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AUGUST / SEPTEMBER 2026

Northwest Indiana Business Magazine

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Banks keep branching out

*Future of banking involves hybrid approach
between digital, in-person service*

Chris Campbell
President
Centier Bank





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Banks keep branching out

Future of banking involves hybrid approach between digital, in-person service



Photo, Centier Bank

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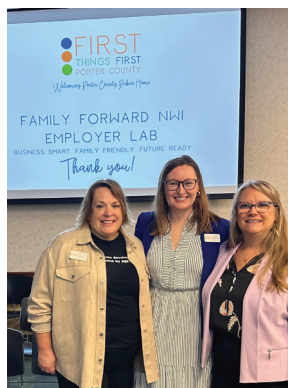
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Photo, Michael Puente

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Photo, Crossroads YMCA

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Photo, Lithographic Communications

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Photo, Yolo Vox

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Northwest Indiana Business Magazine

905 Joliet St. #237, Dyer IN 46311

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

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BIG NUMBER

81%

This percentage of employers are affected by childcare-related workforce issues, according to a 2025 Northwest Indiana Forum report.

► PAGE 28

IN THIS ISSUE

While artificial intelligence dominates discourse these days, I keep hearing a growing drumbeat that Gen Z and millennials are tired of constantly scrolling. They increasingly are seeking analog ways to connect, especially when making financial decisions.

Our banking article shares that sentiment as young workers look for advice about life's big decisions. Bank branches are filling that need with experts who can answer questions, and maybe, provide a little hand-holding.

Risk managers are offering that kind of guidance too. They can help business owners decide what kind of insurance is right for them or point out unnecessary expenses.

Renovations come with lots of risks, but the entrepreneurs we feature in our architecture/design story are willing to bet on places that once were abandoned. A former corn silo now hosts weddings!

Projects like these often call for a little faith in the outcome, a little like business owners who decided there is a better way to wellness. They noticed their patients were tired of prescriptions as the only answer to their pain. Nurse practitioners and other healthcare providers have found functional medicine offers an alternative to traditional

office visits — and the waiting room.

Parents also are looking for ways to make life easier, and regional employers are answering the call. They are recognizing that access to daycare affects their bottom lines too, and flexibility means more than unlimited PTO. Despite the paperwork hurdles, one business owner opened a daycare for his employees' children.

Leaders like Jay Buckmaster of the Crossroads YMCA wants to help families too. He is opening and expanding new locations that offer more than fitness routines.

Lithographic Communications also is expanding. Owner Richard Pietrzak Jr. launched a wide-format printing facility in December. He is confident that print products continue to be the standard.

Werner Graf II is committed to helping children live the virtues of their heroes by learning about them at his Gallery Arcade and Museum in Michigan City. His nonprofit Graf Dairy Hero Foundation also offers grants to help children improve their lives.

Finally, business owner Yolo López DeMarco shares her perspective on parenting, and what mothers really want: understanding. We all could use a little of that!

Enjoy this issue!

— Heather Pfundstein, publisher/editor



Photo, Dana Leek / Mirage Studio

► The new Grand Gardner Hotel at 354 W. Jefferson St. in Valparaiso incorporates the ornate Romanesque-style turn-of-the-century building that was originally the Gardner School until 1972. PAGE 38

Professional advancement

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

HEATHER PFUNDSTEIN

Accounting

CPAs **Simon Smucker** and **Brian Ulrich** returned to **Krugger Lawton CPAs** in South Bend for senior manager positions. Both are CPAs. Smucker is part of the client accounting and advisory services team, and Ulrich will use his experience at a private university to train and recruit employees.

Banking

Gov. **Mike Braun** presented **Michael Mellon**, **American Community Bank** president and CEO, the Sagamore of the Wabash award on June 16 at **Gamba Ristorante** in Merrillville. Mellon has 30 years of banking experience and has helped grow the St. John-based bank to five branches.

Rick Hite was welcomed to **Purdue Federal Credit Union** based in West Lafayette as a mortgage sales manager overseeing the Northwest and North Central Indiana regions.

Paul Fultz was appointed to the Muncie-based **First Merchants Corp.** and **First Merchants Bank** boards of directors. Fultz is a retired audit and business unit professional practice partner for **KPMG** in New York.

David Gryp was promoted to

executive vice president of wealth services and market president of **Notre Dame Federal Credit Union's** western region.

Jamie Mazepa joined Munster-based **Peoples Bank** as marketing coordinator. She formerly worked for **Everwise Credit Union** and **Centier Bank**.

South Bend-based **1st Source Bank's** Executive Chairman **Christopher Murphy III** received an honorary Doctor of Laws degree from the **University of Notre Dame** at its 181st commencement ceremony.

Shane Print joined Evansville-based **Old National Bank** as president of commercial and industrial banking. Print succeeds C&I Banking President **Kevin Anderson**, who will retire at the end of this year after a 43-year banking career.

Goshen-based **Interra Credit Union** celebrated the ribbon-cutting and grand opening of its new business center in Granger on May 28. **Krista Runkle** was hired as an agribusiness lender. She most recently was a sales representative with **Helena Agri-Enterprises**.

Sherry Early was appointed the executive director of the **Interra Cares Foundation**. Early also helped establish and grow the **Brightpoint Development Fund**, a community

development financial institution and SBA small business lender.

Construction

Frank Renaldi, senior civil engineer and project manager at Benton Harbor, Michigan-based **Wightman**, received the Franklin D. Meyers Outstanding Civil Engineer of the Year Award from the **Michigan Section of the American Society of Civil Engineers**. **Phil Doorlag**, regional director, received recognition as a Notable Leader in Architecture, Engineering & Construction from **Crain's Grand Rapids**.

Andy LaFree was promoted to estimator, and **Nathan McKinney** to project manager at **Nuway Construction** in Goshen.

Leslie Hagemann was welcomed to the new companywide role of director of talent management at **Berglund Construction**, which has an office in Chesterton.

Economic development

Jamie Gore was named the next executive director of the **Greater Portage Chamber of Commerce**.

Jennifer Rumsey, chair and CEO of **Cummins Inc.**, was appointed chair of the **CEOs of Indiana Corporate**



Photo, American Community Bank

BANKING
Michael Mellon



Photo, Notre Dame FCU

BANKING
David Gryp



Photo, Peoples Bank

BANKING
Jamie Mazepa



Photo, Old National Bank

BANKING
Shane Print



READ ON PHONE

Partnership's board of directors.

Michele Murday Pariso was promoted to environmental and public policy director at the **Northwest Indiana Forum**. She succeeds **Kay Nelson**, who retired after 28 years. Pariso formerly served as the director of the northwest regional office of the **Indiana Department of Environmental Management**.

Education

Andrae Marak was named executive vice chancellor for academic affairs at **Indiana University Northwest**. He replaces **Cynthia Roberts** who retired Aug. 1 as interim. She started at IUN in August 2016 as the dean of the School of Business and Economics. Marak most recently was the provost and executive vice president of academic and student affairs at **Roosevelt University** in Chicago. **Dorothy Frink** was named vice chancellor for enrollment services and student engagement. She was interim vice chancellor for student affairs and enrollment management since 2023.

Gretchen Meier was appointed **Indiana University South Bend's** new executive director of the office of communications and marketing. Meier most recently was the head of communications at the **University of Southern California's** Thornton School of Music.

University of Notre Dame alumnus **Paul Popiel** was named the Kenn and Pamela Ricci director of bands. The Rev. **John Jenkins**, president emeritus, was selected the 2026 recipient of Commonweal's Centennial Award. **Michelle Joyce** will become vice

president for institutional research, innovation and strategy Aug. 10. She most recently was associate vice president of campaign administration, corporate and foundation relations, and academic advancement. She succeeds **David Bailey**, who led the office of institutional research, innovation and strategy from 2011 until his recent retirement. **Tracy Weber** was appointed vice president and chief information officer and will lead the office of information technology. **Ahmed Abbasi**, the Joe and Jane Giovanini professor of IT, analytics and operations in the Mendoza College of Business, was named the director of the Lucy Family Institute for Data & Society and deputy director of the Data, AI, and Computing Initiative.

Robert Wolfle, a leader at **ProStar Commercial Real Estate**, and **Jared Sawyer**, partner at **Rich Feuer Anderson**, will become the first **Holy Cross College** alumni to serve in board leadership roles as chair and vice chair. **Elizabeth Naquin Borger**, who is senior vice president of investments and managing director with **The Elkhart Group** at **Stifel**, was named co-vice chair.

Chris Conrad was named head coach of the varsity boys basketball program at the **Tri-Township School Corp.**

Loren Chandler was appointed vice president for finance and administration and chief financial officer of **Valparaiso University**. Most recently, Chandler served as chief operations and finance officer for **The Catholic Health Association of the United States**. **John Prizner III** was appointed vice president for advancement,

effective Aug. Prizner most recently was associate vice president for advancement and constituent development at **Rensselaer Polytechnic Institute**.

Calumet College of St. Joseph in Whiting welcomed two new members to its board of trustees, both alumni: **Kristina Fry**, vice president of resource development for **United Way Northwest Indiana** and the former director of development at the **MAAC Foundation**; and the Rev. **Tim Dotson**, a retired Chicago Police officer who is serving as senior pastor at **St. Paul's Baptist Church** in Gary.

Entrepreneurship

Faith Wolfe was hired as marketing manager at **Sharper Business Solutions**, based in St. John.

Alli Lindenschmidt Curtis was named chief executive officer of Indianapolis-based **STARTedUP Foundation**. **Don Wettrick**, who founded and led the organization since its inception in 2017, transitions to the role of founder. Curtis joined the nonprofit in 2021.

Finance

Jason Pruitt was promoted to financial adviser and relocated to **Howard Bailey Financial's** Mishawaka office. Pruitt previously served as both a client service specialist and a service adviser at the firm's Fort Wayne headquarters.

Government

BR Lane of **Helios Consulting** was named a Lake County representative



Photo, David Knight

CONSTRUCTION
Frank Renaldi



Photo, Berglund Construction

CONSTRUCTION
Leslie Hagemann



Photo, Greater Portage Chamber of Commerce

ECONOMIC DEVELOPMENT
Jamie Gore



Photo, NWI Forum

ECONOMIC DEVELOPMENT
Michele Murday Pariso

AROUND THE REGION



Photo, IUN

EDUCATION
Andrae Marak

on the **Indiana Gaming Commission**, term expiring April 2029. **Alejandra Guzman Greavu** of **Johnson & Bell** was appointed a Porter County representative to the Indiana Cultural Commission, term expiring December 2028. **Gaylor Electric** CEO **Chuck Goodrich** was appointed Indiana's next commerce secretary. Goodrich is a former state representative from Noblesville. **Pam Cross** was appointed the Elkhart County representative on the Indiana Standardbred Advisory Board, term expiring June 2029. **Don Fesko** of **Powers Health** was appointed as a Lake County representative on the Commission for Higher Education of the State of Indiana, term ending June 2030. **Amy Turner** of **IUOE Local 150** was appointed a Marshall County representative on the Serve Indiana Commission, term expiring at the end of August. **John Doherty** of **Powers Health** was reappointed as a Lake County representative to the Athletic Trainers Board, term expiring June 2030. **Katie Fesko** of **Eye Designs** was appointed a Lake County



Photo, Valparaiso University

EDUCATION
Loren Chandler

representative on the Little Calumet River Basin Development Commission, term expiring April 2030. **Ted Niemiec** of **Cleveland-Cliffs Inc.** was reappointed for Lake County and **Keelyn Cook** of **DLZ Corp.** was appointed for Porter County to the Environmental Rules Board, terms expiring June 2030. **Manass Hochstetler** of **Advanced Home Inspections of Elkhart County** was appointed to the Home Inspectors Licensing Board, term expiring June 2030.

