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FEBRUARY / MARCH 2026

Northwest Indiana Business Magazine

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Economic foresight

Transit development districts already fulfilling promise to attract prosperity



Angie Nelson Deuitch
Michigan City's mayor

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Jana Szostek of IU Northwest shares steps for owning a business that will help along road to success.

► *Read on your phone*



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NEW COLUMN: Our new series starts with Troy Turner, owner of Right at Home Northwest Indiana.

► *Read on your phone*



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

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BEST OF BUSINESS 2026

Can't wait to find out who our readers voted the best in our 2026 Best of Business survey? Watch for the winners list on our website NWIndianaBusiness.com around mid-March. Scan the QR code with your phone to find our past winners page. ►



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FEB-MAR 2026

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Northwest Indiana Business Magazine

905 Joliet St. #237, Dyer IN 46311

is owned and published by
Linker Media Group, Inc.,

Troy Linker, President and CEO.

Many contributing writers are experts from various fields and provide advice to our readers on their individual specialties.

Experts provide general information, for educational purposes, regarding legal, accounting, insurance and other professional issues. This information is not a substitute for specific professional advice given by qualified professionals who are aware of an individual's particular circumstances.

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The number of farm products grown on the 1 million acres of farmland in Lake, Porter, La Porte, St. Joseph, Newton, Jasper, Pulaski and Starke counties.

► PAGE 26

IN THIS ISSUE

This year is a special one for Northwest Indiana Business Magazine. In 2026, we are celebrating 35 years of shining a light on the Northwest and North Central Indiana business communities. Our thought-leadership stories and profiles point out why the Region is THE place to live, work and play.

To celebrate, we are introducing a new feature on our two websites, NWIndianaBusiness.com and MichianaBusinessNews.com. Our Entrepreneurship Q&A will highlight some of the Region's entrepreneurs who have taken their ideas to market and are growing their businesses. Nominate an entrepreneur by emailing news@nwindianabusiness.com.

As for our first issue of the year, we start off with a story about transportation development districts along the South Shore Line. Some are still in the planning stages, but others are already seeing results in the communities surrounding their stations.

Then we look at the use of AI in the health care setting. I am sure many of you have been asked by a doctor if you mind that AI is taking notes during an appointment. Health care systems in the Region are embracing this technology, along with

many other innovative uses that always keep the patient-doctor relationship first.

Next we talk to companies that have recently rebranded. From name changes to new marketing materials, businesses are making thoughtful decisions about how their customers recognize them in the marketplace.

It might still be winter, but farmers are already planning for the upcoming planting season. Farmers are entrepreneurs too and need a lot of people to help them do their jobs. We talked with those who support their work — from bankers to insurance agents to transporters and beyond.

Entrepreneurship is a theme this year, so we talked to people with "big ideas" and how they learned from the Region's support system. The business community has many opportunities for mentorship and education.

One entrepreneur is Brett Dines who started OYE Therapeutics in Crown Point. He is helping patients wake up from anesthesia faster. At Paladin, they opened a Success Hub to help the Michigan City community's economic development. IUN's Jana Szostek shares tips about how to start a business, and visiting professor Anthony Sindone talks about the Region's economy this year. Enjoy this issue!

— Heather Pfundstein, publisher/editor

READY FOR DEVELOPMENT



The Gary Metro Center, an intermodal bus and train station in downtown Gary, is expected to be replaced with a new station. The project is backed by state Senate Bill 434. ► PAGE 12

Photo by Doug Ross

Professional advancement

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

HEATHER PFUNDSTEIN

Accounting

Kruggel Lawton CPAs team members earned honors at the 2025 **Indiana CPA Society** Awards: **Katherine Riffell**, staff accountant, Indiana High-Grade Award; **Shaun Mawhorter**, first female partner on the firm's executive committee and co-leader of the Women's Initiative Network, "Women to Watch"; and **Nick Muller**, manager, Breakthrough Award. **Courtney Watts** was promoted to partner. She started with the firm in 2012.

Banking

Merrillville-based **Centier Bank** hired **Jerry Del Real** as an investment executive, **Sean Highsmith** as the branch manager of the bank's Whiting location, and **Andy Santangelo** as director of treasury management.

South Bend-based **1st Source Bank** promoted **John Bedient** to chief operating officer and executive vice president. **Dan Lifferth** was promoted to chief administrative officer and senior vice president. **Amanda Miller** was promoted to officer of the bank. **John Griffith**, executive vice president and chief risk officer of both the **1st Source Corp.** and 1st Source Bank, retired Dec. 31. Griffith started at the bank in 2001.

Purdue Federal Credit Union, which has branches in La Porte and Crown Point, was named Bank of the Year by the **Regional Development Co.** **Ivy McMurtrey** of **Peoples Bank** was Lender of the Year. **Jon DeSmet** of Purdue Federal Credit Union won Lender of the Year. **Phil Ignarski** of **Meridian Title Corp.** won Supporter of the Year.

Larry Magnesen was appointed an independent director on **Horizon Bancorp Inc.**'s board of directors. Magnesen is a retired senior vice president and corporate communications director at **Fifth Third Bank**. **Anthony Smith** was welcomed as president of the private wealth management division of **Horizon Bank**, which is based in Michigan City. **Pam Zarazee** was appointed senior vice president, director of human resources.

Rachel Pitts was promoted to assistant vice president, business development representative, for the Michiana market of **Notre Dame Federal Credit Union**. **Maria Rothy** was named a mortgage loan originator.

Jon Martin is the new president of **Mission Insurance Solutions**, a personal and business insurance provider that is part of the Notre Dame Federal Credit Union family.

Muncie-based **First Merchants Bank** appointed **Jill Robisch** director

of nonprofit services, leading the bank's new nonprofit services division. The bank has branches in the Region.

Kyle Pierce was named vice president of information security at South Bend-based **Everwise Credit Union**.

Michael Varner was welcomed at Goshen-based **Interra Credit Union** as vice president, commercial banking development officer. He most recently was partner at Kruggel, Lawton CPAs since 2007. **Kelly Mcgonagle** was named assistant vice president and manager of the credit union's Middlebury branch. He started as a member adviser in 2022. **Kyle Revella** was promoted to vice president, commercial lender, in Goshen. Revella began his career at Interra in 2014 as a drive-thru teller at the Nappanee branch.

F&M Bank, an Ohio-based bank owned by **Farmers & Merchants Bancorp Inc.**, promoted **Curtis Metz** to market president for northern Indiana. **Mike Benson** was welcomed as senior vice president and senior small business banking manager, a new position that will focus on growth in Ohio, Indiana and Michigan.

David Findlay, chairman and chief executive officer of **Lake City Bank** based in Warsaw, was named chairman of the **Indiana Bankers Association** board.



ACCOUNTING
Courtney Watts



BANKING
Sean Highsmith



BANKING
John Bedient



BANKING
Anthony Smith





BANKING
Jill Robisch



BANKING
Kyle Pierce



BANKING
Michael Varner



COMMERCIAL REAL ESTATE
Mary Paltani

Commercial real estate

Mary Paltani joined **Bradley Company** based in South Bend as managing director of commercial asset services in northern Indiana.

Construction

Frank Marcoccio was named president of **L&W Supply**, which has a location in South Bend, to succeed longtime president **Dan Piché** who retired.

Angelica Illanes was hired as a municipal and civil engineer at **McMahon Associates**' Valparaiso office.

Nate Plooster was promoted to vice president of engineering and **Jerrod Bolz** to vice president of projects at **Falk PLI** in Portage.

Education

The **Rev. Brian Konkol**, former senior executive at **Syracuse University**, was named the 20th president of **Valparaiso University**. **Martin Buinicki**, professor of English and the Richard P. Baeppler Distinguished Professor in the Humanities, released a new book, "Designing TTRPGs for Dummies," through publisher Wiley's

long-running "for Dummies" series.

David Taylor was named the Teddy Jacobi Dean of the College of Business at **Purdue University Northwest**. Taylor is the dean of the Jack Welch College of Business and Technology at Sacred Heart University in Connecticut, where he is also a professor of marketing. He replaces **Rachel Clapp-Smith**. She is now the dean of the Mike Cottrell College of Business at the **University of North Georgia**. **Kwangsoo Park** will continue to serve as interim dean through June.

Ivy Tech Community College honored 57 faculty, adjunct faculty and dual credit instructors with its annual President's Awards. Gerald Lamkin Award for Excellence in Instruction was bestowed on **Christine Grice**, adjunct faculty in information technology at the Lake County campus. Faculty members honored included **Andie LaCombe**, assistant professor, healthcare specialist in Lake County; **Alf Sanford**, assistant professor of cyber, ITSP, INFM, data and networking in South Bend/Elkhart; **Krystal Madden**, associate professor in Valparaiso. Adjunct faculty

members included **Billie Stamp**, NRSG in South Bend/Elkhart; **Marilyn Myers**, Valparaiso. Dual credit instructor honorees included **Virginia Sparks**, health science education, **Hammond Area Career Center** in Lake County; **Grace Allen**, agriculture, **NorthWood High School**, South Bend/Elkhart; **William Guinee**, design technology, **Porter County Career Center** in Valparaiso.

Entertainment

The **4th Street Theater** in Chesterton announced cast members for its production of "The Da Vinci Code," which will be performed March 6 through 22: **J Swindell, Sarah Dolan, Brian Brophy, Caibhan McClure, Jerry Golvidis, Spencer Coleman, Michael Pritchard, Chelsea Coleman, Laura Blythe, Kaelie Winebrehner** and **Mark McColley**.

Lamar Grear was named the **Gary Civic Symphony Orchestra**'s conductor.

Finance

Eric Speer joined **TrueWealth Advising Group** in Crown Point as a financial adviser.



CONSTRUCTION
Angelica Illanes



CONSTRUCTION
Jerrod Bolz



EDUCATION
Brian Konkol



EDUCATION
David Taylor

AROUND THE REGION



HEALTH CARE
Kira Carter-Robertson



HEALTH CARE
Joseph Giles



HEALTH CARE
Tareq Braik



HEALTH CARE
Smari Thordarson

Government

Mike Repay, Lake County commissioner, was elected first vice president of the **Association of Indiana Counties** board of directors.

Scott Schmal, Lake County finance director, and Attorney **Felipe Sanchez** were honored with The Chief's Award by the **Lake County public defender's office**.

Assistant Police Chief **Jeffery Long** assumed command of the **Hammond Police Department** Jan. 1, replacing Chief **William Short**, who will serve as chief emeritus until his retirement in early April.

Chuck Williams, of **C.L. Williams and Companies** in Valparaiso, was appointed to the **Lake County Convention Center Authority**.

Leila Allen, of the **Lighthouse Autism Center**, was reappointed to the state's behavior analyst committee.

