of companies that don't really care about you."

"Everyone here is treated well," said Lorenzo, who joined the company formerly called Siltworm in 2018. "It's just a good place to work, and I'm very proud of that."

The company now has two divisions: Siltworm and Erosion Construction Services. It also has ranked two years in a row on the Inc. 5000 list of the

Clean water laws require builders to prevent sediment from exiting their properties, so it won't clog rivers and streams. But Moore said typical erosion control fences weren't up to task. Hydrocarbons, heavy metals, oils, any surprise items found during excavation — all were escaping the dams created by the black plastic fencing.

"Sediment is the largest pollutant of our waters in the country, and the No. 1 pollutant source is construction," said

Connecting and growing

With defined purpose came growth—and new challenges. The cousins started manufacturing and distributing more filter socks, then later added the Erosion Construction Services division. It installs Siltworm and other products throughout Indiana and the Chicago area to help prevent stormwater pollution.

They turned to a friend they met at church. Michael Lorenzo, 34, of Winfield, was working as pastoral associate for relational ministry at St. John the Evangelist church in St. John. Ministry, he said, was about “helping people live a more fulfilling life.” So is his role at Erosion & Construction Solutions, where he was promoted to COO early this year.

Lorenzo implemented a fixed-rate commission scale for Erosion Construction Services employees, which turned around the installation division from operating at a loss.

“It incentivized our guys to upsell and do more with less and to hustle,” Lorenzo said. “It overnight was a huge success for us.”



Customers say Siltworm filter sock products are especially helpful at preventing sediment on construction sites from running into streets or sewer inlets.

Photo provided by Erosion & Construction Solutions

The efforts of the Moores, Lorenzo and the rest of the company’s roughly 50 employees all add up to an effective product and a responsive service, customers like Jeff Yatsko of St. John-based Olthof Homes said.

The company, Yatsko said, is quick to install Siltworm products where needed, especially where they can prevent sediment from running into streets or sewer inlets. “You can really just slice the sock open, and it’s just wood shavings inside,”

Yatsko said. “The waste is minimal.”

The company’s future looks much like its past. Its leaders said they will continue producing and selling the original Siltworm device and a new biodegradable version called BioWorm. They plan to meet the challenges of small business growth head-on, including never putting a ceiling on employees’ talents and helping everyone involved increase their skills.

“We want to grow,” DJ Moore said, “as fast as we can grow well.” ■

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LEADER PROFILE

People-first mentality



Taillon 'natural' choice for South Shore Convention and Visitors Authority's top job

STEVE ZALUSKY

When the South Shore Convention and Visitors Authority named Phil Taillon its new president and CEO in May, it picked a proven leader. Taillon has a 15-year track record working in economic development for the city of Hammond.

would like to see a couple more base-runners — at the moment, he said, the bureau has a runner on second.

The sports analogy is apropos for the Chicago Cubs fan — by the way, he is no relation to Cubs pitcher Jameson Taillon. The Region has seen a blossoming of sports tourism in the past 10 years, with sports complexes, community centers and outdoor facilities springing up. There is also the 10U Cal Ripken World Series in Crown Point, which draws participants from Panama, Germany, Australia, Mexico and the Czech Republic.

Yet Taillon said he is aiming for a broad spectrum of attractions.

“I really want to make sure that we are as diversified as possible when it comes to tourism,” he said. “I don’t want to put all of our eggs in any one

basket. I want to grow any and all sectors that are out there that can help Lake County be successful. So there certainly is a lot more opportunity out there.”

He points to the strength of the casino tourism and ecotourism sectors, Indiana Dunes providing an example of the latter.

That means a lot of hard work ahead. But Taillon is no stranger to that. Taillon, who grew up in Hammond and has spent 45 of his 51 years there, is the son of a steelworker — his father worked for Inland Steel. It was a blue-collar family with strong Midwestern values.

He attended St. Catherine of Siena School, which closed in 2009, and Bishop Noll Institute, both Hammond schools, before earning a bachelor’s degree in management from what is now Purdue Northwest.

His work ethic was honed by his experience working his way through school.

“I just think it’s made me a stronger person in the long run, to know how hard you have to work to be successful,” he said.

One of those jobs was working at St. Margaret Hospital, partially in the medical records department and in the surgery department. Among his tasks was washing the instruments after surgeries. The hospital has since closed.

He discovered his niche when he enrolled in a manager training program at Bank Calumet after his graduation in 1997. He spent 10 years with the bank, which was acquired by First Midwest Bank in 2006.