Erin Thornton was named the executive director of **South Bend Venues Parks & Arts**. She most recently was the chief experience officer.

Healthcare

Franciscan Alliance CEO **Kevin Leahy** will step down Dec. 31 but will continue to consult during the transition until the end of 2027, marking 48 years with the nonprofit healthcare system.

Marissa Adcock, injury prevention coordinator for **Franciscan Health's** Trauma Services Department, received the Child Safety Advocacy Award from



Photo, Calumet College

EDUCATION
Kristina Fry



Photo, Faith Wolfe

ENTREPRENEURSHIP
Faith Wolfe

the **Safe Kids Indiana Automotive Safety Program** at their annual event in Indianapolis. Adcock serves as co-leader for **Safe Kids Northwest Indiana**. **Franciscan Health Volunteer Advocates for Seniors and Incapacitated Adults** Director **LaVonne Jarrett** was honored by the Indiana Adult Guardianship Office of the Indiana Office of Court Services with the Working Interdisciplinary Network of Guardianship Stakeholders Star of the Year award.

Sports medicine physician **Kyle Meyer** joined the **Franciscan Physician Network** in Munster.

Janice Ryba retired as CEO of **St. Mary Medical Center** in Hobart after 19 years. She will be replaced by **St. Catherine Hospital** CEO **Leo Correa**. He led the hospital for nine years. **Nectaria Bonner** will take Correa's place as CEO of St. Catherine Hospital in East Chicago. Bonner was the director of pharmacy at St. Catherine Hospital. The two hospitals are part of **Powers Health**.

Dr. Anas Al-Janadi was hired as **Beacon Health System's** first chief



Photo, Howard Bailey Financial

FINANCE
Jason Pruitt



Photo, Franciscan Alliance

HEALTH CARE
Kevin Leahy



Photo, Franciscan

HEALTH CARE
Kyle Meyer



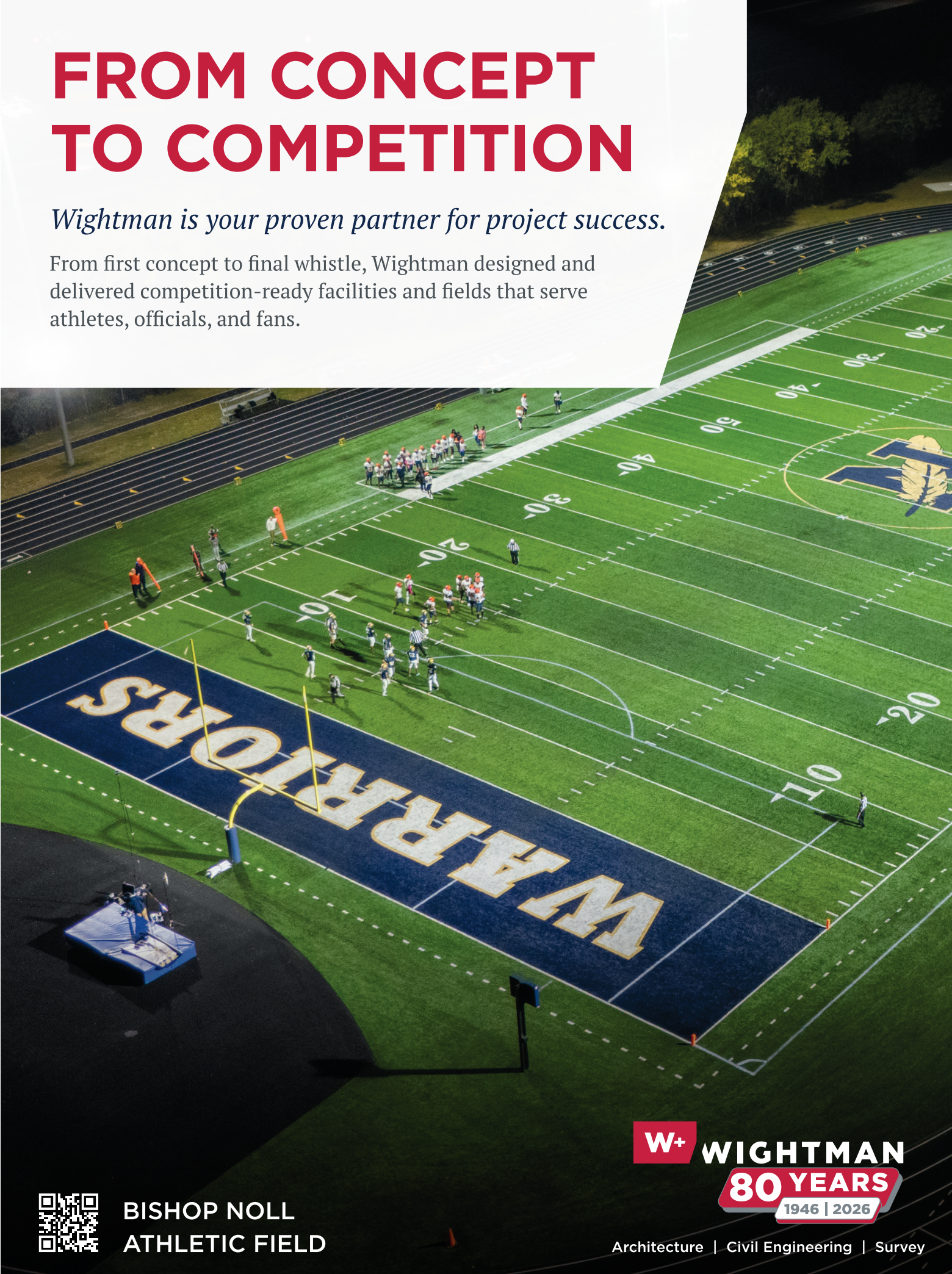
Photo, Powers Health

HEALTH CARE
Leo Correa

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Photo: Powers Health

HEALTH CARE Nectaria Bonner

of oncology and associate director for clinical and community research at the **University of Notre Dame**. He most recently was chair of the department of cancer care services at **Corewell Health** in Michigan.

Matthew Presley was named president of the north central region of Mishawaka-based **Senior1Care**. He was president and chief financial officer of **Legacy Medical Academy**, an affiliated healthcare training program. **Pamela Morrison** replaces Presley as president of Legacy Medical. She most recently led workforce initiatives at **Beacon Health System**, including a youth apprenticeship program.

Jamie Easterling, MBA, was named president of **Memorial Hospital** of



Photo: Beacon Health

HEALTH CARE Anas Al-Janadi

South Bend. He most recently served as chief executive officer of **Whitesburg ARH Hospital**, part of nonprofit **Appalachian Regional Healthcare**, in Kentucky, and 24 years with **TriHealth** in Cincinnati, Ohio, where he served as president and chief operating officer of **Good Samaritan Hospital** and later of **Bethesda North Hospital**.

Michael Heinold opened a **Seniors Helping Seniors** franchise that will serve Porter and La Porte counties.

Insurance

Brotherhood Mutual Insurance Co. based in Fort Wayne made several executive leadership changes. **Scott Figgins** was appointed to the new role of senior vice president and integration



Photo: Legacy Medical

HEALTHCARE Pamela Morrison



Photo: Bruce Crippen Photography

HEALTH CARE Jamie Easterling

officer from insurance operations. **Dustin Grogg** was promoted to senior vice president of insurance operations from vice president of underwriting. **Erica Smith** was promoted to vice president of underwriting from assistant vice president. **Barrett Leahy** was promoted to assistant vice president of underwriting operations from director of risk control.

Law

Kyle Chamberlin founded **Chamberlin Legal** in South Bend. He most recently worked at **THK Law** in South Bend.

Stefan May of Michigan City was admitted to the Indiana bar May 12 in Carmel, leading to his promotion to associate attorney at **Robbins and Seville** in Crown Point. He earned his law degree from **Purdue Global Law School**.

Mark Chargualaf was appointed to **Porter Superior Court 6**. He was a public defender in Porter, Lake, Starke and Pulaski counties. He also served as judge pro tempore in the **Lake Superior Court** Felony Division, **Merrillville Town Court**, and **Porter County Circuit and Superior courts**.

Logistics

Jody Peacock, CEO of the **Ports of Indiana**, was elected to the board of directors at the **Inland Rivers, Ports & Terminals** based in St. Louis.

Andy DeLaGarza was promoted to vice president of sales, and **Amy Maxwell** was promoted to vice president of marketing at **Premier Truck Rental** based in Fort Wayne.

Jim McDonald was appointed general manager of **Northern Lines**

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Photo, Seniors Helping Seniors

HEALTHCARE Michael Heinold

Railway at Anacostia Rail Holdings.

Manufacturing

Eric McGinnis was appointed chief executive officer of Novi, Michigan-based **DexKo Global**, the parent company of **Dexter**, which has locations in Bristol, Elkhart, Osceola and Mishawaka. McGinnis replaces longtime CEO **Fred Bentley**, who will transition to chairman of the board and senior adviser to **Brookfield Asset Management's** Private Equity Group, which owns DexKo.

Jason Lippert retired from LCI Industries based in Elkhart after 32 years. Independent Director **Johnny Sirpilla** will take over Lippert's CEO responsibilities until a search determines a replacement.

Philanthropy

The **Legacy Foundation**, Lake County's community foundation, announced board changes: **Sean Egan**, **Calumet College of St. Joseph**, board chair; and **Lisa Goodnight**, **Purdue University Northwest**, vice chair, and new members: **Marc Ruiz**, a partner and senior wealth manager at **Oak Partners**; **Kimberly Ferrell**, vice president of customer care centers at **NIPSCO**, and **Kathy O'Donnell**, community liaison and manager of bariatric programs at Franciscan Alliance.

Opportunity Enterprises based in Valparaiso welcomed two new board members: **Edie Fienemann**, broker with **Fienemann Group**, of **McColly Real Estate**, and **Raeann Trakas**, senior community relations representative for **Cleveland-Cliffs**.

The **Northwest Indiana Business**



Photo, Kyle Chamberlin

LAW Kyle Chamberlin

RoundTable elected executive committee officers, including Chair **Robert Joseph**, **ArcelorMittal USA Research**; Vice Chair **Jacob Lenson**, **Purdue University Northwest**; Treasurer **Adam Fauth**, **NIPSCO**; Secretary **Dewey Pearman**, **Construction Advancement Foundation**; and Executive Director **Andrea Pearman**.