Christopher Gamblin of the **Lowell Fire Department** was appointed to the state's board of firefighting personnel standards and education.

Amy Sink of **Interra Credit Union** was appointed to the board of depositories for Elkhart County.

Sean Norris of the **Northern Indiana Hearing Center** in St. Joseph County was appointed to the state's committee of hearing aid dealer examiners.

Joseph Zwierzynski of **DLZ** in St. Joseph County was reappointed to the state's **Bureau of Motor Vehicles Commission**.

Michael Simms, of the **International Union of Operating Engineers, Local 150**, was appointed to the **Ports of Indiana Commission**, representing Porter County.

Eric Camel of the **Chesterton Fire Department** was appointed to the state's **Board of Firefighting Personnel Standard and Education** representing Porter County.

Judith Sawyier, who is retired, was appointed to the **Indiana Arts Commission**, representing Porter County.

Barbara Calhoun of the **University of Notre Dame**, was appointed to Indiana's **Rare Disease Advisory Council**, representing St. Joseph County.

Josue Pedraza of **Morton High School** in Hammond is the winner of the 2025 Congressional App Challenge in **Indiana's First Congressional District**.

Charles Sawyer was promoted to the rank of lieutenant at the **Hobart Fire Department**. **Brian Wedel, Bryan Sons, Kevin Williamson, Donald Peckler** and **Ciara Ditchcreek** were promoted to the new rank of engineer.

Health care

The **Franciscan Physician Network** welcomed doctors, including infectious disease physician **Marrium Siddiqui** in Crown Point; internal medicine physician **Alicja Milik** and cardiologist **Vinod Sehgal** in Michigan City; and internal medicine and weight management physician **Leonid Kats** in Munster.

Powers Health and **Powers Health Rehabilitation Center** were honored with **NRC Health** Excellence in Patient Experience Awards. The hospitals of Powers Health — **Community Hospital** in Munster, **St. Catherine Hospital** in East Chicago, **St. Mary Medical Center** in Hobart and **Powers Health Rehabilitation Center** in Crown Point — received the Small Health System Award for 2025. Powers

Health Rehabilitation Center also earned the Specialty Hospital Award.

Bowen Health's new clinic in South Bend's **Southeast Neighborhood Center** will be led by **Lola Bosstel**, who will oversee clinic operations as practice administrator. **Kristi Cooper** is the practice administrator at the Bremen clinic.

South Bend-based **Beacon Health System** named **Kira Carter-Robertson** president of **Elkhart General Hospital**.

Health care industry executive **Joseph Giles** was named CEO and board of directors chair for Mishawaka-based **Lighthouse Autism Center**, a national provider of services for children with autism.

Northwest Health – Porter recognized oncologist and hematologist **Tareq Braik** as the Northwest Health – Porter 2025 Physician of the Year. Dr. **Joseph Venditti Jr.** was recognized for serving as the president of the medical staff during 2025. Dr. **Rashad Hammour**, a member of the faculty for Northwest Health's internal medicine residency program, earned Most Influential Instructor Award.

Northwest Health – La Porte recognized Dr. **Julius Ellis** with the R.B. Jones Award for patient care; Dr. **Irfan Ahmad** with the G.O. Larson Award for leadership; and Dr. **Smari Thordarson** with the William G. Moore Lifetime Contribution Award for serving on staff since 1991.

Brandon Kastner has been named president and chief executive officer for **Holy Cross Village at Notre Dame**.

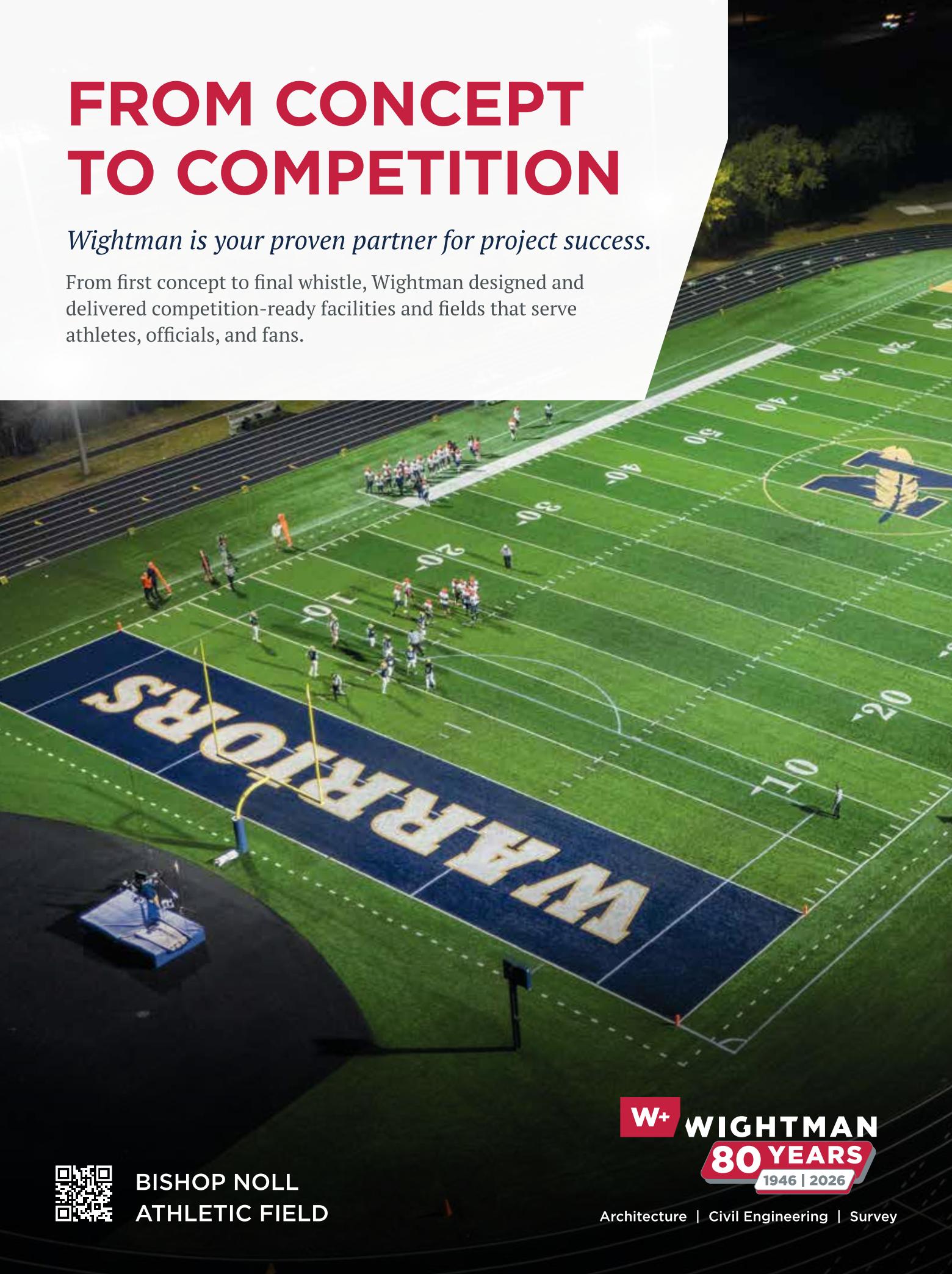
Hospitality

David Cirincione was promoted to regional director of operations for

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AROUND THE REGION



HEALTH CARE
Brandon Kastner



NONPROFIT
Celina Weatherwax



TECHNOLOGY
James Horvath



UTILITIES
Spencer Summers

the Teaneck, New Jersey market of Merrillville-based **White Lodging**. **Bruce White** was posthumously honored with the Pioneer Award by the **International Society of Hospitality Consultants** in partnership with the **Americas Lodging Investment Summit**.

Insurance

Synergy Insurance of Mishawaka is teaming up with Fort Worth, Texas-based **Higginbotham**, an employee-owned insurance, financial and HR services firm.

Law

Kahlyn Ashcraft, an attorney with **THK Law LLP** in South Bend, earned state board certification in trust and estate law by the Trust & Estate Specialty Board.

Tim Emerick, who serves the Elkhart and South Bend locations, was elected to **Barnes & Thornburg**'s 2026 management committee.

Logistics

Kent Ebbing was hired by the **Ports of Indiana** to lead a Foreign-Trade Zone initiative supporting the growth of global trade in Indiana.

Aimee Nolan was appointed chief legal officer of **Anacostia Rail Holdings**, which owns **Chicago South Shore & South Bend Railroad**.

Manufacturing

Quad Innovations of Brentwood, Tennessee, acquired Bristol-based **Stoutco**, a fabricator of metal parts for the bus and trailer industries.

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Michigan City-based **DwyerOmega**, a manufacturer of sensors, instrumentation and monitoring solutions, acquired **Macurco**, a global provider of gas detection monitoring solutions.

Edilson Camara, chief executive officer emeritus at **Egon Zehnder**, a global leadership advisory and executive search firm, was appointed to **Cleveland-Cliffs**' board of directors. The steel producer has locations in the Indiana Harbor in East Chicago and Burns Harbor.

Nonprofit

Shalana Thompson joined the **United Way Northwest Indiana** as vice president of finance. **Kimberly Smith** was appointed vice president of community impact.

Benjamin Dunn, curriculum imagineer at **Opportunity Enterprises**, received the Keystone Award at the **Indiana Association of Rehabilitative Facilities**' 2025 annual award celebration. **Kathleen Parks**, senior director of employment services and transition, was honored with the Pinnacle Award. **HealthLinc** received the **Partnership Award**.

TechPoint CEO **Ting Gootee** transitioned to the **Central Indiana Corporate Partnership**'s executive vice president of digital adoption, and managing director of **Crossroads Health Ventures**.

Carol Cody, who works for the **Lake County Council**, was named **The Blind Social Center** of Gary's Volunteer of the Year during the center's 10th annual Dining in the Dark fundraising gala.

Mary Harkins, demand generation specialist at **Fronius**, was honored by the **Greater Portage Chamber of Commerce** as Volunteer of the Year.

Habitat for Humanity of Northwest Indiana Executive Director **Dawn Michaels** stepped down after eight years.

Cathie Dull was welcomed by **Catholic Charities of the Diocese of Gary** as development director.

Celina Weatherwax was appointed executive director of the **Methodist Hospitals Foundation** in Gary. She most recently served as president and CEO of the **MAAC Foundation** in Valparaiso.

Jerry Czarnecki joined the **Boys & Girls Clubs of Greater Northwest Indiana** as vice president of operations. He most recently was the executive director of the **Greater Portage Chamber of Commerce**. He also is a PA announcer for the **Gary SouthShore Railcats**.

Retail

Franchise owners **Kamlesh Raj** and **Sanjay Patel** opened a Jersey Mike's Subs on Nov. 12 in Schererville.