Taillon said a banking background was critical — he learned about business and what’s important to business success, as well as how to read a business plan and understand a budget.

“We will treat every city and town as important as any other, no matter what their size is.”

— Phil Taillon
South Shore Convention
and Visitors Authority

While managing the Hessville neighborhood office of Bank Calumet, he became president of the Hessville Business Association, now known as the Hessville Commerce and Community Creative, and established a working relationship with Hammond Mayor Thomas McDermott Jr.

The city of Hammond hired him in 2008, becoming executive director of planning and development and eventually McDermott’s chief of staff.

“Phil is always bringing people together to do things. That’s why this job is so perfect for him,” McDermott said about Taillon’s new job. “It is like a natural for him.”

Among the highlights of his tenure in Hammond was spearheading the Oxbow Landing development, which put him on the economic development map.



► **Phil Taillon** is the South Shore Convention and Visitors Authority’s new president and CEO. He spent 15 years with the city of Hammond.

“The last time I applied for a job was back in 1998 when I applied to work for Bank Calumet.”

After seven interviews, it came down to Taillon and Uran.

“It hurt at the time because I had myself all excited about the new opportunity for the role,” Taillon said.

But when the opportunity again presented itself, “I kind of knew right away I was going to apply for it again,” he said, “especially since in the last process I ended up taking second.”

Taillon remembered that, when he and Uran emerged as the finalists, one newspaper article said the bureau would have hit a home run with either candidate.

Taillon is now ready to step up to the plate and swing for the fences. But he

“We used probably six or seven funding sources to acquire the property, demo the buildings, create the new road that we put in there, create the parcels,” he said. “And then I had to slowly start building relationships to kind of draw businesses in and tell them that this is a spot they wanted to be in.”

The result was \$65 million of investment leading to three hotels, three office buildings and three restaurants.

Slowly he built on that success, including the redevelopment of the Woodmar Mall, which held a personal significance.

“It was the community gathering space for a lot of us as we were growing up,” he said. “And so, we wanted to be careful in repurposing it.”

McDermott has high praise for Taillon’s work with Hammond, especially with diversifying the city’s portfolio beyond gaming.

“One of the things that we have done as an administration was bring in a billion dollars of new assessed value to the city of Hammond, since I’ve been mayor,” McDermott said. “Phil was a large part of that, and that’s paying off huge right now for us.”

He said Horseshoe Casino Hammond’s revenues are down since the Hard Rock Casino in Gary opened in May 2021.

“If we hadn’t been bringing in this independent money through a billion dollars of new assessed value, Hammond would be in a real financial pinch right now,” McDermott said.

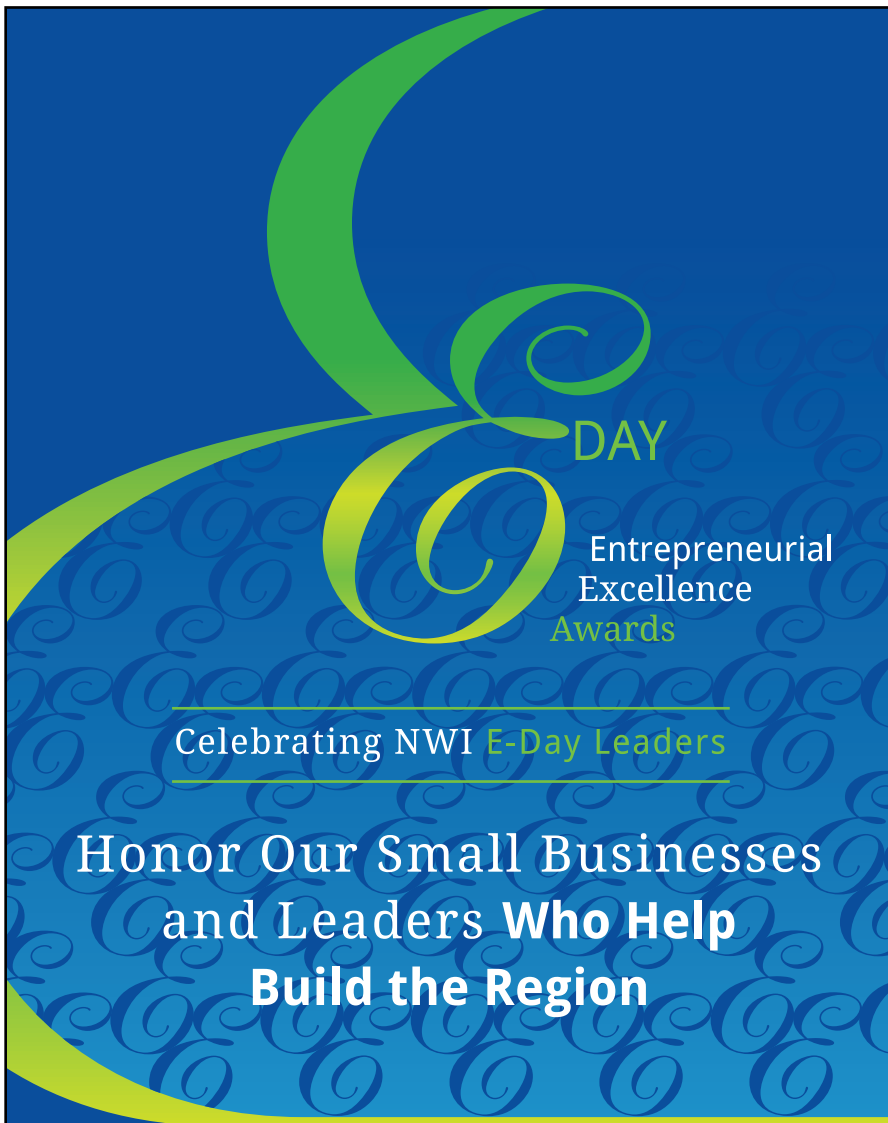
In his new role, Taillon said he is looking forward to having a positive impact not only in Hammond but in all of Lake County. After all, the more money tourism brings in, the less of a tax burden on residents for government services.