Drive Clean Indiana based in St. John added four new members to its board of directors: **Craig Anderson** of **Orange EV**, **Jeff Bonnema** of



Photo, Brian Kelly Photography

MANUFACTURING Johnny Sirpilla



Photo, OE

PHILANTHROPY Edie Fienemann

Revitalize Mixers, **Dave Bowers** of **EGA Logistics**, and **Andrew Takami** of **UPS**.

Tim King will again lead the **LaPorte County Symphony Orchestra** as interim executive director.

Real estate

Tony Ponzetti was named director of **Cushman & Wakefield's** brokerage team in South Bend.

Sierra Livingston joined Crown Point-based **Latitude Commercial** as the property and facilities coordinator.



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Photo, Cushman & Wakefield

REAL ESTATE Tony Ponzetti

Tracey Schafer was appointed chief legal officer and **Mike Trevillian** to executive managing director of multi-family housing at Indianapolis-based **Bradley Co.**, a commercial real estate firm. Schafer will work in the company's South Bend office and Trevillian in Indianapolis.

Retail

LaBraun Thigpen joined the **EcoShield Pest Solutions** as general



Photo, Pulse Technology

TECHNOLOGY Carter Parks

manager of its new Portage branch.

Technology

Carter Parks and **Nathan Waldschmidt** were hired as sales development representatives; and **Filippo De Frenza** was promoted to sales development representative supervisor in **Pulse Technology's** Schaumburg office. **Tim Branion**, major account representative, was named to the coveted Difference Maker list by the national trade journal



Photo, Pulse Technology

TECHNOLOGY Filippo De Frenza



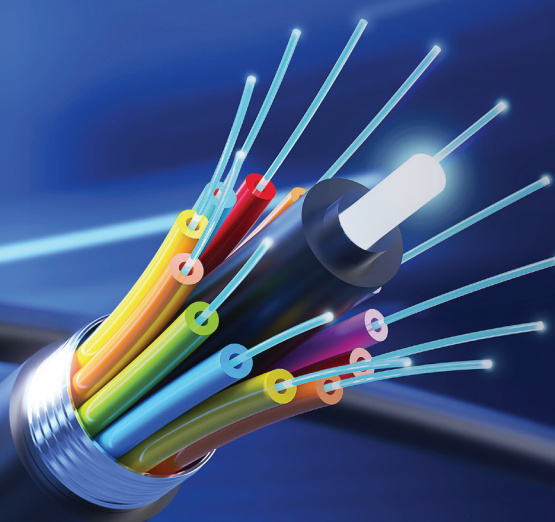
Photo, Jasper County REMC

UTILITIES Jason Smith

"ENX Magazine." Branion leads the production print effort for Pulse Technology's Merrillville location.

Utilities

Jason Smith Sr. was named the **Jasper County REMC's** new chief executive officer and general manager. He most recently served as the director of corporate services at **Berkeley Electric Cooperative** in Moncks Corner, South Carolina. ■



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BANKING

Banks keep branching out

Future of banking involves hybrid approach between digital, in-person service



Photo, Susan Kohle

Notre Dame Federal Credit Union celebrates the grand opening of its new office at 101 S. Main St. in Elkhart with a June 3, 2026, ribbon cutting.

BILL DOLAN

Applying for a loan or depositing a check used to involve the nuisance of making a bank run. Now, a prompt to your smartphone can offload such chores to a virtual assistant.

For the sixth year in a row, consumers, especially younger ones, manage their money through mobile apps more than any other way.

A new American Bankers Association survey finds 76 percent of Americans transact routine banking on their devices.

Visiting a bank branch comes in a distant third at 9 percent.

The days of the transaction-heavy bank branch might be dwindling, but regional banking experts say

technology won't make brick-and-mortar locations obsolete.

"While digital banking has made everyday transactions fast and more convenient, many financial decisions still benefit from personal guidance and trusted relationships," said Chris Campbell, president of Centier Bank.

Goshen-based Interra Credit Union is counting on that sentiment. It opened a dedicated business center in Granger on May 20.

"Businesses still bank with people not just an institution," said Andy Marshall, chief operating officer and executive vice president of Interra.

Even large banks like JPMorganChase know the value of community

banking. The national bank announced its American Dream Initiative in March to help 10 million small businesses.

Dozens of banking institutions compete for tens of billions of dollars Region residents have in deposits. They assert themselves in the regional market with nearly 290 locations from Lake County's state line road east to Elkhart.

Centier, which has headquarters in Merrillville, has already staked out 64 locations and continued last year to expand its network to Fort Wayne and downstate Lafayette, Brownsburg and Indianapolis.

More are on the way in Michigan City and the metro Indianapolis suburbs of Greenwood and Westfield.



READ ON PHONE

"We believe that a physical branch presence remains essential to effectively serving both personal and business clients," Campbell said.

Access and trust

Education plays a big part of a bank's role in their communities.

"Today, consumers are flooded with financial advice from websites, apps, social media and influencers, making it increasingly difficult to know who to trust," said Deborah Lumpkin, Centier Bank's chief real estate and market expansion officer. "That's where community banking continues to matter."

Centier's bank branches offer services that technology cannot, she said, which include "personalized financial guidance from experienced professionals who understand our clients' goals and can help them navigate important life decisions."

That guidance has lasting implications. "Our team is available to answer questions, provide solutions and build lasting relationships," Lumpkin said.

Tim Crane, Wintrust Financial Corp.'s president and CEO, said his bankers are essential to building long-term connections.

"Branches matter for a few reasons," Crane said. "There are many customers who prefer to work directly with our branch staff. Exceptional customer service is a strength of ours, and our professionals become trusted financial advisers to our customers."

Many large national banks also are expanding their branch networks, Campbell said.

"They recognize what community banks like Centier have long understood — clients value the convenience of digital banking but also want access to knowledgeable people when they need advice and support," he said.

JPMorganChase plans to hire 150 more community managers and double its community centers nationwide. Nineteen centers already serve low- to

moderate-income communities around the country.

"When one person gains the skills to budget, save and build for the future, the impact extends far beyond that individual — it strengthens families and communities," said Diedra Porché, head of Chase community and business development, in a statement. "By expanding

our community-based workshops and coaching, we're bringing practical financial education closer to home for more people.

"We've seen the power of this approach firsthand, and we're just getting started."

Proximity is key for customers.

"(Centier's) team members live and work in the same communities as our clients, which provides local insights," Campbell said.

Like other regional banks, Wintrust's bank locations are also a way to support the

community.

"Branches also allow us to be deeply rooted in our communities," he said. "Our team members serve on boards and volunteer at events. We invest in over 2,000 organizations across our markets each year to help build strong, sustainable communities."

Wintrust plans to open three new branches this year: St. John, Valparaiso and Gary. The Rosemont, Illinois-based bank has 210 branches in Illinois, Michigan and Wisconsin, including ones in Crown Point and Dyer.

Crane said the new Gary location in the Tolleston Opportunity Campus will provide banking services along with financial education. The branch will be in the Crossroads YMCA lobby.

Focus on business banking

Centier's branches also are vital to small business clients who need to meet with their business banker, discuss

lending needs and access services that support their growth.

"And the level of trust and accessibility Centier Bank provides is something no app or algorithm can replicate," Lumpkin said. "We believe banking should be both high-tech and high touch."

Barry Mullan, a consumer banking region executive, said Bank of America also has a business empowerment service.

"If somebody comes in and wants to establish a new business relationship, we can point them in the right direction on how they can incorporate or set up the business, something our clients might be paying hundreds, if not thousands of dollars for similar services elsewhere," Mullan said.

"We can also share with them the importance of establishing credit or how to leverage payroll resources."

Marshall said Interra's new business center is a step forward in their mission to deliver accessible, relationship-focused financial solutions tailored to today's business landscape.

"The strategy surrounding the business center in Granger is specifically focused on serving the business community and specialized services Interra offers," he said. "This contrasts from full branch models of the past that provide all services a la carte."

"This location is entirely focused on being a service hub for our staff and the businesses, private banking,

treasury management and mortgage lending clients in the area."

Finding critical mass

Region banks co-exist with more than 32 credit unions in Lake, Porter, La Porte, St. Joseph, Elkhart and neighboring rural counties. They serve tens of thousands of members at about 100 locations.

Thomas Gryp, president and CEO of Notre Dame Federal Credit Union, said they just opened offices in Elkhart and



Photo, Centier Bank

► Deborah Lumpkin is Centier Bank's chief real estate and market expansion officer.



Photo, Wintrust

► Tim Crane is Wintrust Financial Corp.'s president and CEO.

BANKING

Fort Wayne earlier this year. Those locations are in addition to about a dozen from Lansing, Michigan, to Tucson, Arizona.

"When we look for a new location, it's not random at all," Gryp said. "To open a modest 2,000-square-foot branch and hire three or four people to staff it could cost in excess of \$1.5 million.

"It's important not to spend our credit union members' money to build one on a wing and a prayer."

The credit union performs market research before deciding on new locations.

"We use technology aggressively to meet new people and open new markets," Gryp said. "We look nationwide and find out where we are already generating activity from internet banking.

"Once that long distance activity builds up to a certain level, somewhere around \$20 million to \$30 million of deposits and loans, we see a critical mass where it may make sense to put people on the ground."

The decision process doesn't end there.

"We also go into the market where

we've had success dealing with churches, primarily, but not exclusively Catholic," he said. "We will serve members of their congregations and school teachers.

"Once we're there, we get into the value of bricks and mortar."

Branches help foster relationships within those communities.

"We use those like a beachhead, and through word of mouth and being involved in the community, word spreads and people hear about us and want to do business with us," Gryp said.

The credit union has more than 60,000 members and serves more than 900 groups.

Walk-ins and referrals

Many people have a foot in two worlds—happy to do fintech banking and all its clicks, but they also like to walk into a branch office and look their banker in the eye when they're having problems. Losing their job or facing a family crisis, like illness or divorce, is easier to communicate in person.

"They come in because they are hurting,

and it doesn't help to tell their woes over the phone," Gryp said. "We empower our branch managers and our staff to look for exceptions and overrides and fight for our members' interests."

That all came together in 2021 when Notre Dame FCU opened its Whiting branch.

"That was a good day," he said. "We went there because we saw that the community was underserved."

The investment has paid off.

"Our Whiting branch has exceeded our expectations," he said. "I'm so glad we did that."

Choosing their Elkhart branch didn't require powerful analytics.

"For the longest time we had been looking to open an office in Elkhart County," Gryp said. "We had more than 5,000 members already living there and loyally driving (about 15 miles) to our St. Joe County branches.

"By the grace of God, we found 6,000 square feet of space in downtown Elkhart."

The branch on South Main Street

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opened April 13.

For Interra, relationships are still key in areas with high traffic. Interra Credit Union serves nearly 90,000 members across Northern Indiana and parts of Ohio.