Small business

The **Greater Elkhart Chamber of Commerce** honored the following businesses during the Celebration of Minority Business Excellence dinner: communications: **Oliver Pettis, Black Lion Cinematography**; community impact/service: **Robert Taylor**; construction and skilled trades: **XML Construction**; emerging entrepreneur: **Angela Hernandez, Bright and Shiny Cleaning Services**; health care: **Jessica Aguilar**; nonprofit leadership: **DaVonne Kramer, Regality**; retail/restaurant: **Kao's**.

Griffen Plumbing and Heating in Elkhart was purchased by **Astra Service Partners**, a division of **Orion Group**.

Technology

James Horvath, founder and CEO of Plymouth-based **LecSIT**, is a finalist in the 2025 MSP Titans of the Industry Awards.

Michelle Metz was named a sales development representative at **Pulse Technology**, which has a location in Merrillville. **Filippo De Frenza** was named a sales development representative.

Isaiah Harvey, creator of **SignalSafe 2.0**, a haptic device for hard of hearing and early dementia onset patients, was chosen for the 2026 IDEA2 Program by the **MIT linQ** team based in the **Massachusetts Institute of Technology**.

Tourism

Deniece Williams, international recording artist, and **Nick Popovich**, founder of **Sage-Popovich**, were named South Shore Legends by the **South Shore Convention and Visitors Authority**.

Transportation

Sage-Popovich Inc. in Valparaiso hired **David Dai** for the new position of aviation associate supporting project management.

Mike Noland, president of the **Northern Indiana Commuter Transportation District**, announced his retirement once a successor is chosen.

Utilities

NIPSCO hired **Spencer Summers** as its economic development manager. Summers most recently served as the Northwest Indiana Forum's economic development director. ■

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ECONOMIC FORESIGHT

TRANSIT DEVELOPMENT DISTRICTS ALREADY FULFILLING PROMISE TO ATTRACT PROSPERITY

DOUG ROSS

When you invest \$1.5 billion, you want a solid return on that investment. Transit development districts set up by the Indiana General Assembly are the state's way of making sure the money spent to expand passenger rail service in Northwest Indiana brings those many happy returns.

The Double Track Northwest Indiana project that added a second set of tracks between Gary and Michigan City has allowed more trains, making Michigan City an easy commute. Operations began on that expanded system in May 2024.

Service is expected to begin on the new north-south route between Hammond and Dyer in March. That's the long-awaited West Lake Corridor project that has been talked about for decades. The extension officially was renamed the Monon Corridor late last summer.

The Northern Indiana Commuter Transportation District, which operates the South Shore Line, and the Northwest Indiana Regional Development Authority

predicted that within 20 years \$1.5 billion combined investment for expanding commuter rail service would attract at least \$2.5 billion in private investment within those transit development districts.

"My view is that \$2.7 billion is a very conservative investment," said NICTD President and General Manager Michael Noland. "I am bullish on the transit-oriented development side, the private sector investment side."

So far, more than \$700 million worth of projects have been either started or announced, even before completion of the West Lake Corridor project, RDA President and CEO Sherri Ziller said.

"We're ahead of our projections, and we're not seeing it slowing down," she said.

Already, the massive investment is paying dividends.

"The first people in, they're the biggest risk-takers," Noland said. "They see the value. They see the vision."

Michigan City and Hammond are the poster children for how these transit development districts work here.



Photo by Doug Ross



Hammond focuses on downtown

In downtown Hammond, The Banc project converted the former Calumet National Bank building into residences. The residents' incomes are providing seed money for that TDD's investments.

"Their leasing rate was fast and swift and surprised us and surprised the developer," said Anne Taylor, the city's executive director of planning and development.

The Banc, at the corner of Fayette Street and Hohman Avenue, is near the new station Hammond wants to build for the Monon Corridor route.

"We are ready. We have the design. We have sent out bids to the contractors," Taylor said.

Construction of the new station must wait until ridership starts because it wasn't included in the original plan.

The West Lake Corridor plan was all set to go before Hammond proposed building the station, Noland said. Revising the plan to include the station would have delayed the entire project by at least a year. Instead, the elevation of the rail lines was calculated to anticipate the station being built between Douglas and Russell streets, near the federal courthouse.

The Banc fits in with the downtown master plan created by consultant Jeff Speck, a famous urban planner based in Arizona.

The 149 residents The Banc brought to downtown Hammond are pioneers helping spur a population increase there.

"The vision that was brought to us by Jeff and what we're holding onto is having people in our downtown," Taylor said.

The city originally focused on bringing businesses downtown.

"Jeff really talked about bringing the people downtown and the businesses will follow," Taylor said. "It's just an amazing location. People are coming; people are wanting to come."

Developers are looking at vacant lots and buildings to rehabilitate.

TRANSPORTATION

and other places where transit-oriented development has paid off.

"I saw that this could be transformative by having retail, housing at the train station," Nelson Deuitch said.

\$2.5B The projected private investment in transit development districts after 20 years, according to the NICTD.

"That pivot in 2021 is why we're here today and why other businesses are opening. I don't think the parking garage would have spurred this development."

"It changed the trajectory of our downtown and that district," she said.

Nelson Deuitch and Hammond Mayor Thomas McDermott Jr. talk on a regular basis.

"He's like, I want what you've got," she said. "People are starting to bet on Michigan City, and I think it's because of that hard stop and hard pivot that we made."

Michelle Dickman, co-owner of The Brew Box, is among the people betting on the city's downtown. "I just kept

saying this would be a perfect spot for a coffee shop because it's right by the station."

In October 2023, she and her partners began gutting the former M&M Diner

just north of the Flaherty & Collins development. The Redevelopment Commission agreed to a \$40,000 grant, more than it normally would have offered, because the building was in such bad shape after being vacant for more than 20 years.

"It was kind of run down to say the least," Dickman said. "We're in a historic district, so they wouldn't allow me to tear down and build again."

The exterior retains the 1950s look while the interior offers a modern coffee shop vibe. The Brew Box began a soft opening in late November.

Riders stream by and drop in for a coffee or tea and pastry. "We get a lot of

the workers, too," she said. "People now have somewhere to hang out."

The Brew Box has a location in Hammond, too, just two blocks from a station.

"We would love to get in other locations that are close to the train," she said. "It would be great to be up and down the whole train line, but in time."

Gary cleaning up first

Among the possibilities for another Brew Box location would be Gary, which, like Hammond, has two TDDs surrounding the Miller and downtown Gary Metro stations.

The Gary Metro station is due for a replacement. Mayor Eddie Melton describes it as having riders go through hamster tubes to get from one place to another in the station.

What the new station will look like remains to be seen. AJ Bytnar, the RDA's economic development director, said it could be multimodal — it now serves Gary Public Transportation Corp.'s buses as well as the South Shore Line's



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trains — and it could have a residential component like Michigan City's station.

Getting the Gary Metro Center board put together and analyzing the potential will determine what can and will happen.

Melton, who serves on the NICTD board, is focused on improving the downtown and bringing people back there.

"You have to clean up your house before you invite in guests," said Christopher Harris, the city's executive director of redevelopment.

Melton's first year and a half in office were devoted to doing just that — addressing public safety, neighborhood issues and achieving the city's first budget surplus in decades.

Razing vacant buildings is vital, too. The city and the state have spent millions of dollars clearing out properties to make the city more attractive to developers. An estimated \$80 million will be needed to address the rest of them, Melton said. Contractors like Rieth-Riley and Hasse Construction have volunteered their time, but it still costs the city to dispose of the building materials.

A \$15 million Lilly Endowment Inc. grant through the state's Regional Economic Acceleration and Development Initiative 2.0 program will help pay for demolition.

"They want to further invest in areas that they can see investment taking place," Melton said.

Harris said it's paying off. When people come to Gary to film examples of blight, they're moving further from downtown to find it, he said.

"We're going to be telling our story as the greatest comeback city in American history," Melton said. "I believe it. I truly believe it."

"Our population is growing for the first time in 50 years."

And with the Nippon-U.S. Steel deal, Melton was able to get national attention for Gary.

"Our team, we brought 2,000 jobs to the city in the last year and a half," Harris said.

Near the Miller station, in the Aetna part of the TDD, 45 single-family homes are being built. A 60-unit structure is planned on south Lake Street. Homes are being built with price points in the \$450,000s, Melton said.

"This is something new for the Miller, Lake Street corridor," he said. "Those permits are already in review."

Commercial properties are under contract for potential mixed-use

"We're uniquely situated out of all the regions in the state because we sit next to the third-largest economy in the nation — Chicago."

— Sherri Ziller, NWI Regional Development Authority

development. "It's just happening organically," he said.

"We understand that Miller is really nestled along Indiana Dunes National Park," Melton said.

The Paul H. Douglas Environmental Education Center is in Miller, and the Marquette Greenway runs through the park.

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TRANSPORTATION

For the downtown, Melton has big plans. He's working with the Indiana Department of Transportation to get truck traffic off Fourth and Fifth avenues so they can become more walkable. He brought festivals and food trucks and other events downtown to get people back in the habit of visiting downtown Gary.

He's looking at paving streets, repairing sidewalks and more to show investors the city is putting skin in the game.

"Everybody's wondering who's going to be the first" developer to recognize the potential and invest downtown, Melton said.



The Brew Box, a coffee shop owned by Michelle Dickman (shown left), stands just north of the new train station and a mixed-use development occupying a city block in downtown Michigan City. Dickman renovated a historical diner for her coffee shop.

Portage potential

One of the TDDs looking for those risk-takers is Portage, where the TDD encompasses land south of the Portage/Ogden Dunes station.

Consultant Aaron Kowalski of MKSK, who has been working with the RDA to get these TDDs up and running, sees great potential there.

The city is promoting the potential for a lodge to serve Indiana Dunes National Park's overnight guests as well as commercial and residential development near the station. Burns Parkway will be extended, as will the Marquette Greenway for a walkable development.

World's Finest Chocolate has expressed interest in building a plant in that area, he said, which adds to the TDD's economic development potential.

Another TDD, created in 2025, encompasses the Beverly Shores train station and extends into The Pines, the tiny town to the immediate east. That linear TDD isn't expected to accomplish much until a sewer line is extended east from Michigan City to serve the U.S. 12 corridor through those two towns.

The sewer line will make development feasible along the highway, long envisioned as becoming a scenic byway devoid of truck traffic. The RDA's new 20-year master plan includes supporting the designation of the road as a scenic byway and extending sewers to lake-front communities to reduce the envi-



Photo by Doug Ross

ronmental problems that failed septic systems can cause.

That improves the quality of life as well as the economy, including tourism.

The Dune Park TDD has great potential, Kowalski believes, particularly because the town of Porter just drafted a new comprehensive plan that includes that area.