Taillon said his transition has been made easier by a staff that brings a wealth of institutional knowledge.

“We will treat every city and town as important as any other, no matter what their size is,” he said.

He said his organization plans to play an active role in the new Lake County Convention Center, which promises to bring in \$60 million in revenue to Lake County.

“To me, tourism is all about energy and creativity and understanding people. It’s fun.” ■



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Presidential outlook



Long view of how elections for White House's top job affect stock market

JOHN LYON

One question that has been on investors' minds lately: "How will the upcoming election impact the stock market?"

It is very difficult to predict the direction of the stock market over the next 12 months based on any set of factors, let alone the results of an election. In general, it is best to avoid predicting markets at all.

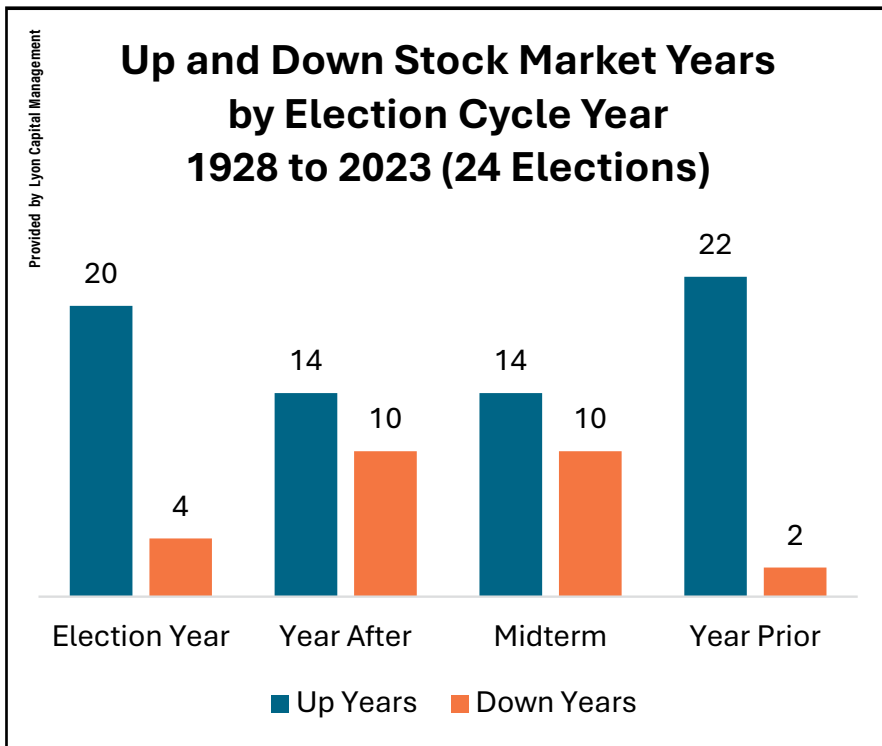
Instead of trying to forecast an election outcome and then trying to forecast the stock market based on that outcome, one can look at how the stock market has behaved historically around presidential election cycles.