The credit union has 15 locations in five counties that feature retail, commercial and agribusiness, mortgage and wealth management services.

"It's our belief that, even as banking changes more digitally, that people still want that in-person service experience in close proximity to where they work or live, and it's our intention to deliver upon that access in the primary areas of our current membership base and future membership," Marshall said.

National notice

JPMorganChase has about 30 Northwest Indiana locations, according to Drue Anderson, director of Chase's Midwest division and head of its virtual banking sites across the U.S. and the Philippines.

"We already have the largest branch

network in the United States with more than 5,000 locations," he said, and it has been growing in recent years. Chase has gradually opened 1,000 branches.

"Those new builds have contributed about 40% of the market share gains since 2019," Anderson said.

Customers have spoken, and Chase is listening.

"We plan to add hundreds of new branches in underserved markets over the next two years," he said. "Our strategy is driven by what our customers need."

While customers love their digital services, Anderson said Chase knows branches are still important.

"We have had nearly 1 million branch visits per day," he said. "So, we believe, today it's a working strategy."

Speaking to a local expert, having human judgment still matters and will continue to matter in the future.

"But they also want human experiences for certain key life moments ... a real conversation around mortgages, investing, or their small business," he said.

Bank of America, which bills itself as "a digital first company that happens to do banking," is also putting bricks and mortar down locally.

"We're opening up locations in Schererville and Hobart this fall, and people in Northwest Indiana who already have relationships through our consumer investment and business bank perspectives are excited about it," said Mullan, of Bank of America.

"We still get 20,000 transactions a day in the 200 financial centers in our region."



Photo, Chase

► Drue Anderson is director of JPMorganChase's Midwest division and head of its virtual banking sites across the U.S. and the Philippines.

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Safety concerns

Automatic transactions also help the bank understand what clients' long- and short-term goals are.

"Deposits are still the most common transactions because people bring in cash and check deposits," Mullan said. "There is a sense of security walking out of a branch with a receipt in hand."

Hru Khuenaten, a comptroller for three Gary businesses, has

been doing business for years with a local JPMorganChase Bank the old-fashioned way.

"I usually visit the bank every week," he said. "I bring them a physical check to be deposited and take back an account statement to be filed at my business."

"I prefer that because you get a chance to meet the people and get a feel for how good the bank is. They know who you are. Know your family."

He's also motivated by a concern about scams online.

"I feel more comfortable going inside the bank even when I use an ATM machine," he said. "All of that plays a part in feeling more secure."

Making customers feel safe is a priority for Chase.

"Customers are still looking for trust and protection when it matters," Anderson said. "Having that personal connection with a human being inside the bank branch who can guide you through the process and help customers to resolve their issues makes them feel more safe and secure within their relationship with us."

Obvious changes

More than 60 percent of Bank of America's new accounts are opened digitally. But from a consumer perspective, people still want to deal face-to-face with bankers.

"The banking experience has obviously changed," Mullan said. "It used to be a place to come and cash checks and bring in cash. Now we are creating an environment to get advice from our teammates."

"A client may walk into a financial center looking to establish a relationship or deepen their relationship with a new product or service."

He said associates in branches can also help customers use their mobile apps.

"We walk you through how to do it while we discuss things we know about you and things we can help you with."

Many regional bank locations also offer amenities such as coin-counting machines, community meeting rooms and complimentary coffee stations.

Mullan said digital and conventional banking are not incompatible.

"If a client comes in to establish a new business relationship, the teammates in our centers walk clients through it," he said.

Sometimes customers need good counsel.

"We have clients requesting a cashier's check to put a security deposit down on an apartment," he said. "We can show them grants available to make a down payment on a condominium and become homeowners." ■

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New life for dormant buildings

Companies incorporate historic value of buildings during renovations



Photo, Susan Kohle

Plans for a new Hohman Avenue streetscape and new South Shore Line station now under construction nearby attracted NWI Development Group to turn the Calumet Bank building in downtown Hammond into The Banc, an apartment building with an event space on the ground floor where bank customers used to transact business.

DOUG ROSS

All across Northern Indiana, developers are breathing life into dormant buildings and properties.

In Hammond, it's a bank. In Lowell/Schneider, it's a grain elevator. In Chesterton, it's a middle school. In Michigan City, it's a dairy. In Valparaiso, it's a windshield wiper factory.

Or that's what they were, anyway. Now each site has a new life.

The Banc, Hammond

Jeff Speck, the author of 2012's "Walkable City: How Downtown Saves America, One Step at a Time," also authored Hammond's 2019 Downtown Master

Plan. His influence led to The Banc.

"We were really looking up and down the (South Shore Line) rail investments, and we came upon downtown Hamond, and we saw what Hammond was trying to do with the Jeff Speck plan" for a vibrant, walkable downtown, NWI Development Group Principal Robert Harte said.

"We saw a building that we thought was awesome, and we thought the building deserved a second life."

When Harte first looked at the Calumet Bank building at the corner of Fayette Street and Hohman Avenue in Hammond, it was in rough shape.

"It was vacant and had no running

water, no electricity and had six feet of water in the basement," Harte said.

This project was a huge challenge but also a huge opportunity.

Turning the ground floor, where the bank customers went for their transactions, into an event space and upper floors into apartments allowed Harte's team to preserve the "unbelievable architecture and bones of the building."

The electrical, plumbing and HVAC systems all needed to be replaced.

"It was a daunting project, to say the least," Harte said. "We're north of \$30 million."

The market responded well. Once it was time to start leasing the 100 apartments,



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they hit full occupancy quickly.

Of the 140 new residents, 90, or 60%, are new Hoosiers. And of the new Hoosiers, only 60% are from Illinois, Harte said. “We had multiple people from Florida, North Carolina, California relocating into the Chicagoland area.”

Harte is now looking at other opportunities in downtown Hammond and throughout Northwest Indiana.

“Great downtowns aren’t created by one project,” he said. “Every successful project builds momentum.”

Duneland YMCA Healthy Living Campus, Chesterton

That momentum is evident in Chesterton, where moving the Duneland YMCA into the former Chesterton Middle School is transforming the whole block.

Jeff Schroeder is CEO of Fort Wayne-based Moake Park Group, an architectural group, which is helping transform the area.

The middle school campus is part of a city block so enormous that Schroeder figures walking around the block would add about a mile to a pedometer.

The campus includes a town park, Duneland School Corp.’s central office, the historic Brown Mansion, and now the Duneland YMCA and partners.

“It’s nestled in the middle of a neighborhood,” not far from downtown, Schroeder said.

Moake Park Group has spent five years working on the YMCA.

“It was a very large building, huge, way more than the YMCA needed and would be able to maintain,” he said.

That led to a decision to raze part of the building, keeping the important pool, of course.

Originally, the 600-seat auditorium and a two-story portion for the building used for classrooms were scheduled for demolition.

“At that point, some of the community members came forward and said they wanted to support the auditorium” for community events, Schroeder said.

The school district is keeping its central office at the site, and it operates an early learning center there, too.

The Duneland YMCA is partnering with other organizations renting space



Photo, Val Vroom

Elevator 23 in south Lowell is made up of a barn wedding venue and a 100-year-old grain elevator.

there, including a healthy café near the main entrance.

Even with some of the building razed, there’s plenty of classroom space to grow programs.

Construction is expected to begin soon on an addition, thanks to generous donors. A planned outdoor pavilion is awaiting future funding.

On that same block, construction was expected to start this summer on a new building to house the Duneland History Center, expanding the museum from the Brown Mansion into a building that resembles the barn that once stood behind the historic mansion.

The new building will house the museum’s extensive archives in a climate-controlled space and offer room for staff offices, an area for visiting researchers and programming. Brown Mansion will lose a 1980s addition but regain its wraparound porch and, with the addition of a ramp, become accessible for the first time in the building’s 141-year history.

Moake Park Group is involved in that project, too.

“There’s some neat synergies

happening there,” Schroeder said.

Elevator 23, Schneider/Lowell

Val Vroom saw a property up for tax auction that had a huge old barn.

“I walked in and I screamed, ‘Oh my goodness! This place looks like a huge wedding venue,’” she said.

Vroom and her husband, Steve, had been flipping houses on the side, so the barn wouldn’t be a problem. Except that the property owner paid the taxes just before running out of time to do so.

“We did not get that property, but it did plant a seed,” she said. That seed grew into Elevator 23.

It’s a grain elevator, built in 1913, where a lot of families worked.

“My dad actually remembers delivering grain there,” Vroom said.

Vroom’s husband recommended tearing down the old pole barn and putting up a new one.

Vroom saved the wood and metal to repurpose it. Doing so “100% saved money, but we also wanted to honor the site,” she said.

The bar is made of old barn posts. Farm-style tables are made of repurposed wood. Guides on the barn doors are made of old railroad tracks on the 21-acre site.



Photo, Val Vroom

► Val Vroom and her husband, Steve, turned a grain elevator into an event space in south Lowell.

ARCHITECTURE/DESIGN

Redoing the elevator, she said, “just took every ounce of strength and creativity and willpower.”

Graf Dairy, Michigan City

Graf Dairy Holdings founder and CEO Werner Graf II just wanted to get the iconic bottle on the top of his grandfather's old Scholl Dairy but ended up buying the whole building.

“Mostly, I just loved this milk bottle on top,” he said. “It's kind of like the dog catching the bumper sometimes.”

Graf also bought the building next door. The 1916 building's roof had caved in, and the city wanted to demolish it. Graf negotiated with the city to raze the second story and preserve the ground floor.

Together, the two buildings could form a hospitality complex, Graf hopes, with an event venue, speakeasy-style pub and ice cream parlor.

He's betting on Michigan City's future as a popular resort town. The city has many redevelopment projects in the works, including more housing, restaurants and industrial space.

Journeyman Distillery, Valparaiso

In 2018, Journeyman Distillery owner Bill Welter was looking to expand the distillery from its Three Oaks, Michigan, location, which had run out of capacity.

Rob Thorgren, president of the Valparaiso Redevelopment Commission, let Welter know the commission planned to issue a request for proposals for the former ANCO factory, one of the earliest factory buildings in the city's history.

“The timing just kind of worked out,” Welter said.

“I suppose it looked like any old building that had been abandoned for a quarter century,” Welter said. “It was dilapidated. It was in pretty significant disrepair.”

But there were “really cool components of the building. The old elevators had a lot of charm,” and there was signage dating back to the 1950s. “I saw a lot of opportunity for redemption.”

“I think it's a great part of Valpo's history. I think it's Ground Zero for manufacturing, dating back to the 1800s.”

Revitalizing the building was a massive undertaking.

With the work that went into it, Welter hopes the American Factory campus will be around another 100 or more years, a living testament to Valpo's history of manufacturing.

In Hammond, Harte's surprise was the six feet of water in the bank building's basement. Welter's biggest surprise was COVID-19.

“You have a once-in-a-century pandemic in the middle of the project,” he said. “We chose to pause the project for about nine months to see what would develop.”