The Ridge Road TDD in Munster is designed to support neighborhoods and see more economic development and vibrancy, he said.

The Main Street station, in Munster/Dyer could draw riders from across the state line, which could bring their spending to Indiana, Kowalski said.

"We crafted these boundaries in such a way as to consider what communities want to consider," he said.

Already thinking bigger

The TDDs can be expanded one time, doubling their size to 640 acres. Bytnar said some of the communities have already begun talking about that option, but the RDA is more concerned about maximizing the potential for economic development within the existing boundaries.

The TDDs promise to be a transformational concept for Northwest Indiana.

"We're uniquely situated out of all the regions in the state because we sit next to the third-largest economy in the nation — Chicago," Ziller said.

The Chicago region has more jobs than the entire state of Indiana, with 4.5 million jobs in the Chicago metropolitan statistical area compared to 2.9 million in Indiana, she said.

The RDA has done heavy lifting for some major projects in its 20-year history, not the least of which was assembling the capital stack for the \$1.5 billion passenger rail expansion.

"The short-term play was to get people from Northwest Indiana to and from jobs in Chicago," Ziller said. "The long-term play was always 'how do we get those jobs here in Northwest Indiana.'"

That's the TDDs' purpose.

"A lot of folks are talking about where did we get this idea, where did it come from," Ziller said. "This is something that we kind of came up with here in Indiana. It's interesting. It's capturing people's attention. It's innovative."

Noland, who is retiring from NICTD this year, came from the Metra system in Illinois, where transit-oriented developments "were up and running all over the place." He already knew their potential for Northwest Indiana.

"That concept was foreign to many of the local communities," he said.

People were saying the railroad had been around for a century, and they weren't seeing the developments Noland and other boosters were touting.

"TDDs don't just happen. You don't just sit back and hope they happen. You've got to market your community," he said. "It went from a very misunderstood process to seeing communities up and down the rail line actively engaged. ■

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HEALTH CARE

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REGION PROVIDERS SAY AI AUGMENTS, NOT REPLACES, HUMAN TOUCH



Photo provided by Franciscan Health

LAUREN CAGGIANO

In a high-pressure environment like an emergency department, mere seconds can determine a patient's fate. For Franciscan Health Dr. Ryan Misek, a situation involving a pediatric patient highlights exactly how medicine is changing in the age of artificial intelligence.

The child had suffered a head injury and was showing signs of possible seizures. Traditionally, confirming this kind of diagnosis involves ordering a formal electroencephalogram and waiting for a specialized technician to arrive. The process, already labyrinthine, could be drawn out over hours. By the time the test was ready, the crucial clinical moment might have passed.

Instead, in this case, a bedside nurse was able to apply a device equipped with AI-enabled technology to the young patient right there in the emergency department.

Ceribell is a point-of-care EEG system that provides rapid, on-demand seizure

detection for critically ill patients in emergency and intensive care settings, using a portable headband and software to quickly identify nonconvulsive seizures.

According to Misek, when the "green screen" appeared on the medical device, it provided instant reassurance to both the care team and the patient's anxious family.

"We were able to use the Ceribell device and got the news that the patient was not having active seizures," said Misek, a board-certified emergency physician and vice president of medical affairs at Franciscan Health. "We had additional reassurance that we could safely transport that patient and would not have to put the patient on a ventilator."

With Ceribell in the mix, decisions were made with more confidence. Providers also had a clearer path forward.

This single case illustrates a broader, transformative shift occurring across health care systems. From crowded emergency rooms to everyday office checkups,

AI is moving from a futuristic concept discussed in theory to practical, daily use.

"AI will be an asset in the health care world that will continue to grow," said Dan Doherty, chief executive officer of Northwest Health – Porter.

Misek and other regional health experts see AI as a force that augments, rather than replaces, the specialized skills of health care professionals.

As AI becomes baked into more aspects of health care, its most immediate effect is not to push aside the physician, but to support and amplify their work.

"AI technology helps empower the expertly trained physician to provide care more precisely, accurately and efficiently," Misek said.

Diagnostic safety net

AI's strongest impact lies in its ability to process data faster and often more comprehensively than any one human could, said Misek and Dr. Scott Eshowsky, chief medical information officer at South

Bend-based Beacon Health System. These gains in efficiency and capacity are especially valuable in the diagnostic phase, where time is of the essence. For example, Eshowsky sees benefits in stroke care and other high-stake scenarios.

"AI can speed up the detection of a large vessel occlusion and bring it to the attention of the care team earlier than what it would normally take to process an image," he said. "If we can shave even 10 minutes off of that process, we're likely going to achieve a better outcome for that patient."

In July, Rush Medical System for Health announced that it would begin integrating Apple Vision Pro technology with GI Genius. The idea is to make insights related to scopes available directly within the physician's field of view, without needing to look away from their operating screen. The study will evaluate the real-time use of this technology, designed by Cosmo Pharmaceuticals specifically for Apple Vision Pro.

"This immersive, hands-free experience is being introduced into clinical practice for the first time and is expected to set the foundation for a new standard in procedural medicine," Rush said in a statement. "The GI Genius system uses artificial intelligence to increase the adenoma detection rate of colorectal polyps by as much as 14.4%."

This principle of AI support extends to other diagnostic innovations as well. Beacon Health's clinicians use a tool called OpenEvidence, which Eshowsky describes as a "medically trained ChatGPT."

"When we ask a question, it does help us make diagnostic decisions, and it helps us develop a more comprehensive differential diagnosis," Eshowsky said. "Now we can get (evidence) in minutes."

But he maintained that these types of technology are tools only.

"A lot of us have started using those kinds of things very heavily," he said. "But ultimately, we still take that answer that it gives us and apply our knowledge and judgment ... so that we still remain in charge of how we approach the patient."

AI as everyday assistant

While advanced diagnostics and imaging might capture initial headlines, some of the most profound effects of AI in health care are unfolding in the

quieter, everyday routines of medical practice. For many providers, the biggest change is relief from administrative "click fatigue," a burnout-inducing burden caused by decades of poorly designed electronic health records.

Eshowsky describes how voice recognition and ambient listening applications are making a difference on this front.

"It saves cognitive burden, and it actually allows us to connect with our patients better because we're not sitting there with our fingers on the keyboard," he said. "We're now able to actually push the computer aside and actually talk to the patient."

Providers are finding themselves less tethered to their screens and more able to make eye contact, listen and respond to patients' needs in real time. It's widely believed that this face time might improve the doctor-patient relationship.

Doherty said Northwest Health – Porter also has implemented ambient listening AI tools.

"This tool allows our physicians to converse with patients in the office setting without looking at a computer," he said. "The physician can fully focus on talking with their patient, and they no longer need to sit down for 5 to 10 minutes and type out their discussion with the patient. This enables better physician-to-patient interactions and also improves physician efficiency and reduces burnout."

Misek echoes this perspective, having trialed both AI scribes and human scribes in the ER. While the AI-generated notes still need careful review, he's impressed by their accuracy and how much time they save.

"The feedback that I've gotten from my colleagues and from my own experience is that it's fairly accurate," he said. "AI-generated notes still require careful clinician review, but providers can spend some more time face to face with the patient if they don't have to spend as much time at a computer

either dictating or typing the encounter."

This efficiency not only makes doctors' jobs more enjoyable, but it also has the potential to reduce clinical errors and foster trust.

In radiology, the shift is similarly dramatic. Misek said AI-powered documentation tools have helped some radiologists at Franciscan Health achieve as much as a 20% increase in efficiency, allowing experts to focus on interpretation and communication rather than repetitive data entry.

Doherty said Northwest Health – Porter also is using AI to help doctors interpret images and find abnormalities.

"These tools come from machine learning across the country and allow AI to assist our radiologists in making the best diagnosis for our patients," said Doherty who completed an AI program to help him better understand uses in the health care setting.

Eshowsky notes that Beacon has been a proactive adopter of such technologies, not only in radiology but across specialties. The hospital system has used voice

recognition software for a decade and has been experimenting with multiple applications for AI-driven note generation.

"The notes are actually more complete," Eshowsky said. "Our providers are getting them done in a more timely fashion, and I think that it translates actually into better care overall because it's freeing up our brains to focus on more important things."

Careful progress

Even as the promise of AI in health care becomes clearer by the day, doctors emphasize that no new technology is introduced lightly. The pace of implementation is careful, measured and always guided by a respect for privacy, security and medical ethics.

"We're not ready for autonomous health care delivery," Eshowsky said. "We hold



SHARE STORY ON PHONE



“We’re not ready for autonomous health care delivery. We hold high value in keeping the human in the loop.”

—Dr. Scott Eshowsky
Beacon Health System

HEALTH CARE

high value in keeping the human in the loop."

At Beacon, AI is viewed as an augmentative intelligence — not an autonomous actor. Decision-making remains firmly in the hands of trained clinicians. At the same time, privacy remains a top concern, especially as more data is collected and processed in ways unimaginable just a decade ago. Per Eshowsky, patient-encounter recordings are purged after seven days and are never used to train further models.

Misek supports this cautious and deliberate approach. Health care is an industry that changes thoughtfully, guided by evidence-based medicine and robust regulatory processes.

"AI technology in health care needs continued research," he said. "If current practices do change with AI, it would be done in a manner that's deliberate, safe and tested, where a current practice wouldn't just change overnight."

That means only technologies that have gone through the gauntlet of research, regulatory approval and peer-reviewed



AI technology helps empower the expertly trained physician to provide care more precisely, accurately and efficiently."

—Dr. Ryan Misek
Franciscan Health

publication become part of the clinical workflow. If they fall short, they're refined or abandoned.

"Northwest Health-Porter will continue to assess the best, proven systems and implement them within our hospital and medical group to improve patient care for those in our communities," Doherty said.

This framework of checks and balances, doctors agree, is vital not just for patient safety, but for the continued public trust that underpins every doctor-patient relationship. Clinicians are taught to embrace innovation — but only when it's proven to help, not just based on the novelty factor alone.

More powerful, more personal

Physicians predict that AI will become even more deeply woven into the fabric of health care. Eshowsky said the hope is that AI will not only summarize records and surface relevant orders but also anticipate physician needs as care decisions are made in real time.

"For the first time, I think there's actually

reason to be confidently optimistic about what technology can do for us," Eshowsky said. "I think it's going to transform the way we deliver care in a good way."

With respect to personalization, AI is also being deployed outside traditional medical contexts to help patients feel seen and heard. According to a May 2025 report from the Indiana State Medical Association, "some Indiana practices use predictive modeling to find patients at risk for housing insecurity, transportation barriers or food shortages — enabling timely referrals to community resources."

Eshowsky said the next stage of progress can mean aligning with the right parties. According to a press release, digital transformation company AVIA has named its second national Agentic AI cohort of health systems and an automation solution for primary care providers.