Market years can be sorted into four categories: presidential election years ("election year"), the year after a presidential election ("year after"), midterm election years ("midterm"), and the year before a presidential election ("year prior").

Comprehensive S&P 500 Index performance numbers go back to 1928, covering 96 years and 24 presidential election cycles.

Using these data, my company and I calculated the number of up years and down years for each category over those 24 cycles. We then examined average returns for the market during election years and the years after an election. Here are the findings:

The market performs well in election years: The market had 20 up years and only four down years during election years. Put another way, the market has been up during an election year 83% of the time, whereas the market had an up year 73% of the time in the past 96 years. Average election-year returns for the market are 10.2%



per year, a return slightly better than the 10% per year average for all market years from 1928 to 2023.

The year after an election has been weaker over the past 24 cycles: The year after an election (as well as the midterm year) has been a down year 10 out of 24 cycles. These two years (year after election and midterm) have seen up years just 58% of the time versus the 73% average overall. The average return for the year after an election was 8.5% from 1928 to 2023, 1.5 percentage points below the average for all years.

"Year after" returns surged in the past five election cycles: Before 2005, the year after the presidential election was unquestionably the weakest for the overall market. The market had more up years than down years dating back to 1928, and the average return for those "year after" periods was just 5.1%. However, each of the past five "year after" years have shown strong returns, with an average return over those five years of 22.5%.

Based on these statistics, the presidential election has a somewhat limited impact on the returns of the stock market.

Election years have frequently been positive for the stock market. Years after the election had historically weaker market years through 2001, but the past five cycles have called that pattern into question.

In recent years, the identity of the winning party has had little to do with market performance.

In 2016, former President Donald Trump won in an upset victory, and the stock market surged both the next day and over the following 12 months.

In 2020, when President Joe Biden was confirmed the winner, the stock market also surged both the next day and over the following 12 months.

The presidential election has a far lower impact on the stock market than the long-run performance of American business, which will likely remain strong regardless of who wins the White House in November. ■



► **John Lyon** is a portfolio manager at Lyon Capital Management, an independent SEC registered investment advisor and fiduciary with offices in Schererville.

MAKING A DIFFERENCE

Inspiring entrepreneurs



Lower Lincoln in Valparaiso provides space for ‘intentional collisions’

CHAS REILLY

Wade Breitzke believes there are three things needed to build a successful company — capital, talent and a location.

“And that’s where Lower Lincoln comes in,” said Breitzke, the founder of Lower Lincoln and WeCreate.

Located under the Buffalo Wild Wings at 212 E. Lincolnway in Valparaiso, the nonprofit entity provides entrepreneurs with support, resources and mentorship.

“We’re happy with the people that we support,” Breitzke said. “We’re happy

together you make something really great,” he said.

Lower Lincoln is also available as an event venue. It’s been rented for a variety of celebrations and occasions, including rehearsal dinners, weddings and high school reunions.

Breitzke said it’s been a popular spot for corporate offsite events. He said companies from all over the country have rented it for that purpose.

“That’s starting to catch on, too, which I’m finding to be what it was built for,” Breitzke said.

met there, that we know we’ll see at those events,” Sidney Gibson said. “We’ve made a lot of awesome connections, not just friendship wise and socially, but also for our business, which has been really helpful.”

At Lower Lincoln, the Gibsons received help to hash out their business model. They also learned who they needed to approach for funding and manufacturing for their product.

Sidney Gibson said their startup is gaining traction and moving forward because of the people they met at Lower Lincoln and the events they attended there.

It’s situations like those that provide Breitzke with affirmation that the community he’s developed and continues to build has been encouraging to entrepreneurs and many others.

“That’s what’s been really great,” he said.

Breitzke has long been following the startup culture. He worked with Steve Case, the founder of AOL.com, when the Rise of the Rest Fund was launched in 2014.

At that time, about 75% of capital was distributed in only three states, leaving entrepreneurs in the other 47 states fighting over what was left. The Rise of the Rest Fund invests in entrepreneurs in areas that have been overlooked.

“I kind of fell in love with the startup culture and helping entrepreneurs that have really great concepts and really great ideas, bringing them to life or bringing them to market, commercializing them,” Breitzke said.

Through Lower Lincoln, he’s able to help others pursue their dreams.

“From Day One, my dream job was to create dream jobs,” he said. ■



Lower Lincoln offers event space in Valparaiso for entrepreneurs to meet and share ideas.