In retrospect, he sees that as a mistake. The pandemic caused inflation to soar, driving up costs far beyond what he had budgeted for — from \$27 million to \$43 million.

Not everything is done yet. Welter is being patient.

And pensive.

Observations on repurposing buildings

Welter said projects like the American Factory offer a lot of lessons in life

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and in taking on such a big project.

"We put our money in first," Welter said, before realizing, "this project is going to cost 70% more than we anticipated."

"If possible, don't put your money in first," he advised. "Expect the unexpected."

Schroeder's Moake Park Group helps owners make these big decisions with confidence. He enjoys projects like the Chesterton Middle School campus.

"Unfortunately, because we're such a throwaway society, those projects don't happen as often as you think," he said.

"I think it's coming around a little more than it used to."

It's hard to justify the cost of rehabbing vs. building new in a lot of cases, which leads to buildings being replaced rather than gutting existing buildings to repurpose them.

"You do have to do that early investigation," Schroeder said. New HVAC, plumbing, electrical and other building systems are expensive. "We just have to take it down to those bones."

Harte has done a lot of these projects, too. NWI Development Group, a real estate development company, focuses on distinctive projects.

In Michigan City, his company turned a part of the former Zorn Brewery into an event space and apartments.

The NWI Development Group also acquired the former Masonic Temple at Sixth and Pine streets. It's currently an office building, but it has potential to become a boutique hotel when the time is right.

Harte's company has a hospitality division, too.

"The boutique hotel is something I'm really comfortable with," he said.

"We manage over 140 vacation homes in the Region, which is the equivalent of a 1,900-bed hotel."

Harte has partnered with Indiana Landmarks on projects like the Cypress Log Cabin, a 1933 Century of Progress home the National Park Service owns at Beverly Shores, using it for short-term rentals.

There are other success stories across northern Indiana.

Turning the former Gardner School in downtown Valparaiso from a Boys & Girls Club, its most recent use, to

the Grand Gardner Hotel is one example. The hotel incorporates the ornate Romanesque-style turn-of-the-century 1899 building. The 67,00-square-foot space opened in July.

"This project is more than a hotel; it's about adaptive reuse; it's about taking the old and making it new again," said Mayor Jon Costas in a "Valpo View" video. "It's preserving a historic landmark and preserving it for future generations."

But other projects stall.

Gary hoped to turn the Palace Theater around, for commercial and residential use, but that project is on hold, at least for now, as other projects take priority.

Buildings can be rescued for their historic value, but they need to be economically viable for their new use, Harte said.

"For me, the sweet spot is preservation and economic viability." ■



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WELLNESS

Beyond the prescription pad

Region's wellness movement changing how we approach healing

LAUREN CAGGIANO

Some of Stephanie Gordon's favorite patients are the ones who walk through her door convinced she's a fraud.

"Some of my absolute favorite patients are the most skeptical, rude, grumpy, in-pain elderly male patients," said Gordon, founder, owner and clinic director of Sacred Dunes Integrative Health in Michigan City. "I love it because it takes out all the placebo."

Their wives usually make their appointments. The husbands are wary of the whole proposition. Then the acupuncture, cupping and moxibustion do their work, and the skeptics become regulars.

That transformation — from doubt to belief — is playing out across Northwest Indiana.

Patients, many who are tired of managing pain and stress with another prescription, are seeking practitioners who promise to look at the whole person. And a growing number of nurse practitioners, acupuncturists and wellness experts are answering the call with integrative, functional and holistic care that starts well before the prescription pad comes out.

Different kind of practice

For many business owners working in this space, the decision to open an integrative office was born out of a personal turning point.

Kate O'Connor, a nurse practitioner trained in family medicine, didn't even know the term "functional medicine" until 2020. After the birth of her third child, she started researching it.

"It was just like that 'aha' moment," said O'Connor, founder of Optimal Health & Wellness in Chesterton. "I was like, this is it."

She pursued training that year, worked at an integrated office, then struck out on her own in 2023. Her growth has been steep. She started in



Photo, Optimal Health & Wellness

Chesterton-based Optimal Health & Wellness offers a menu of health, wellness and beauty services.

a 150-square-foot office and moved to a 900-square-foot space four months later. A year after, she landed in a 2,400-square-foot location.

"I would say that Optimal Health and Wellness is the most comprehensive integrated functional practice in Northwest Indiana," O'Connor said.

The clinic treats people seeking preventive maintenance to the chronically ill who "just cannot get answers going through the traditional health-care system."

The core of the work, she said, is digging for the source of a problem.

"Most places out there just want to put a Band-Aid on it and prescribe a medication, whereas we really try to find the actual cause."

For Jackie Primos, the path started in a less likely place.

"Initially, I was a fully licensed financial adviser, and I was learning that I liked taking care of people," said Primos, a licensed massage therapist, certified health coach, wellness practitioner and owner of Wellness & Retreats Inc. in Merrillville. "I just

didn't like the way that I was doing it in the realm of finance."

An avid spa-goer, she studied massage and began practicing on her grandmother. The results stunned her. Through changes to diet and activity, she said, her grandmother went from a Type 2 diabetic on two insulin shots to reversing the condition.

"In her 80s, she was back out fishing and gardening and doing the things that she did when I was growing up," Primos said. "I just knew I needed to open up a brick and mortar after that, and I haven't stopped looking back."

Nearly 20 years later, her goal hasn't changed.

"My goal ... is to help people take responsibility for their health," she said.

Whole-person care

A recurring theme across all four practitioners is time. This is a resource that many report is in short supply during a traditional visit.

Gordon, a licensed, board-certified acupuncturist with a master's in traditional Oriental medicine from the



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Midwest College of Oriental Medicine in Chicago, Illinois, said she often resists the urge to treat pain at its source first. Instead, she calms the nervous system.

"We've found that acupuncture can deactivate the limbic system, which essentially, when I translate that to patients, it's like turning the volume down on the epicenter of the brain, where both pain and fear begin," Gordon said. The goal is to move people out of fight-or-flight and into 'rest and digest.'"

Jodi Allen, who trains the next generation of providers, said that whole-person focus is exactly what she pushes her students to understand.

"We try to really talk about wellness as not being the absence of disease," said Allen, family nurse practitioner program coordinator and assistant professor at Purdue University Northwest. "You can still be well without being completely healthy."

Allen has coordinated the program since 2017 and is still practicing as a family nurse practitioner at Sojourner Truth House in Gary. The nonprofit serves unhoused women and children. She said family nurse practitioners are built for this work.

"We always say we can see patients from womb to tomb," Allen said. "It's very much first line of defense."

Defense may sound intense, but practitioners like Gordon assure the public that the modalities, like acupuncture, are both effective and safe.

Gordon drew a sharp line, though, between her training and the dry needling now offered by some other professionals. Gordon completed 1,800 hours of needling in her master's program before she could sit for national board exams. By contrast, she said, the minimum requirement for some practitioners to learn dry needling can be as little as six hours.

"Acupuncture is so safe and effective when you're getting it done by a licensed, board-certified acupuncturist," she said.

Similarly, O'Connor pointed to the long history behind many of her treatments.

"A lot of what we do actually has been around for hundreds of years," she said.

She cited ozone therapy, in which blood is drawn, ozonated and reinfused, as an example. That treatment has been



Photo: monica z photography llc

Cupping therapy uses gentle suction to promote circulation, relieve muscle tension and support detoxification.

around for hundreds of years, and it actually has fewer side effects or less adverse reactions than taking aspirin.

Patients are also chasing results that do more than mask symptoms.

"People always love a good massage, but yes, they are definitely looking for things that are more restorative," Primos said.

For example, Primos has added red light therapy, oxygen therapy and a hyperbaric chamber as interest has grown.

Why patients show up

The practitioners agree across the board that demand has surged, and

they trace much of it to the pandemic.

"Since COVID, honestly, that was like a huge turning point for alternative healthcare," O'Connor said. "I feel like that has really created a lot of momentum, and there's so many more practitioners just in this area alone."

Gordon framed her own practice as a meeting point, not a replacement.

"This doesn't have to be east or west, it's integrative," Gordon said. "I will meet you as a patient wherever you are on your timeline. If you have a laundry list of pharmaceuticals, if you've had every surgery under the book, there's no judgment here."

WELLNESS

Marcie is among Gordon's many success stories. The 54-year-old has been a patient for three years and spoke highly of her and her expertise. Before finding Sacred Dunes, she suffered from hemiplegic migraines that greatly diminished her quality of life.

"After about four one-hour acupuncture treatments a week, I started to be able to come out of my very dark bedroom that I had been trapped in for 10 years," said Marcie, who asked that we not use her last name. "After two months of the same acupuncture treatment from Stephanie, I no longer had to stay in my dark room."

Marcie said she reclaimed her health and was able to avoid a scary misdiagnosis.

"Over 10 years, I saw (providers ranging) from ER doctors to neurologists,"

she said. "The countless types of medications they had put me on (had) terrible side effects and no relief. They told me I was having strokes because that's what these types of migraines mimic."



Photo, Sacred Dunes

► Stephanie Gordon, of Sacred Dunes Integrative Health, helps clients feel their best.

A noticeable shift

While the results may be impressive, earning respect from clients and the medical establishment alike has taken work to varying degrees. And, in Gordon's case, it has required thick skin.

"When I first graduated acupuncture medical school ... I had to really prove to people who I am, how much education I have and that it's

a four-year medical master's degree," she said. "This isn't like a weekend retreat under the moonlight."

She built her practice on education, taking speaking engagements and offering free ear acupuncture so people

could feel the difference. Twelve years later, the perception has changed.

"I get more referrals from doctors and surgeons on a daily basis," Gordon said.

She credits new neuroimaging research and the pressure of the opioid crisis, which has pushed physicians to find nondrug options for pain.

Primos earned that trust early, even two decades ago.

"What kept me going was the fact that I had doctors and hospital administrators coming to hear me talk about wellness," she said.

Today she works alongside a doctor of physical therapy out of her Merrillville location and receives steady referrals.

"What we do kind of goes hand in hand with a lot of your well-being," Primos said.

O'Connor is candid that the relationship isn't always smooth.

"I definitely think our worst critics are other traditional medicine facilities," she said. "However, it is shifting year by year. You're getting less of a pushback as the years go on."



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From inside the education system, Allen sees a mixed but improving picture. Specialists tend to stay in their lanes, she said, while primary care is hit or miss.

"I've worked with physicians that are extraordinarily wellness-focused," Allen said, including some who insist every patient get an annual wellness visit.

But she acknowledged the system's limits.

"Our system is not as built for wellness," she said. "I think we're trending in the right direction."

Business of feeling better

Running an integrative practice is its own kind of challenge, and the owners are frank about it.

O'Connor's clinic is largely out-of-pocket, though patients can use health savings accounts or submit superbills (highly detailed receipt) for possible reimbursement. Labs are billed through insurance. She has built membership programs to make ongoing care more affordable. She's expanding into

aesthetics, lasers, red light therapy and an infrared sauna.