Beacon Health and Rush University System for Health are among the local institutions at the table. The goal of the collaboration is to help adopt Agentic AI to reshape operations, strengthen the workforce and improve patient access and outcomes.

"Through the Global Track, participating organizations will collaboratively examine the strategic, ethical and governance considerations necessary to scale Agentic AI safely and effectively," AVIA said in the statement. "At the same time, Application Tracks will bring together operational leaders to focus on the high-impact areas of the revenue cycle, patient access and outcomes, and patient communications, ensuring that organizations translate enterprise strategy into real-world, measurable use cases."

Purdue University's Center for AI and Robotic Excellence in medicine also is researching Gen-AI and robotics for interventional medicine. Embodied AI is one concentration area. It focuses on "integrating artificial intelligence with wearables, cyber-physical systems, and robotics to enhance clinical and surgical performance," according to its website.

The center's research also focuses on better care. "By combining innovative technologies with embodied AI systems, the goal is to augment skills, reduce errors, and deliver expert care and training more effectively, rapidly and widely." ■

An advertisement for Hobart University. It features a large yellow 'H' with a graduation cap on top, set against a yellow and purple striped background. Text on the left reads: "The School City of Hobart is a nationally recognized leader in innovation and educational excellence." Text on the right reads: "HOBART UNIVERSITY" and "BUILDING COLLEGE & CAREER READY BRICKIES ONE BRICK AT A TIME". Below this is a brick wall with a cartoon character. Text on the right side of the brick wall says: "HOBART UNIVERSITY TOTALS 2018-2025: 69,553 COLLEGE CREDITS EARNED" and "\$9,512,817.18 GRAND TOTAL SAVINGS". At the bottom, it says "THE FUTURE IS YOURS... plan today!" and "VISIT WWW.HOBART.K12.IN.US/HU TO LEARN MORE!" Below the main text are several small photos of students and faculty.

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MICHAEL PUENTE

When you grab that cup of joe in the morning, you probably head to Dunkin'.

That's right, Dunkin'.

Not Dunkin' Donuts.

Dunkin' dropped "Donuts" from its name in 2018 to focus more on its beverage offerings. Ironically, one of Dunkin's biggest competitors, Starbucks, dropped "Starbucks" and "Coffee" from its logo in 2011 to "move beyond its core product," which is coffee.

Most of your favorite brands have rebranded at some point: McDonald's, Burger King, Coca-Cola, Twitter (now X), Datsun (now Nissan). Companies rebrand for a variety of reasons: clarity, change in focus or to improve awareness.

Allyson Straka, founder and CEO of Frozen Garden, partnered with WeCreate Media to develop a marketing strategy, which led to the rebrand of the Valparaiso company.

But it's not just national companies that rebrand. So do local businesses.

"It's really to better position us in our messaging and our look and feel," said Allyson Straka, founder and CEO of Frozen Garden, a Valparaiso-based company that delivers smoothies, overnight oats, grain bowls and more to your door.

According to a 2023 Bynder study, 82% of 1,002 marketers have worked on a rebrand. It also said an average rebrand includes updating about 215 assets and takes about seven months to complete.

For Teachers Credit Union, that process took a little longer, said Angie Dvorak, chief marketing and growth officer for now Everwise Credit Union.

"This was not something that we just made a decision and moved on," Dvorak said. "It took us about five years from the initial point of research to implementation."

Frozen Garden

For Straka, rebranding came as her company grew. She started Frozen Garden 10 years ago, operating as a small, frozen-food manufacturer.

Even though her background is in computer software, Straka started the company when she began having children.

"I started getting really into health and what we're putting into our bodies. I like to call myself a real foodist, which is just about getting back to the basics of eating real whole foods," Straka said.

Soon after, she started a nutrition education company called Mindful Nourishment, based in Chesterton.

"It was all about teaching people how to get back into their kitchens and make real food from scratch," she said.

She has been drinking a smoothie a day for more than 20 years.

"It's just a super easy way to get fruits and vegetables into your everyday diet with very limited work," Straka said.

All her friends wanted to make smoothies, she said. They would buy fresh produce, but oftentimes, it turned rotten in their refrigerators.

But Straka rejected the idea of opening a smoothie bar. A conversation with her dad led her to Frozen Garden.

"My dad, who owns several manufacturing companies in Canada. He said, 'If you could get your clients to do just one thing for their health, what would it be?' I said, 'drink a green smoothie'



Photo provided by Frozen Garden



Photo provided by Everwise

Teachers Credit Union leaders spent five years deciding on a new name and branding as Everwise Credit Union in June 2023. Here the Westfield branch shows the new name, logo and colors.

every day," Straka recounted. "He said, 'Well, how do you make that easier for them?' So literally that night, the idea of Frozen Garden, the name and everything, the idea of like a frozen ready-to-blend smoothie, came to mind."

Straka's products were in 400 grocery stores at one time. But the pandemic put a damper on that revenue stream, so she switched to direct-to-consumer. Taking her company to the next level has been the real challenge.

"At the end of 2023, I kind of came to the realization that I couldn't do it on my own," Straka said. "I had strengths in operations and finance but not marketing and strategy from a sales perspective. I basically determined that I needed help."

She spent the next year exploring options. She partnered with Valparaiso-based WeCreate Media to develop a marketing strategy, which led to the rebrand of the company.

Straka wasn't entirely sold on the idea. "I'm not gonna lie. I had to be convinced. I'm a nuts and bolts, a numbers kind of a person," Straka said.

The 10-month process to revamp Frozen Garden's look, its packaging and website seems to have been worth the investment. Frozen Garden debuted its rebrand in October.

"Just getting feedback from our existing customers about not only the look and feel and the branding, but

completely redesigning the end-to-end customer experience of how they interact with Frozen Garden," Straka said. "We've just gotten such great positive feedback from our longtime customers with the rebrand. We're pretty confident to know that we were on the right path."

You can also find Frozen Garden products in high-end hotels like JW Marriott and the Ritz-Carlton, primarily on the West Coast and Texas.

Legacy Medical Academy

For Matthew Presley, rebranding the company he works for made sense. Legacy CNA was once known as Michiana Healthcare Training. Now it is the Legacy Medical Academy to better reflect the training it offers.

"This rebranding represents not just a new name but a renewed vision to provide accessible, workforce-aligned health care training to communities across Indiana," said Presley, president and chief education officer of the Mishawaka-based academy. "We're no longer just training CNAs. We're creating flexible, accessible pathways for students and career changers to step into meaningful health care roles."

“The name (Legacy Medical Academy) reflects a broader appeal to training health care occupations and certifications.”

— Matthew Presley
Legacy Medical Academy

About 10 years ago, Michiana Healthcare Training's original owner was about to shut it down after the State of Indiana changed the regulations for CNAs.

To keep the school going, Angola-based Senior1Care acquired Legacy CNA Training 10 years ago to build a talent pipeline.

With training sites in Mishawaka, Carmel and Fort Wayne, Legacy's programs now extend beyond Certified Nursing Assistant training to include Qualified Medication Aide, insulin administration and CPR certifications.

The expanded scope of offerings was a driving factor in the name change, reflecting the academy's role in preparing students for multiple entry points into health care careers.

"We've continued and we'll continue to add more training to what we offer, but our mission is to really train folks into entry-level health care certifications and prepare the next generation of health care workers," Presley said. "The name reflects a broader appeal to training health care occupations and certifications."

Presley said the demand is there for high school students wanting to get into the health care field.

MARKETING

"We're not getting any younger. We're getting older, and the demand for our CNAs is incredibly high," Presley said.

"We see 100% of our CNAs leave with jobs. We're partnering with facilities, and we're training their staff for them. We're talking about nursing facilities or long-term care facilities, and we're training their staff, or we're training as an independent training organization."

The company's new website, legacymedicalacademy.com, provides program details, class schedules, enrollment guidance and stories from students.

Everwise Credit Union

Changing the name of a business with more than 90 years of history is daunting. But Everwise Credit Union wasn't scared off by that.

"I think the end result has been very positive. We have found that our employees have embraced the Powers Health brand and the patients."

— Marie Forszt
Powers Health

deliberate in our actions and getting to the rebrand."

Dvorak said one of the reasons for the change is that two-thirds of the market thought that you had to be a teacher to join the credit union.

"We wanted to make it easier for people to be able to come in and become a member and take advantage

"We knew we were doing the right thing. But there's always a little bit of a nervousness when you go change something that's been around since 1931," Dvorak said.

Teachers Credit Union officially became known as Everwise Credit Union in June 2023. It took a five-year effort to get to that point, Dvorak said.

"When we felt comfortable, we began moving forward," she said. "It was not a quick decision. We knew we needed to do it based on the research, but we were very, you know,

of banking and not just questioning whether or not they could actually join," Dvorak said.

Finding a suitable name was challenging, Dvorak said. Many names are trademarked, so creativity was necessary, she said.

"But for us, we had such a long history of supporting teachers and with the wisdom that teachers offer. That's kind of how we came up with the 'wise' aspect of our name," Dvorak said. "Then 'ever,' it's just kind of about that longevity. Being focused here within our market for so long and 'ever' kind of just fitting well with Everwise."

Following the name change, Dvorak said the credit union made sure its members knew about the rebrand by reaching out through emails, letters, press and advertising.

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Perhaps no name change impacted more residents in Northwest Indiana than Powers Health did in the summer of 2024.

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Its former name, Community Healthcare System, became synonymous with providing outstanding health care in the Region. But Marie Forszt, vice president of marketing and corporate communications for Powers Health, said there was plenty of confusion within the system.

Prior to the rebranding, Community Healthcare System comprised four hospitals, three acute care hospitals and one specialty center, which is in Crown Point.

"We have five immediate care centers, a lot of outpatient centers, surgery center, specialty centers, a medically based fitness center and a retirement community in Lake and Porter counties," Forszt said.

More than 50 logos were used to represent those locations and services.

"You can imagine the brand confusion that could be perceived in the community," Forszt said.

Through 18 months of research and planning, Forszt said the hospital system decided the timing was right for a rebrand — and the market was ready for it. She said they researched several names before the final rebranding.

"None of those names that we were coming up with really reflected our vision, our identity, what we meant to the community, what we meant to the physicians, our patients," Forszt said.

Then they went back to the beginning. "We really wanted to have our name honor our roots and the vision that we live, while launching an enhanced vision for the future to really show that the services and the care and the expertise that we provide on a daily basis to our patients in our community were reflected in the name and how we're going to grow into the future," she said.

The name they decided on, in part, was in honor of its founder, Donald S. Powers.

"We are honoring the roots of him because he was the visionary that led the existence of Community Hospital and Community Healthcare System. That was part of it," Forszt said.

But the other reason for rebranding was the confusion with other health systems, Forszt said.