Provided by WeCreate

with the way the space looks and feels and has become integrated in a lot of different ways.”

He said he wants Lower Lincoln to be a space where people can conceptualize an idea, bring it to market and be successful.

“The prongs of that are through the cohorts and the accelerated programs we run, a variety of events,” Breitzke said.

A recent event was geared toward startups, offering information about funding, mentorship and programming. It also featured an aspect similar to “Shark Tank,” where people could pitch their ideas to potential investors.

Lower Lincoln also has a coworking area. In addition to offering a space to work and create, it’s designed to have “intentional collisions,” Breitzke said. “Where you might run into someone with a different skillset than you, and

Sidney Gibson, of Back 40 Fitness, has used Lower Lincoln in a variety of ways, including attending the entrepreneurial events there and using the coworking area.

“It’s a really cool space,” she said. “Every time we have an event there, I’m just blown away by how it’s just a great spot for people to get together.”

Sidney Gibson and her husband, Eric, own Back 40 Fitness, which initially started by providing fitness services only. The business has evolved, and now they are developing a gym chalk dispenser.

Sidney Gibson said she and her husband didn’t have friends in the startup world, so they weren’t sure who to approach for support and resources. That changed after attending Lower Lincoln events and using the coworking space.

“For us, it’s been really impactful, just having a community of people that we’ve



LOWER LINCOLN

► The nonprofit at 212 E. Lincolnway in Valparaiso promotes entrepreneurship with space for coworking and mentorship.

OFF HOURS

Musical pursuits



La Porte County Symphony Orchestra members find time to play



Kathleen Lang plays the horn during a La Porte County Symphony Orchestra performance.

Photos provided by LCSO



Brad Staats, LCSO percussionist, is a retired senior management consultant.

CARRIE NAPOLEON

Brad Staats describes the computer screensaver of him sitting behind a drum kit as a conversation starter.

The recently retired manufacturing management consultant said clients would often ask about the picture, giving him the opportunity to share about his off-work passion as an orchestra musician.

“Music’s my hobby. I’m not a professional; I’m reminded every time I perform,” Staats said. “I think I’m a pretty good amateur. I’m very proud of what I do.”

Staats is principal percussionist for the La Porte County Symphony Orchestra, where he has performed for more than 30 years. Those performances spanned his more than 40 years working as a manager, CEO and ultimately consultant in manufacturing management.

“There are a lot of musicians out there. There are not a lot that can claim they

are working in an orchestra,” Staats said.

He is one of the more than 50 performers and musicians in the LCSO. Like many of his colleagues who are not professional musicians, he spent his career in another profession while devoting his time to performing music at a professional level with the symphony.



“(The LCSO musicians) are people who have played instruments their whole life at a high level.”

— Emily Yiannias
La Porte County
Symphony Orchestra

Emily Yiannias, LCSO’s executive director, said her performers’ diverse backgrounds are what make the orchestra unique. The symphony originally was founded by members of the community as a community orchestra, she said.

“Some members are making their living as musicians, but some make their living doing something entirely different,” Yiannias said. Orchestra members who are not professional musicians

have jobs such as doctors, lawyers and educators, among others. All LCSO members are paid.

“These are people who have played instruments their whole life at a high level and continued that level consistently all their lives,” Yiannias said. “It’s pretty remarkable.”

Kathleen Lang, who plays the horn for LCSO, began her career in music on the south side of Chicago after graduating with an undergraduate degree in music education.

“It was an amazing life-changing experience,” Lang said. The experience prompted her to attend law school, a move she is not sure she would have made if she did not work in those urban schools. After law school, Lang said she did not play the horn much.

However, after she married and moved to New Buffalo, Michigan, Lang said she had an opportunity to see the LCSO perform. She then realized she could become part of the group even while pursuing her career as an attorney, educator and ultimately judge. Lang has been playing with the orchestra for 35 years.

Lang announced her retirement in July after almost two decades on the bench as senior judge in La Porte Superior Court in Michigan City. She continues to work as an adjunct

professor at the University of Notre Dame and guest lectured this spring at Masaryk University Faculty of Law in the Czech Republic.

"It's a vocation," Lang said of her passion for performing with the orchestra. "People come from so many walks of life," Lang said.

Some are professional musicians, two doctors, a farmer or two, and an engineer. "There are a lot of people who never would be together if it wasn't for music."

For example, bassoon player Cindy Ault sold eggs from her farm. "Where else can you buy eggs in the symphony?"