"I really wanted to create a one-stop shop," O'Connor said.

Still, she's honest about the strain.

"I love what I do, and I love helping people and treating people, but the business aspect of it is just not really something that I love doing."

Gordon, now pursuing a doctorate, has turned her clinic into a Michigan City institution, active in the Duneland Chamber of Commerce, Michigan City Mainstreet Association and a nonprofit that provides acupuncture to first responders and veterans across Indiana.

She's also deliberate about language. Sacred Dunes was originally named "Sacred Dunes Alternative Health," but she quickly changed "alternative" to "integrative."

"When people hear 'alternative,' they think one (thing) or the other," Gordon said. "There are acupuncturists that work at Mayo Clinic, Cleveland Clinic and Northwestern University. This is integrative to the Western medicine and complementary to enhance one's livelihood."

For Primos, caring for people is its own reward. Her Merrillville center hosts spa parties, senior spa days and wellness retreats, blending services with community.

"It's a very rewarding business to help people help themselves," she said. "Everybody needs some form of self-care on a regular, continuous, really daily basis."

She returns, again and again, to a simple metaphor.

"Just like when you wash your car, you feel like it runs better," Primos said. "When you keep your body clean, it just runs better." ■



Photo: Optimal Health & Wellness

► Kate O'Connor founded Optimal Health & Wellness in 2023 as a haven for those seeking a balanced and holistic approach to health and beauty.



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Childcare challenge

Regional employers consider how to make it easier for parents to manage work — and life



Photo, Susan Kohle

In May 2026, Gov. Mike Braun visited Toddlerstown, met with the director and staff members, toured the facility, and spoke with par-ents, grandparents, local families and community members about Indiana's new tax benefit for employers who help provide child-care options for their employees.

KERRY SAPET

For many working parents, the day begins long before they arrive at the office, factory floor or job site.

Their days start with getting children dressed, fed and transported to school or daycare. When childcare arrangements fall through, the consequences ripple far beyond the household. Employees miss work, businesses lose productivity and local economies feel the impact.

"Childcare is a foundational economic infrastructure issue," said Jennifer Gadzala, Northwest Indiana Forum grants director. "A lack of affordable, accessible childcare is suppressing

workforce participation, hurting businesses and costing the Region up to \$1 billion annually, but strategic investment could unlock major economic growth."

The challenge facing the Region is significant. A 2025 Northwest Indiana Forum report found 5,000 "work-willing parents" in Northwest Indiana lack access to childcare needed to maintain employment. Approximately 81% of employers are affected by childcare-related workforce issues.

"It's important to recognize that childcare is one piece of the pie driving this ecosystem," said Kasandra Tenbarge, First Things First Porter County associate director.

The numbers illustrate a growing reality: For many parents, affordable, reliable childcare is often the deciding factor in whether they can work.

"It is crucial for us to get this information out to our regional business owners as they need to be part of the solution to this crisis," Gadzala said.

Hidden barriers

Parents often struggle to find reliable, high-quality childcare that fits their budgets and work schedules.

For some families, childcare expenses rival housing costs. Full-time childcare can consume a substantial portion of a household's income, especially for



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families with multiple children.

To manage childcare costs, parents often face difficult choices. They reduce their work hours or turn down promotions that require longer schedules. When the cost of care outweighs the financial benefits of employment, they leave the workforce. The pressure is acute for families who don't qualify for assistance programs but still strain to meet childcare expenses.

Availability can be as problematic as affordability. Many daycare schedules don't align with manufacturing, health care, or retail jobs requiring early morning, evening, or weekend shifts. In some communities, the supply of childcare slots doesn't meet demand. Available spots may be too far away to make daily drop-offs practical.

Single parents face added challenges. Without another adult to help manage schedules, a sick child, school closure, or canceled daycare arrangement can jeopardize employment.

The result is a childcare system many families describe as difficult to access and difficult to afford.

When childcare falls apart, work often falls apart. The results cost families and employers.

Employer costs

Historically, childcare was viewed as a personal responsibility.

Employers are recognizing the issue affects their bottom line. Employee turnover is expensive. Recruiting, hiring, and training replacements can cost thousands of dollars. When parents leave jobs because childcare arrangements become unsustainable, businesses absorb those costs.

Absenteeism presents another challenge. Employees dealing with childcare disruptions may miss work unexpectedly, creating scheduling difficulties and reducing productivity.

"Most parents aren't struggling because they don't want to work hard," said Katie Fentress, COO of Valparaiso-based WeCreate Media. "They're trying to navigate those unexpected moments

while still showing up for their families and their teams. Those are the moments where workplace culture either adds stress or helps relieve it."

Rather than asking employees to choose between career and family responsibilities, many companies are exploring ways to help workers manage both.

Childcare options

Working parents rely on traditional childcare providers, family support networks, and community organizations.

Private, faith-based, and home childcare centers are typical options. Organizations like the YMCA of Greater Michiana offer preschool programs, before- and after-school care, and summer camps to support working families.

Family caregiving is one of the most common childcare arrangements nationwide. However, relying on family networks isn't always sustainable, particularly as older adults remain in the workforce longer or live farther from relatives.

A healthy childcare ecosystem requires a mix of providers capable of meeting varying family needs. South Bend-based Bright Beginnings Family Childcare is one example, serving par-

ents who work early mornings and long evening shifts.

"Most childcare runs on a 9-to-5 schedule, but the families we serve don't," said Ramal Taylor, Bright Beginnings founder and executive director.

Bright Beginnings is open from 6 a.m. to 10 p.m. Mondays through Fridays. The facility recently launched a drop-in service.

"We built scheduling and booking technology that lets parents reserve and manage care the way they manage everything else in their lives, on their phone, in real time, instead of being locked into rigid contracts that assume every family works the same hours," Taylor said. "I believe reliable childcare is workforce infrastructure; when it works, parents can work."

Hammond-based Gifted Hands Academy is filling a different gap.

The academy offers childcare to parents enrolled in its healthcare programs.

"One of the greatest barriers to employment and career advancement for parents is access to reliable childcare," said Tiffany Stokes, Gifted Hands Academy program director. "Programs like ours demonstrate how targeted childcare support can help parents complete workforce training, earn industry-recognized credentials, and move toward long-term economic stability for their families."

Redefining flexibility

One strategy employers are adopting is greater workplace flexibility.

"Flexibility means different things to different people," Fentress said. "Flexibility isn't about lowering expectations. It's about giving people enough autonomy to handle real life while still being accountable for results."

Hybrid work arrangements are popular. Employees work remotely several days each week and report to the office on designated days. Remote work can eliminate commutes and help parents manage childcare logistics.

Other employers offer flexible start and end times. Workers begin earlier or later depending on family needs. Compressed workweeks represent another option. Employees work longer days in exchange for an additional day off each week.

Manufacturing environments often have fewer opportunities for remote work, but some companies are introducing flexible shift scheduling, shift-swapping systems, and expanded paid leave policies.

Flexibility helps parents navigate the unexpected disruptions that accompany raising children.

"As a mom of three, I've lived this more times than I can count. One of the most common situations is getting a call from daycare in the middle of a packed workday," Fentress said. "In that moment, you're not thinking about policies or benefits. You're just trying to solve the problem. When people know what actually matters, they can make decisions



Photo: Katie Fentress

► Katie Fentress is COO of Valparaiso-based WeCreate Media.

HR/WORKFORCE

with confidence instead of feeling like they have to prove they're committed every time life gets complicated."

On-site care

Some regional employers are establishing on-site childcare facilities.

Under the leadership of Susan and Wade Kohler, Portland, Indiana-based Pioneer Packaging established Toddlertown in 2023. The daycare facility serves employees and community members.

"We've had a lot of young people we've wanted to keep, but it's difficult for them to find daycare in the area," Susan Kohler said. "We knew we needed good local daycare to keep those moms and dads working. We also knew our sons, who we wanted to work in the business, would have those same needs."

On-site care provides convenient access to childcare and offers peace of mind during the workday. Parents can remain close to their children while maintaining employment.

"It's beneficial to retain employees and to hire the most qualified candidates," Kohler said. "More applicants are looking for that childcare benefit. We've reduced our turnover and training expenses because people aren't leaving."

On-site childcare is rare. The approach



Photo: Susan Kohler

Susan and Wade Kohler, owners of Indiana-based Pioneer Packaging, established Toddlertown in 2023. The daycare facility serves employees and community members.

requires investment, space and ongoing management. Licensing, staffing and regulatory compliance add complexity.

"We had to save a lot of money to make this happen," Kohler said. "We grew up here and moved back. This commitment is part of our making a difference in this community."

Regional efforts

State and local leaders are increasingly focusing on childcare as an economic

development issue.

Indiana Gov. Mike Braun recently unveiled a plan to make childcare more affordable and accessible. Community organizations and businesses are working to address the issue.

In June 2026, United Way Northwest Indiana launched its Community Impact Grant Program to improve the lives of working families. The NWI Forum's study underscored the need for employers to understand their employees' challenges.

"It's time to dig in," said Tenbarge of First Things First. "We need to convene employers and have conversations."

First Things First Porter County is implementing an employer-based strategy. Their Family Forward NWI WORKBook aims to help businesses and parents navigate childcare and the workplace. The organization recently hosted the Family Forward NWI Employer Lab, bringing together local employers to discuss the WORKBook.

"The learning lab is where the rubber meets the road," Tenbarge said. "We're making time and space to have conversations devoted to finding solutions that benefit businesses and families."

Fentress attended the lab and surveyed parents at WeCreate Media. Unsurprisingly, parents struggled with unexpected sick days, childcare costs and feeling the need to always be available.



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“Something that is overlooked is staying fully engaged in work while navigating the realities of raising a family,” Fentress said. “The biggest challenge isn’t choosing between work and family. It’s trying to be fully present for both when life doesn’t go according to plan.”

But Fentress said employers “can’t solve the cost of childcare on their own.”

“What we can do is recognize the pressure it creates and think carefully about the ways we support families through flexibility, trust and understanding,” she said

Flexible scheduling is affordable and impactful. Some organizations offer childcare referral services that help employees identify available providers. Others offer dependent care flexible spending accounts, childcare stipends or backup childcare assistance.

Employees are more likely to remain with organizations where they feel supported rather than penalized for family obligations.

Workforce changes

The childcare challenge facing Northwest Indiana didn’t emerge overnight.

Population growth, changing workforce expectations, and rising costs have combined to create a complex issue with no single solution. But the momentum to build a workforce that works for families is growing.

Making work more accessible for parents requires affordable childcare, expanded provider capacity, supportive workplace policies, and community collaboration. When parents have dependable childcare options, families gain greater financial stability. Businesses and communities benefit from economic growth.

“Most parents aren’t looking for special treatment. They’re looking for workplaces that acknowledge real life,” Fentress said. “The biggest opportunity for employers isn’t necessarily offering more benefits. It’s creating an environment where people know what’s expected of them, have some flexibility in how they meet those expectations, and feel trusted to do their jobs well.” ■



Mary Jane Eisenhauer (from left), Kasandra Tenbarge and Jennifer Gadzala participated in the first Family Forward NWI Employer Lab on April 9, 2026.