The rebranding came with some apprehension.

"One of our worries was will people recognize that Powers Health is the same care and service and people that you're accustomed to receiving care from moving forward?" Forszt said. "We were worried that people might think it's a merger, an acquisition, a buyout."

One of the ways to get the new brand out there was the use of "brand ambassadors."

"We brought about 200 people together that were really those brand champions

and educated them, made them feel comfortable, got that excitement going, because that was going to be crucial to those fears that we had," Forszt said.

"I think the end result has been very positive. We have found that our employees have embraced the Powers Health brand and the patients." ■

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A value-added food ch

REGION FARMERS CULTIVATE CROPS, BUSINESS PARTNERS TO STAY



Tom Murphy, district board director at the Indiana Corn Growers Association, tends rented parcels across Porter and Lake counties.

Photo provided by Tom Murphy

BILL DOLAN

Anyone doubting the power of northern Indiana agriculture needs only to try buying some of its cropland.

Halderman Real Estate & Farm Management auctioned a 37-acre Newton County farm in December for a hammer price of \$18,024 an acre.

“The average is \$5,500 to \$5,800 for cropland across the whole United States,” said F. Howard Halderman, the Wabash-based farm brokerage firm’s president. “We live in a premium area, and it’s priced as such.”

It’s no surprise to Rick Risley of Kentland.

“My family has been blessed to purchase acreage over the years,” he said. “Land is a great investment. Farming is a lucrative business.”

It’s an observation he makes as an agribusinessman. He serves on the board of directors of Keystone Cooperative, which supplies essentials for farm production across Indiana, Michigan and Ohio.

When he isn’t doing that, he’s working on his own corn and soybean fields. For 47 years he has been working the land like his family has been for generations past and hopefully to come with his son and partner, Matt.

His is one of more than 3,400 northern Indiana operations across Lake, Porter, La Porte, St. Joseph, Newton, Jasper, Pulaski and Starke counties. Combined, they produce more than \$2 billion in farm products on more than 1 million acres each season.

That represents 160 million bushels of corn and soybean; tons of crop residue to feed cattle, pigs and poultry along with eggs, watermelons, pumpkins, tomatoes, blueberries, table greens and root vegetables, according to Indiana and the U.S. Departments of Agriculture.

\$18,024

The amount per acre that Halderman Real Estate & Farm Management auctioned a 37-acre Newton County farm in December

3,400

The number farm operations across Lake, Porter, La Porte, St. Joseph, Newton, Jasper, Pulaski and Starke counties.



ON TOP OF MARKET

Generational farming

It's a value chain forged by farmers, machinery dealers, input and infrastructure suppliers, food processors and export trade associations, putting Indiana in the top 10 of agricultural producing states and keeping it a major player in the world trade market.

Denise Scarborough also works on both sides of the northern Indiana agribusiness street.

She's an ag lender for First National Bank of Monterey and chair of the Indiana Soybean Alliance.

"I deal with farmers all day long and then go home and farm myself," she said.

She said many farmers couldn't operate without a revolving line of credit to pay for growing season production costs until their harvests come in.

She and her husband, Mark, are third-generation farmers. "We are raising the fourth generation now."

She said her 17-year-old daughter, Madison, loves showing livestock and a 13-year-old son, Parker, is a future farmer too.

"If it were up to him, (he) would be home schooled and would drive a tractor, which he does a lot after school and on the weekends," Scarborough said.

Their La Porte County homestead, where they grow corn, soybeans and wheat, requires plenty of agribusiness services.

"I probably write 20 checks a month to all the local people our farm does business with," she said.

Relationships are important in the agriculture business.

"We use Keystone Cooperative for our input and nutrients, and we also sell our grain to them. It's a full circle place we do business with," she said. "We have probably every color of farm equipment."

They include Bane-Welker, Castongia Tractor and CLAAS.

"We send our soybeans to the Louis Dreyfus Co. crushing plant in Claypool,

Indiana. All of our wheat goes to Ligonier," she said, adding she wishes more agribusiness merchants would locate closer to Northwest Indiana to compete and offer to buy crops at higher prices.

Consumers near and far

Other services are available closer to home.

Chester Inc.'s ag systems are based in North Judson. They offer irrigation and grain handling systems.

"We build grain storage bins and dryers and center pivot irrigation systems," said Charles Wilk, business development manager at Chester Inc. "We teach our clients how to use them and provide spare parts."

Carrie Block, president of 1st Choice

and crop insurance against weather perils like drought, a hail storm or frost," said the Knox resident.

Halderman said, in addition to crop-land brokerage, his staff also manages 600-plus farms across Indiana for owners uninterested in cultivation.

"We find a tenant farmer, negotiate a lease, handle all the USDA programs, pay all the bills and deposit all the receipts," Halderman said.

Dave Blower, of the Indiana Soybean Alliance and Indiana Corn Marketing Council, said the two marketing organizations work continually to find ways to make the crops into more lucrative products.

"The vast majority of it is used for livestock feed in-state," he said. "A lot of



Photo provided by Dan Perkins

Dan Perkins, shown here with his family on his DeMotte farm, sells his Perkins' Good Earth Farm organic produce at restaurants and his online store.

Insurance Services, grew up around Starke County's farm community and has been writing policies to protect them for more than 30 years.

"We cover their buildings, field equipment, farm and grain trucks, their irrigation equipment, farming operation liabilities, like workers' compensation

grain goes to feed large duck farms up north, hogs and a lot of chickens.

"We partner with the U.S. Soybean Export Council, the U.S. Grains and BioProducts Council, the U.S. Meat Export Federation and the USA Poultry and Export Council to connect businesses overseas with Indiana corn and soybean growers."

AGRIBUSINESS

Dan Perkins of Perkins' Good Earth Farm has been aiming at a consumer base closer to home since 2012 through his small, no-till, intensively cultivated acres of organic produce in DeMotte.

"I'm originally an East Coast city kid who studied environmental science in college. My plan was to go to law school and defend farmers who care for the earth," he said. "I started working on their farms to know their lifestyle and fell in love with it."

After college, he moved to DeMotte, bought land and got his hands dirty.

"We can offer organic produce at a reasonable price and make a middle-class income off of that, thanks to our

"Everyone pretty much lives within 20 to 30 miles of the farm," he said. "We love feeding our neighbors and the community."

Perkins also is a vendor to restaurants, schools and the Northwest Indiana Food Bank. He found those business leads through Region Roots, a nonprofit local food hub, run by the NWI Food Council. Part of their mission is to connect small-scale farmers with wholesale market opportunities.

Virginia Pleasant, co-executive director of NWI Food Council, said her nonprofit works with beginning farmers.

"Beginning farmers are really passionate about growing food and getting it

Beginning farmers are really passionate about growing food and getting it into the communities but may not have the business savvy or expertise to figure out ledgers and balance sheets involving the cost of production."

— Virginia Pleasant, NWI Food Council

high yields. We can raise up to 27 tons an acre of food," he said. "Even though we are small, we are mighty."

He said they employ about 12 people during the growing season, particularly "local young people who have an interest in agriculture."

Last season, he grew vegetables and herbs — from arugula to sweet turnips — for his subscription service with about 200 people who pay in advance and go to his farm to claim their vegetables, just like our grandparents did.

into the communities but may not have the business savvy or expertise to figure out ledgers and balance sheets involving the cost of production," she said. "We sit down with those individuals and have a conversation about their goals to determine what technical assistance they need based on their business vision."

The council also launched a farm apprenticeship program through Indiana's Department of Labor. They help people interested in farming get hands-on experience in production and operations.

"We have 61 farmers enrolled in our food hub to connect them with thousands of consumers, which includes school children," she said.

Farmwise Indiana, an Indiana University program, similarly helps local farmers and buyers.

Heather Tallman, Farmwise program coordinator, said their staff has developed 19 local buyers of Northwest Indiana raised crops and 44 local farm sellers and food buyers in St. Joseph, Elkhart and Marshall counties.

Trade war storms

Farmers' profit margins have been threshed by inflated agribusiness costs while corn and soybean commodity market prices have fallen under the shadow of tariff disputes.

"We have felt the crunch of the trade wars," Scarborough said.

Tom Murphy, district board director at the Indiana Corn Growers Association, tends rented parcels across Porter and Lake counties.

"Right now, to plant an acre of corn, you are in the hole about \$200," he said.

He offsets some of the commodity pain by growing specialty crops, like non-genetically modified corn that fetch higher prices from consumers preferring it as healthier and environmentally friendlier.

And precision agriculture technology helps keep him more efficient.

"We do fertility grids on every acre we farm," Murphy said. "We got the data out of our harvest monitors from the combine. Our next step is going to be sitting down and figuring out fertility, nutrient and pesticide management during the wintertime."

He said some fertilizers can cost over \$1,000 a ton.

"Our soil is super marginal, with some nasty white clay up north. We have some black dirt in the middle and some sandy ground up by Lake Michigan," he said. "Some farm areas need 300 to 400 pounds and others don't need any."

Mike Eason, parts manager for Castongia Tractor in DeMotte, said they feature John Deere's HarvestLab.

"It's a real-time record of your harvest," he said. "Sensors in your combine record your yield amounts and the moisture.

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► **MIKE EASON**, parts manager for Castongia Tractor in DeMotte



► **F. HOWARD HALDERMAN**, president of Halderman Real Estate & Farm Management based in Wabash



► **VIRGINIA PLEASANT**, co-executive director of the NWI Food Council in Crown Point



► **RICK RISLEY**, member of the Keystone Cooperative board of directors based in Indianapolis



► **DENISE SCARBOROUGH**, ag lender, First National Bank of Monterey and chair of Indiana Soybean Alliance

That tells them if they need to adjust their soil pH or fertilizer and other things that go into the soil and can even help pick the best seed."

More farms are using newer technologies to access crops.

"It's growing fast as the older farmers, who did it with a calculator (and) a piece of paper, retire and the next

generation adopts new technology," Eason said.

But technology may downsize part of Murphy's farming operation because Amazon wants to build a data center that could swallow nearly a square mile of farmland within the City of Hobart.

"A big chunk of our farm is involved in the data center issue in Hobart. It

sounds like that will be out of production for sure," Murphy said.

Scarborough said times might be trying now, but there is always hope for the future.

"We feel very fortunate for the opportunities we've had over the years to grow our operation, and I couldn't imagine raising my children any other way," she said. ■

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CAREER DEVELOPMENT SUPPORT FOR BIG IDEAS

CAREFUL PLANNING BUILDS FRAMEWORK FOR REGION'S NEXT GENERATION OF ENTREPRENEURS



The first group of entrepreneurial cadets graduated from the Michigan City Entrepreneurship Development Program Bootcamp in 2025. The bootcamp is rooted in the Urban Poverty and Business Initiative developed by the University of Notre Dame.