She still was a pretty dedicated musician to play at that level," Lang said. "These are folks that whatever their career, they still put a lot of time and effort in."

Colleagues often were surprised to learn Lang was a member of the orchestra. Lang also plays the bagpipes.

"The other judges, they are surprised about it," Lang said, adding all the jurists have their thing.

Like many of her fellow orchestra members, Lang plays in summer bands during the offseason in various places.

"Obviously music is a passion. Music communicates in a way that nothing

else really communicates. I feel real lucky to be able to do that," Lang said.

LCSO musicians are in high demand. The Jazz Trio and a couple string quartets are sought after for performances and events like weddings.

Preparing for a concert can be rigorous, especially when balancing family, career and the orchestra. There are intensive rehearsals in the three to four weeks leading up to a performance. The musicians often learn a lot of the pieces from scratch.

"We are all there to strive for that professional level," Staats said. ■

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Connect dots of innovation



Companies must embrace six building blocks to problem-solve, create value

JASON WILLIAMS

No matter which study you read regarding today's business environment, one thing is clear: Executives overwhelmingly agree it is essential to invest in innovation. In other words, it is becoming more important than ever to think about future relevance and value creation in a world of increasing uncertainty.



► Jason Williams is the CEO of the Society of Innovators at PNW, which contributes to economic and community development as the champion of innovation and entrepreneurship in Northwest Indiana.

But how do you innovate? And what does innovation even mean? Even when used in the same sentence, the word itself can mean everything and nothing. "Innovation" is equal parts a critical strategy and a generic buzzword for company action.

The answer? There is not one. I am yet to discover the one silver bullet strategy for innovation that works for all organizations in all scenarios. To truly prepare your organization for future success, you must think about

putting together an "innovation toolbox" that best fits your organization.

There are six building blocks you must consider when equipping your team to problem-solve and create value for your organization:

Category

If you want to be competitive, you must know what competition is. Category insights go beyond the baseline of your own products' and services' performance to understand what is really happening in your market. Putting parameters around your innovation efforts makes it much easier than trying

to develop the next product or service on a blank canvas. What does your category look like? What are the price points? What are the features, benefits and specifications of other products and services in the category?

Competitor

Whether directly or indirectly, every organization has competition. Do you know yours? Competitor insights go beyond product-level competition to understand category and company level competition, enabling you to understand competitive capabilities and trajectory at a strategic level. Have you built profiles of your competition? What other categories are they in? What is their market share? Who are new competitors in your category and why?

Consumer

You may know who your customers are, but do you know your customers? Consumer insights go beyond market size and purchase data to understand what actually drives consumer behavior in the marketplace relative to unmet needs. What are the problems your customers are trying to solve? What is their job to be done? Have you taken customer feedback into consideration when developing new products and services? Do you know your customer's journey to engage with your company? What are the cultural, lifestyle and generational trends affecting your customer base?

Company

To know thyself is the beginning of wisdom. Company insights go beyond strategic planning to overcome internal communication barriers, breaking down silos, and bringing everyone together collaboratively around the problem. What are your company's capabilities in research and development, manufacturing, sales, distribution channels and customer service? What is your current

business model and is it the right one for the future?

Culture

Innovation should be a shared mindset across the organization. Focusing on your company's culture goes beyond the status quo of innovation to develop the skills, tools, and processes to capture ideas and deliver transformative change. What is your team's shared language for innovation? What are the skills and capabilities of your current personnel?

Community

Innovation does not happen when we withdraw from the world, but rather when we engage with it. Community goes beyond the bounds of project work to develop a community of empowered individuals within the organization and beyond. How are you encouraging cross-department collaboration within your organization? Are members of your team expanding their network in the community? What conferences and events are you attending?

Innovation is about connecting the dots, and if you want to connect more dots, you have to collect more dots. Think about these building blocks as the dots on your innovation canvas. It is important to create new innovations or optimize existing products from a highly informed point of view. This means collecting all the foundational "dots" that are needed to inform your next phase of innovation. Then you must connect the dots into a picture for how your organization needs to move forward.

Without a process to connect all the dots, you will never see the full picture and create the most successful product/brand/service/company you want to create. You are leaving opportunities on the table and may not even know it. ■

► Learn more about the Society of Innovators at PNW by visiting www.pnw.edu/soi.

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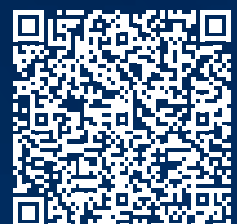


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