Photo, Jennifer Gadzala

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INSURANCE

Avoid the unexpected

Businesses owners seek help from risk managers who point out pitfalls, backup options



MICHAEL PUENTE

For more than a decade, Tatiana Garcia-Machuca worked at Top Tier Nutrition in Munster.

About a year ago, the owner decided it was time to move on, giving Garcia-Machuca an opportunity to take over the shop. She had worked for the owner on and off for 13 years.

"It was a full-circle moment taking over," Garcia-Machuca said.

She had been an English learning language tutor at an elementary school and was looking for a different experience. The shop, which features a variety of protein shakes and bowls, was definitely something different.

"This is something I've always wanted to do for years now," she said. "I was ready for a change, and everything just worked out."

Last winter, however, something unexpected happened: A customer slipped on ice while walking to the shop. The customer sued Garcia-Machuca's business.

"It was outside in the parking lot and that's out of my hands. That's more of a landlord (responsibility), and with this being part of a strip mall, the property is actually divided," Garcia-Machuca said. "It's still in question where exactly everything happened."

Garcia-Machuca said the incident happened early in the winter season.

"I am always the first one in this strip mall every day; so, when there is bad weather, I'm here early, and I'm shoveling my door, even though I don't have to," Garcia-Machuca said. "We have people that plow, but unfortunately, around the time when that customer fell, it was one of the first snowfalls, so you know the plows aren't really on call on that."

While the fault wasn't hers, Garcia-Machuca got an early lesson on the importance of being prepared.

These pitfalls are risks that some business owners don't anticipate. And that's where risk managers come in.

Entrepreneurs are risk takers by nature, so talking with an expert in



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risk management can lead to asking the right questions and mitigating the things that can go wrong, according to the Insurance Information Institute.

Prevention

Roosevelt Haywood III owns Haywood and Fleming Associates in Gary, which sells commercial insurance.

"It's designed to mitigate risk that businesses will come across," he said. "For instance, if a company has a fire or some type of accident, some type of situation that causes them to go out of business. Well, that's the end of the story."

Haywood said most scenarios aren't "that drastic."

"But as I tell my clients, insurance is designed to get you back to where you were before the incident, the accident, the situation," he said.

Haywood and Fleming Associates was established in 1984 by Haywood, a second-generation insurance professional. He started in the business at an early age, working in his father's agency, Haywood Insurance, which was in business for 55 years.

Haywood's firm provides services to government entities such as the City of Gary and the Gary Sanitary District, Gary Community School Corp. and other entities such as Gary Southshore Railcats and small businesses.

"What we do in terms of risk managers is look at the situation. Suppose they

didn't have insurance at all, which is not a good business decision. That's where risk management comes in," the 75-year-old Haywood said. "You do those things that minimize or prevent losses from happening."



Photo, Haywood and Fleming Associates

► Roosevelt Haywood III owns Haywood and Fleming Associates in Gary, which sells commercial insurance.



Photo, Michael Puente

Tatiana Garcia-Machuca owns and operates Top Tier Nutrition in Munster.

Haywood said a situation can eat into a business's profits if the loss is substantial enough.

"If you can prevent the loss from happening, not only are you saving operational expenses, but you're saving your insurance for a time that maybe you really need to use it," Haywood said.

Haywood said risk managers are good for insurance companies too.

"The good thing about risk management, not only is it good for the client, it is good for the insurance company because they like to have a good sense that what they're insuring is not going to cost them an arm and a leg because they go by numbers," Haywood said. "If they have enough claims, they're not going to be profitable."

Entrepreneurs should understand the importance of having a good lawyer, a good CPA, a good insurance broker and other advisers, he said.

"A good group (of experts) can give you advice on growing and prevailing in your business because someone may be a fantastic cook or baker, but that doesn't mean that he can run a restaurant or bakery," Haywood said.

Good advice

Jana Szostek is the director of the Center for Professional Development and the Business Academy at Indiana University Northwest in Gary. She is a

professional trainer and business consultant with over 25 years of experience helping businesses and entrepreneurs succeed. She even teaches about risk management in her MBA classes.

"We talk about if someone is harmed or injured when they're interacting with the business," Szostek said. "We deal with a lot of people who run businesses out of their homes, and so that brings some pretty significant risks with it."

In her classes, Szostek goes over hypotheticals in risk avoidance. She also talks about how some business owners don't seek expert advice.

"There's just bad advice being given to people who depend on a friend that has a business instead of talking to a professional about their specific business," Szostek said. "They rely on what their friend told them. Their friend has no



Photo, Palmer Photography

► Ben Zimmer is the founder and CEO of Ethos Insurance & Risk Management in Valparaiso.

INSURANCE

idea what they're talking about, or there are even some organizations that are not necessarily giving the best advice."

One pitfall Szostek sees is business owners deciding risk insurance coverage is a luxury and only needed once they start making money.

"I don't know if people ever really feel like they have enough money, but that's not the way to look at insurance at all. You want to have that protection, and general liability insurance is not crazy expensive," Szostek said. "There's really no reason to at least have general liability. Some people need professional liability, some people need auto insurance for their business property, so there's a lot of different types of coverage."

She encourages business owners to find an agent they can meet in person.

"Insurance is not an online adventure," she said. "It's a face-to-face relationship."

Much more than insurance

After more than two decades in the insurance industry, Ben Zimmer has

learned that his job is about much more than selling policies.

Since entering the profession in December 2002, Zimmer, the founder and CEO of Ethos Insurance & Risk Management, has built a career focused on helping businesses identify risks before they become costly problems.

"I've been doing this for almost 23 and a half years," he said. "All I've ever done is bartend in college, then I went straight into insurance."

A graduate of St. Joseph's College in Rensselaer, Zimmer's career began with Farm Bureau Insurance, where he worked from 2003 to 2013. He later joined a Valparaiso agency before opening his own independent insurance agency in December 2017 in Valparaiso.

Unlike agents who represent a single insurance company, independent agents work with multiple carriers to match businesses with policies that best fit their needs.

Today, Zimmer's focus extends well beyond writing insurance policies. He

specializes in risk management for businesses in the construction, agriculture and hospitality industries, helping owners reduce financial exposure through planning, safety practices and operational improvements.

"We first identify what exposures are out there," he said. "Then we determine whether it's a risk the business should assume, transfer through insurance or solve through better practices."



Photo, JLN

► Jana Szostek is the director of the Center for Professional Development and the Business Academy at Indiana University Northwest in Gary.

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That consultative approach often includes reviewing workplace safety procedures, employee handbooks, hiring practices and operational policies.

For restaurants and hotels, the conversations are especially detailed.

"We talk about food safety, knife safety, burn safety, slip prevention and communication between employees," Zimmer said. "It's about walking ahead of risk before something happens."

Reducing workplace injuries not only protects employees but can also lower workers' compensation claims and insurance costs, he said.

"A big part of hospitality is staffing," Zimmer said. "Some of the things that we work and focus on is obviously workplace safety because if your workplace is not safe for your employees, you have a situation where it can be very costly and that could put you out of business."

Restaurant owners, however, face challenges that insurance alone cannot solve.

Zimmer points to fluctuating food prices and the industry's ongoing struggle to recruit and retain employees as some of the biggest obstacles facing hospitality businesses today.

Still, he has seen successful operators overcome those challenges by investing in their people.

His agency's role, he said, is to complement those efforts by helping business owners create safer workplaces and stronger organizational practices.

"A lot of the companies we work with want to get better," he said. "They want to improve their product, improve opportunities for employees and increase the value of their business."

The Indiana Department of Insurance provides advice and best practices for small businesses when it comes to insurance needs. The department's website suggests always learning about an insurance company's financial condition before buying a policy.

For Garcia-Machuca, she feels blessed to have a circle and community guiding her to become a successful business owner.

"I definitely have somebody to reach out for anything, and that's definitely a blessing to have that," Garcia-Machuca said. ■

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LEADER PROFILE

Power of collaboration

Crossroads YMCA leader Jay Buckmaster builds connections that make big idea possible

HEATHER PFUNDSTEIN

Jay Buckmaster might not have been a Y kid growing up, but today, he is fully committed to helping others become one.

His road to becoming president and CEO of the Crossroads YMCA in Northwest Indiana was a bit of an accident, he said.

Buckmaster started off as a swimmer at the University of Wisconsin and needed a job after graduation. His plan was to teach, but he was recruited to work at the YMCA in Stevens Point, Wisconsin.

"I really loved the environment, the impact you could make," he said.

He thought he would be a swim coach his entire career, but an opportunity to oversee the Olympic-sized pool in Milwaukee led him to an expanded leadership role.

He then went to Wichita to help open a new 120,000-square-foot YMCA, and later to Tampa, Florida, because he was "a little tired of winters."

"(I) quickly realized that I had to work most of the time, and so the beaches weren't quite as accessible," he said.

That position helped him focus on what mattered most to him.

"Each Y is run corporately different," he said. "There is a different heartbeat to each Y."

His first CEO job was in Michigan where a new Y had just opened.

"(I) learned pretty quickly ... that I had to use all the experience I had prior to be able to move a lot of pieces around, gain some confidence, build some trust," he said.

He started that job with one location and left it with four.

Those skills led to Indiana in 2018 and the Dean and Barbara White Southlake YMCA renovation and expansion in Crown Point. The 121,000-square-foot project cost \$35 million and was opened



Jay Buckmaster has been the president and CEO of the Crossroads YMCA since September 2018.

Photo, Crossroads YMCA

in April 2019.

"(I) never thought I'd be in Indiana but really fell in love with that kind of Midwestern, hardworking, connected town," he said.

Now he oversees nine locations that had 3.5 million visits in 2025. That number will only increase with the Gary YMCA set to open in September. It will be part of the \$35 million Tolleston Opportunity Campus in partnership with the City of Gary, Boys & Girls Clubs of Greater Northwest Indiana, Methodist Hospitals and Wintrust Bank.

When Buckmaster started, the Crossroads YMCA had only four locations with about 24,000 members. Now more than 155,000 members have signed up.

He also forged relationships with the YMCAs in Porter and La Porte counties to make it easier for members to visit a location where they work, live and play.

"We're going to be aggressive to make sure that we provide the right facility at the right price and the right people leading this organization to be able to have those experiences," he said.

He reinforced that his team, many of

whom are mothers, supports members' entire families.

"For the most part, moms are doing the heavy lifting," he said, and YMCAs can help make those responsibilities a little easier by offering programs for everyone in the family.

Y membership means much more than fitness, he said.

"Now it's about connection; it's about belonging; it's about achievement; it's about overcoming; it's all those things, and towns need these things to survive," Buckmaster said. "It's not an option anymore."

People look for these amenities when they are looking for a place to live, he said. YMCAs also provide economic development, he said, lifting up entire communities.