Photo provided by Tracey Clark Jeffries

KERRY SAPET

Entrepreneurial thinking is a path-way to meaningful work, economic resilience and financial independence. Nowhere is that more true than in the booming entrepreneurial culture of Northwest Indiana.

The Region is embracing a more diversified, innovation-driven identity, where entrepreneurship is intentionally culti-

according to Alexandra Moran, assistant professor of practice in management at Purdue University Northwest's College of Business. "It's built into the system. It's institutionalized. You're encouraged to be creative, to take risks. That's incredibly important for the entire country but also for regions like ours."

The entrepreneurial shift in Northwest Indiana didn't happen overnight. The

for innovation. This is the evolution of what's next."

That progress is visible across Northwest Indiana, where entrepreneurship has emerged as a central strategy for economic renewal. Students, college graduates and community members alike are turning ideas into businesses, products and services that shape local economies and personal careers.

\$1B How much Indiana startups attracted across 166 deals, one of the highest totals in state history, according to TechPoint's 2024 Indiana Venture Report.

vated and integrated. Leaders, educators and community members are working together to prioritize entrepreneurs. Their multi-pronged approach combines education, mindset development, support and real-world opportunities.

"Entrepreneurship is the creative backbone of the U.S. innovation economy,"

Region with deep industrial roots faced a stark question when manufacturing shifted and declined: What comes next?

"All of these cities had to transform themselves," Moran said. "We weren't making airplanes anymore. As manufacturing shifted, universities along the Rust Belt corridor became catalysts

Entrepreneurship matters

Entrepreneurship is often associated with tech startups or flashy inventions, but it touches nearly every sector of daily life.

Private doctors' offices, dental practices, franchises and restaurants all require entrepreneurial thinking. These Main Street businesses fuel the economy.

"Over 99% of businesses in the U.S. are small businesses," said Jana Szostek, Indiana University Northwest

“Some people naturally see the world as a place to create, challenge systems and imagine what's possible, but even they need guidance and structure to become strong founders.”

— Faith Spencer, Gary-based business incubator IronWorkz



Business Academy director and director for assessment center and professional development. “Entrepreneurs hire a large percentage of the workforce, contribute significantly to the tax base and draw customers into communities.”

When people visit one business, they often visit others nearby, creating a ripple effect.

“Entrepreneurs are intimately connected to their community and highly engaged in community development,” Szostek said. “All of these activities create a community where people want to belong and visit, thus driving economic development.”

According to TechPoint’s 2024 Indiana Venture Report, Indiana startups attracted \$1 billion across 166 deals, one of the highest totals in state history. The Indiana Business Research Center noted employment growth in professional, scientific and technical services. The numbers signal a shift toward knowledge-based and entrepreneurial careers.

Entrepreneurship in Northwest Indiana is increasingly tied to equity and inclusion.

“Entrepreneurship is essential to the Region’s growth, and that growth must include traditionally marginalized communities,” said Faith Spencer, president and CEO of the Gary-based business incubator IronWorkz. “These entrepreneurs bring lived experiences and perspectives that help identify challenges and gaps others may overlook, leading to solutions that are more inclusive, innovative and impactful for the entire community.”

This philosophy is embedded in programs throughout the Region.

Leaders in Michigan City view entrepreneurship as a tool for economic development and social mobility. The city has kicked off multiple programs, including the Michigan City Entrepreneurship Development Initiative, in collaboration with SCORE, the Indiana Small Business Development Center and the chamber of commerce. Their initiatives echo those of communities across the Region.

“Entrepreneurship is not only about business success but also community

empowerment, inclusive growth and neighborhood revitalization,” said Tracey Clark Jeffries, Economic Development Corp. Michigan City Economic Recovery Corps fellow.

Creating mindsets

One of the most important shifts is the recognition that entrepreneurship isn’t just about business plans — it’s about mindset.

For Hoosiers in the Region, an entrepreneurial mindset may be intrinsic or learned.

“Some people naturally see the world as a place to create, challenge systems and imagine what’s possible, but even they need guidance and structure to become strong founders,” Spencer said. “Others may not start with that mindset, yet with exposure, education and support, their perspective can shift and unlock entrepreneurial potential they didn’t know they had.”

Experiential learning plays a critical role with teachers and mentors across the Region, encouraging students to observe their surroundings and ask: “What’s missing? What could be done better?”

These programs emphasize a culture of pitching ideas, building prototypes, managing budgets and testing products, in contrast to traditional lectures during which students are passive listeners.

“At the university, we’re trying really hard not only to create that culture in the community but to educate,” PNW’s Moran said. “Textbooks aren’t as effective as hands-on learning. It’s incredibly rewarding to see those lightbulbs go on.”

Moran is seeing the impact of business classes and entrepreneurial programs for high school students.

“Students are coming out of high school much more prepared when they

arrive at college,” Moran said. “They’re bringing their expertise to classes. They have a different level of understanding of growing an enterprise.”

Michigan City has leaned into this early exposure through youth entrepreneurship bootcamps. These programs introduce entrepreneurship concepts, idea development and business basics. Participants practice monetization through pitch exercises and community showcases.

“Entrepreneurship is a lifetime of knowing your strengths, knowing what you’re not good at and augmenting those skills,” Moran said. “You have to be a Jack or Jill of all trades to run a successful business.”

THE ENTREPRENEURS

“It is very challenging to turn an idea into something that generates income.”

— Noah Miller
Founder, Mr. Miller’s Mobile Detailing



“I hope to create medical devices for doctors all across the world so that all people receive the medical attention they need.”

— Isaiah Harvey
Inventor, SignalSafe



Academic anchors

Higher education institutions are a linchpin in Northwest Indiana’s entrepreneurial ecosystem — teaching skills and connecting students with opportunities.

“It is very challenging to turn an idea into something that generates income,” said Noah Miller, founder of Mr. Miller’s Mobile Detailing in Hobart. “That can be due to lack of capital, a poor business model or misunderstanding the market.”

Miller is a graduate of IUN’s Supporting and Empowering Entrepreneurial

CAREER DEVELOPMENT

Development program, which is a component of the university's Business Academy. The academy is an Entrepreneurial Support Organization, offering workshops and a small business clinic. The SEED program is a collaboration with the University of Notre Dame's Urban and Poverty Business Initiative. Launched in July 2025, the program offers aspiring entrepreneurs a bootcamp, mentoring experiences and opportunities to showcase their businesses.

Entrepreneurship is not only about business success but also community empowerment, inclusive growth and neighborhood revitalization."

— Tracey Clark Jeffries

Economic Development Corp. Michigan City Economic Recovery Corps fellow

ensure that financial resources continue to circulate within the community, strengthening the local economy and promoting long-term sustainability."

Purdue University Northwest also offers entrepreneurs a boost. In addition to coursework, degrees and certificates, PNW's College of Business and Office of Commercialization and Research host the Big Sell. The top three contestants have a chance at cash prizes during the annual pitch contest.



PNW's Roberts Impact Lab, which is scheduled to open this year, aims to serve as a regional hub for business growth. The lab will offer spaces for testing, prototyping and training.

PNW collaborates with VentureWell, a national organization working to cultivate a pipeline of inventors, innovators and entrepreneurs. VentureWell supports faculty at colleges and universities through funding, training and community.

"It's nice to be in the pool with your friends. It helps us see we're doing the right things," Moran said. "The more we can tell the story, the better it feels and the more people we're putting in the boat. We want to get as many people as possible in the boat. That's how we transform the Region."

Entrepreneurial success

Founders across Northwest Indiana are in all phases of their journeys, but perhaps the most powerful inspiration comes from young entrepreneurs already making an impact.

Isaiah Harvey, a 17-year-old inventor born with bilateral hearing loss, is a shining example. Harvey developed SignalSafe — a smartwatch prototype that uses haptic alerts to warn hard-of-hearing users of fire or carbon monoxide alarms.

"When I was younger, I was scolded for not responding to a fire alarm. I was in the restroom and didn't hear it," Harvey said. "When I came out, everyone was outdoors; I didn't know what was going on. My watch will work in tandem with hearing aids and alarms to ensure that safety alerts aren't overlooked."

Harvey won the 2025 Northwest Indiana High School Pitch Competition, sponsored by the Society of Innovators at PNW. This was his second year participating. He has since been inducted into the Massachusetts Institute of Technology's IDEA2 global pitch program, a six-month mentoring program for biomedical innovators.

"I want to study biomedical engineering and create my very own Fortune 500 company," Harvey said. "I hope to create medical devices for doctors all across the world so that all people receive the medical attention they need."

Path forward

The entrepreneurial spirit of Northwest Indiana is a tapestry woven by threads of academic programs, mentorship networks, community resources and individual grit.

While the Region's startup ecosystem is evolving, its momentum is undeniable.

"Three generations of founders exiting universities can transform a region," Moran said. "We're seeing the first founders coming out of our universities now and that's why this moment is so exciting."

Dreamers wondering if someone like them can start a business are now met with a clear answer from their communities: yes — with education, support, practice and resilience.

For students planning their careers, entrepreneurship isn't a sideline; it's a legitimate, structured path that can lead to innovation, personal fulfillment and economic growth in communities across Northwest Indiana. With the Region's stakeholders building a scaffold of resources and fostering creative mindsets, the next breakthrough business could start right here in a classroom, a garage or a coffee shop brainstorming session. ■

NEW! Entrepreneurship Q&A: This new series on our websites spotlights the bold thinkers and doers shaping the future of the Region. Nominate a business or person by emailing news@nwindianabusiness.com.

► Professional advice: Jana Szostek, of IU Northwest, shares steps for owning a business that will help along road to success.



Making surgery safer

Crown Point company's medicine helps patients emerge faster from anesthesia

MARIE WILSON

When Brett Dines came out of retirement to start a pharmaceutical company, he knew what to name it. OYE Therapeutics in Crown Point is an acronym for the first thing hospital staffers say to patients when they're waking up from anesthesia: "Open your eyes."

His company focuses on this critical moment when patients begin to regain consciousness and breathe on their own after the effects of anesthesia, said Dines, who is OYE's president and CEO.

As a pharmacist who also has a background as an award-winning salesman with Cardinal Health and a division leader for Walgreens corporation, Dines retired at age 50. He was enjoying his time on the golf course, but then, he said, he "ended up at a meeting at the FDA and was reminded of research going on in the country about the reversal of general anesthesia."

Medication isn't available to speed the process of "emergence," or waking up, from anesthesia. So, helping patients breathe throughout this critical phase becomes a "judgment call fraught with time-uncertainty" for anesthesiologists, said Dr. Jose Melendez, retired vice chairman of clinical affairs for the Department of Anesthesiology at the University of Colorado. He now is a board member and investor in OYE Therapeutics.

The waking process could take two minutes for one person or 20 minutes to an hour for another, Dines said. Plenty of common medical conditions — such as asthma, obesity, sleep apnea and diabetes — can complicate the process, increasing the risk that patients could struggle to resume breathing or end up with fluid in their lungs.

Melendez said it falls on the anesthesia team to protect patients with intubation when necessary during surgery and by "only removing the breathing tube when they believe the patient is able to protect their airway." When emergence

takes longer, he said, this can lead to undesirable outcomes.

"If we could reduce the time by a few minutes," Melendez said, "we might be able to save lives."

Dines learned during the FDA meeting about a medication under development since 2008 by the University of Chicago. It shows potential to improve the emergence process. The idea was an intravenous formulation of caffeine, which could help reverse the effects of anesthetics, so patients could wake up and begin breathing on their own — faster.

Dines knew from his training as a pharmacist that caffeine naturally stimulates breathing and naturally reverses the effects of many drugs on the central nervous system. He was immediately interested.

"There's a real gap in care, here, that this product could potentially solve," he said.

Dines paused his retirement and began setting up the company that became OYE. Once the business was established in 2019, Dines, now 56, was granted rights to the IV caffeine product from the University of Chicago. He started working with his alma mater, Purdue University, to obtain market exclusivity and intellectual property rights to the formulation.

Dines and his OYE team of about 10 experts in medicine, hospitals and related fields planned to start clinical trials on their new medication in January. The process is expected to be completed in June. Then, OYE hopes to initiate a new drug application with the FDA.

Melendez said he anticipates positive results from the clinical trial to "clearly document how quickly this medication works, how safe it is and how efficient it is."

OYE's formulation of intravenous caffeine also has another major upside, Dines said. It allows the pain-controlling effects of opioids to continue working, so patients can still feel relief, even while waking up quicker and safer after surgery.

"The novelty is it doesn't reverse pain control in a number of settings where

pain control is absolutely imperative to maintain," Dines said.

This means the new product potentially could be used as a complement to the opioid overdose reversal drug, naloxone, extending its duration and offering a different way of working in the body.

Dines said OYE's caffeine formulation would stimulate the breathing process without triggering opioid withdrawal, which can cause those dealing with addiction to seek another hit after being revived — and risk overdosing again. He said a couple of OYE's investors are ambulance company owners who see the new drug's potential to work alongside naloxone against the opioid epidemic.

"They thought for certain this product would be approved by the chief medical officers in some very large cities for that purpose," Dines said.

OYE Therapeutics has raised about \$25 million for the development of its intravenous caffeine product, with \$20 million coming from the Department of War in a research partnership with the Uniformed Services University of the Health Sciences.

Battlefield medicine is one instance where pain control remains critical after surgery, so Dines said the military is excited to see proof that the new medicine assists with anesthesia emergence.

"You're not reliant on the opioid receptor site and reversing that. The opioid can still be on board in the patient, offering pain control without causing respiratory depression," Dines said. "We're stimulating the body to respond to the amount of carbon dioxide in the blood, and in doing so, the patient starts breathing." ■



► Brett Dines is president and CEO of OYE Therapeutics in Crown Point.

MAKING A DIFFERENCE

Paladin's dream hub

Nonprofit opens space with Michigan City's economic development in mind



Paladin President and CEO Steve Hobby said the nonprofit's new Success Hub will help the organization continue to be an important contributor to economic development in and around La Porte County.

Photo provided by Paladin

MICHAEL GONZALEZ

The Success Hub at Paladin is a brightly colored, spacious area buzzing with activity. Paladin President and CEO Steve Hobby said the space was created to help the Michigan City-based nonprofit's clients.

\$3.7M

The cost of the Success Hub at Paladin, which is a converted 24,000-square-foot warehouse in Michigan City.

But Hobby also said it will pitch in to the area's economic development.

The hub's hallways are painted in the green, yellow and light gray colors of the nonprofit's logo, and they're wide enough to accommodate people who need more room to move. There's new

lighting and a new floor. There's even a soothing sensory room, a quiet, gently lit space — an oasis for people who may become overstimulated.

"This space was created because we wanted to expand our business model, or what we supported in the community,"

Hobby said. "It was all strategic, looking at what we can do as the (South Shore Line) double tracks were going in, and what we can provide to this community with the potential influx of people coming in."

The \$3.7 million project converted a 24,000-square-foot warehouse into a

new economic development resource. Clients can use an expanded computer lab. There's more space dedicated to employment training. There are well-designed classrooms and dedicated areas for young children and seniors.

The idea of a nonprofit like Paladin contributing to economic development is common business sense, Hobby said.

The South Shore Line's double-track project is expected to lure more businesses and their workers to Michigan City and the surrounding area. When new companies consider new locations, providing more services and options to their employees who have family members with disabilities or aging loved ones makes Michigan City a more attractive option. That's where Paladin can help.

Hobby joined Paladin five years ago after a career in for-profit businesses. It was a culture shock, he said, but that background also meant Hobby had some perspective on how to make the nonprofit an important part of developing the Region.

The Success Hub idea has been stewing for 20 years, but it picked up steam in 2022. Then, the La Porte County Council pitched in \$500,000 in American Rescue Plan Act funds, and U.S. Rep. Frank Mrvan helped secure a \$1.5 million grant from the federal Department of Housing and Urban Development.

Paladin added an additional \$600,000, and locally based Tonn and Blank Construction, serving as the project's general contractor, managed the construction, continuously finding ways to build a beautiful space at the lowest possible cost, Hobby said.

Work began in 2023, and a grand opening was celebrated on Dec. 5.

"It was an honor to partner with Paladin on the Success Hub renovation,"

PALADIN

► Paladin at 4315 E. Michigan Blvd. in Michigan City serves children, people with disabilities, seniors and their families. The nonprofit provides services that include educational programs, employment opportunities, residential support and transportation for nonemergencies to more than 500 people with disabilities and 200 children each year.

said Kyle Harris, a project manager at Tonn and Blank Construction in Michigan City. "Nonprofit organizations like Paladin do incredibly meaningful work in our communities, and we're proud to support their mission by creating spaces that help them better serve others."

Paladin's beginnings were humble, starting out in a church basement. A few families wanted to provide services to their family members with disabilities without institutionalizing them. Over the decades, as their children grew, the group grew

along with those kids' needs. Eventually, local organizations consolidated, and after several iterations, they became Paladin.

The organization employs 300 people and supports 600 clients, mostly in Lake and La Porte counties. That support includes day programs and residential support, employment training and spaces for senior citizens with health challenges to meet and receive additional support, which also helps their families care for them.

Paladin Vice President Kimberly Latchford, who's been with the nonprofit for 29 years, said the Success Hub means the nonprofit can help more people.

"Prior to the (Success Hub) construction, we were at maximum capacity," Latchford said. "This new space will give us the opportunity to provide additional services and programming to more individuals."

"To actually see this dream take shape right in front of us is just amazing." ■



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March 6-22

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Region on prosperous path

Despite 'elephants in the room,' numbers looking bright for Region's economy

ANTHONY SINDONE

Northwest Indiana is on the move! We no longer must seek ways to slow down economic declines as we have in the past. Conversely, "The Region" is well on its way toward continued economic prosperity.



► **Anthony Sindone** is the visiting clinical associate professor of economic development at IU Northwest.

That was the theme of the NW Indiana Futurecast Event in November at the Avalon Manor Banquet Center in Merrillville.

We have several measures of economic prosperity:

- Nominal gross regional product in 2024 at \$55.2 billion, up from \$36.4 billion in 2020, according to the Bureau of Economic Analysis — a 51% increase!
- Since 2020, the labor force has increased by 24,000 people, and the population has grown by nearly 6,600.
- Unemployment rates have fallen to 4.2% from 5.5% a year ago as most counties' unit-rates remain at pre-pandemic levels.
- Housing inventory rose by 4.3% between 2023 and 2024.

During the Futurecast Event, speakers from the Indiana Business Research Center, along with Indiana University Northwest researchers, shared their analyses and views on the economy. The news was generally positive.

Timothy Slaper, research director of the Indiana Business Research Center, said the U.S. economy is in good shape and projected to grow at a rate of approximately 2% annually through 2028.

Carol Rogers, director of the IBRC, discussed the state of the workforce in Northwest Indiana and throughout the state. She stated, and I agree, that today's skills are not necessarily the skills our workforce will need tomorrow. We need to develop educational programs that encourage a love of learning new things to prepare our workforce for an uncertain future.

Our conversation quickly turned to the role of artificial intelligence (AI) in the labor market. There are tremendous changes in the demand for workers, especially in entry-level office-type occupations. Many companies are transitioning toward a greater use of AI, which will result in lower demand for workers replaceable by AI tools.

What can we do about the decrease in worker demand? How shall we address this? Right now, AI tools are not highly creative. These tools cannot create new ideas as well as humans can. If we focus our attention in our schools and workplaces on creativity and continuous learning, we can better offset the negative impact AI will have on the workplace.

Discussing the economy, both regionally and nationally, we must address the elephants in the room: tariffs, prices, housing and AI.

A tariff is a tax on imports from another country. The tax is levied on the importing company. The adverse economic impact can escalate if the other country also imposes a tariff in response. That action might shrink the market faced by the exporter.

Industries along with the labor markets affected would be:

- Manufacturing because of supply chain costs.

- Agriculture because of reciprocal tariffs on exported corn, soybeans, pork, etc.

There are winners, however. The steel industry would see gains due to reduced competition, but that could also result in higher prices on goods that require steel inputs.

The biggest issue with these tariffs is the uncertainty hanging over the marketplace. Think of this uncertainty as a fog. Do we drive quickly on a foggy road or slowly? In NWI and elsewhere, there is a slowdown in the increase in capital expenditure due, in part, to this uncertainty. The big exception is in technology (i.e., AI) and its related infrastructure, such as data centers.

Housing affordability is an issue across the nation. It takes a household income of about \$75,000 a year to purchase a median-priced home (approximately \$260,000 in Northwest Indiana). NWI is closing the gap on housing affordability with a median household income of about \$70,000 a year.

II Northwest Indiana is on the move relative to the rest of the country, thanks to the Region's hard-working people."

Regarding prices, we often see a disconnect between reported numbers and what people are sensing while shopping personally. The Bureau of Labor Statistics reported an overall inflation rate of 3% over the past year. When the Futurecast audience was asked if they believed that to be true, the overwhelming response was "NO!" (Editor's note: holiday sales did climb 3.9% compared to 2024, according to Mastercard SpendingPulse data. Adobe Analytics data showed discounts attracted customers.)

Notwithstanding the elephants in the room, Northwest Indiana is on the move relative to the rest of the country, thanks to the Region's hard-working people. The future indeed looks bright in Northwest Indiana. ■





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