"We're seeing these partnerships start to bloom, where people want these amenities inside of their town because it's more than just working out," he said.

The beauty of the Crossroads YMCAs, he said, isn't just offering a low-cost option.

"We didn't take (members) from other fitness places. We took them out of their

house, out of their basement, from inactivity,” he said. “(We) created spaces, places and programs to be able to create that connection, that wellness.”

Buckmaster isn’t afraid to think bigger.

The Hammond project, he said, really surprised people. The \$70 million “destination” YMCA broke ground in April 2023 and opened in November 2024 next to the Hammond Sportsplex. It is 120,000 square feet.

But, he said, the community wasn’t on board at first. Now the location has 36,000 members.

“People want to be a part of something that aligns with their values,” he said.

Buckmaster’s dedicated team has seen firsthand how he can connect organizations and make big ideas bigger.

“We not only work here, we use it,” he said. “We’re very tied into the experiences because they’re our own.”

Todd Sevenz-Coleman relocated his family from North Carolina to Northwest Indiana in March 2020 just to continue working with Buckmaster. The two met in Milwaukee.

“I knew what a visionary leader he was,” said Sevenz-Coleman, chief asset officer at Crossroads YMCA. “There’s a lot of people who are visionary, but there aren’t as many people who can build relationships based on trust, across party lines and align dreams.

“I knew that before I got here.”

He said Buckmaster is a “legacy builder.”

“We all grow our families with this community,” Sevenz-Coleman said. “We are building YMCAs for ourselves, for our neighbors, for our community.”

Robin Tien, CFO, said Buckmaster’s passion brought her to the Y in November 2021. She moved to the Region for another job about 22 years ago.

“We stay here because of the Y,” Tien said.

Becky Cheek, chief people experience officer, joined the YMCA in May 2020.

“I wouldn’t sacrifice the time away from my children if I weren’t working for an organization that aligns so deeply with my values,” said Cheek, who noted she has made a career at the Y.

“He takes his responsibility incredibly seriously.”

Buckmaster said he has been accused of being visionary and inspirational.

“I do see things that maybe aren’t there yet and try to connect the dots,” he said. “I think that I am collaborative in that way.”

But he also knows that at “the end of the day, somebody’s got to make a decision,” he said.

Buckmaster’s goal for the future of Crossroads YMCA isn’t small. He wants 200,000 members in Lake County, which only has a population of about 504,000, according to the U.S. Census Bureau.

“We think by 2030 we can do that,” he said.

He also wants Northwest Indiana to earn “healthiest community in America.”

But, then again, Buckmaster is thinking bigger.

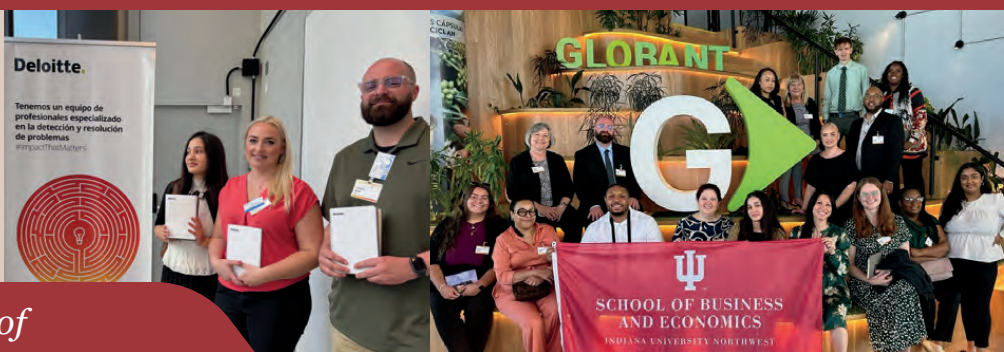
“We want to be the most successful and impactful Y in the entire world,” he said. ■



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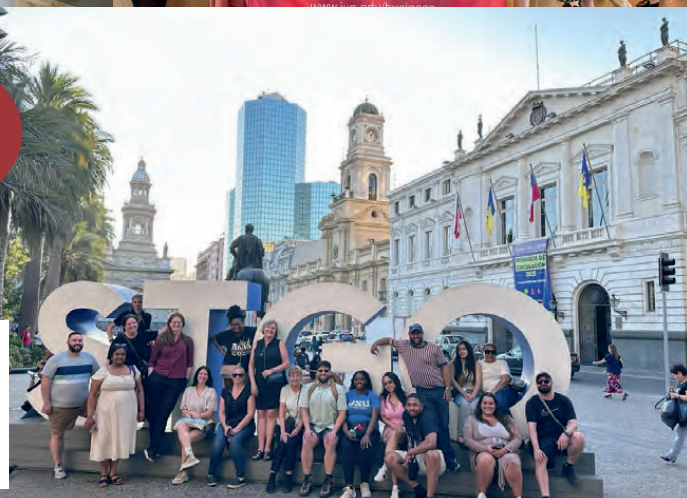
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One-stop print shop



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Lithographic Communications expands capabilities with wide-format facility

KERRY SAPET

For almost three decades, Munster-based Lithographic Communications has built its reputation on quality, customer service and attention to detail.

Owned by Richard Pietrzak Jr., Lithographic opened in 1998. The company has evolved from a traditional commercial printing operation into an award-winning business known for delivering high-quality printed materials and personalized service.

"My dad started the company in 1988 with two employees," Pietrzak said of his father Richard Pietrzak Sr., who died July 6. "I've been there sweeping the floors since I was about 12. I've seen a lot of changes."

Today, Lithographic Communications has 64 employees and serves clients nationwide. The company works with colleges and universities, casinos, health-care facilities, nonprofits, municipalities and businesses. Lithographic's latest milestone is the launch of its wide-format printing facility in December.

The expansion allows Lithographic to produce large-scale marketing and branding materials, including banners, signs, window graphics and vehicle wraps. The addition gives customers access to a broader range of services and opens the door to new opportunities.

The decision to expand into wide-format printing was driven by customer demand and changing market needs. By bringing these capabilities in-house, Lithographic Communications can offer customers a seamless experience from concept and design through production and installation.

"We wanted to be able to provide a one-stop shop for everyone," Pietrzak said. "Any kind of print marketing we can do it."

No project is too big or too small.

"We recently put details on a fleet

of 50 trucks and then worked with a town that needed a decal for a leaf blower," Pietrzak said. "Every day is a new adventure."

The new facility represents an investment in equipment, technology and personnel. The expansion reflects the company's belief that printed materials continue to play a critical role in modern marketing.

"Digital has a place. Print has a place," Pietrzak said. "It's easy for an email to get lost. If you get something in the mailbox, you open it or at least have to look at it."

While digital marketing dominates many conversations about advertising, printed materials remain one of the most effective ways for businesses to create lasting impressions, he said.

"Direct mail still has a big place in marketing," Pietrzak said. "And the beauty of mail is that you can send it from Munster to a post office in Chicago, and it's in Lake Tahoe in a few days."

Print offers a tangible experience. Consumers often spend more time engaging with physical materials than online advertisements, making print an important component of marketing strategies.

"We see some industries going all digital, but that lasts three to four months, and then they come back to mail," Pietrzak said.

Lithographic Communications has built a culture that emphasizes teamwork and long-term relationships. Employee retention and workplace satisfaction have contributed to the company's success.

"In many aspects of my life, I am blessed beyond measure, and among those blessings is my work family," said David Stephens, an employee for 20 years. "Like most working people, I spend the bulk of my waking hours with my colleagues, and I'm very grateful to be surrounded by people who make that time meaningful."

"A company is only as good as the people it keeps, and the people who make up our company are why our business will continue to be successful for years to come."

Although Pietrzak's father retired 12 years ago, Pietrzak remembers his father's lessons.

"One of my dad's biggest things is that if we have 64 employees, 64 families are depending on us," Pietrzak said. "We have people with car payments, whose kids are going to college, who have given us 20 to 30 years of their lives. You can't turn your back on that."

Customer relationships have also been central to the company's growth. Many clients have worked with Lithographic Communications for years, relying on the company for everything from business cards and catalogs to large-scale marketing campaigns.

From its beginnings in 1998 to its expansion in 2025, Lithographic Communications has demonstrated a willingness to evolve while remaining true to the principles that built its reputation. The company is proving that even in a digital age, high-quality print remains a powerful tool for connection, communication and brand building.

"Print is not dead," Pietrzak said. "It's still the tried and true." ■



Photo, David Stephens

► David Stephens has been working for Lithographic Communications in Munster for 20 years.

MAKING A DIFFERENCE

Heroic values on display



SHARE STORY ON PHONE

Michigan City arcade, museum instills virtues through superhero characters

MARIE WILSON

One store at Lighthouse Place Premium Outlets in Michigan City isn't a store — it's more.

Heroes Gallery Arcade and Museum on the east side of the mall is the hub of a local nonprofit that uses the legends of superheroes to instill positive values in kids.

There, the Graf Dairy Hero Foundation showcases the superhero memorabilia collection of its founder, Michigan City native Werner Graf II, and highlights the virtues each hero embodies.

"Our core charter is to evangelize habits of good character and get kids thinking about what it means to be a hero," Graf said. "Every day, the way you act defines whether you're going to be a hero or not, and you can make that decision with every small choice."

Among the collectibles on display are 15 life-size sculptures of superhero characters. These allow visitors to stroll through the museum and learn about favorite characters and their ideals:

- Spiderman and the value of responsibility
- The Hulk and the importance of controlling anger
- The Avengers and the power of teamwork
- The Fantastic Four and the strength of families
- X-Men and the beauty of diversity
- Captain America and the value of integrity

"We don't want kids growing up angry," Graf said. "We want kids growing up optimistic and full of hope and purpose."

Leaders also aim to take the mission of the Graf Dairy Hero Foundation broader than the lessons of the museum by giving grants for "anything that advances a child's ability to improve themselves," and by supporting re-investment in Michigan City, Graf said.

"We want to tie it back to the community, where we're funneling thousands

back to Michigan City," he said. "I hope, as long as the mall traffic supports us, this is a moneymaker for the community and the school system."

Graf Dairy Hero Foundation board member Mylese Tucker hopes so, too. She's a longtime Michigan City resident who owns Nature's Cupboard. She shares Graf's enthusiasm for supporting a strong community fabric.

"He's a really good guy who wants to give back," Tucker said of Graf, whom she met when they were in fourth grade. "I, too, love Michigan City, and I want to see it thrive."

The Graf Dairy Hero Foundation is named, in part, for the thriving dairy business Graf's grandfather established in Michigan City in the 1930s and 1940s. The foundation was launched in 2023, and since then, the all-volunteer organization has taken more than 250 schoolchildren on tours through the museum and its virtues.

Thomas Lasky, a recently retired Michigan City Area Schools teacher, brought his third-graders through last year and said they "absolutely loved it because they can relate to the characters." The lessons stuck, he could tell, because his students relayed them in paragraphs they wrote about what it means to be a hero.

"They need people to show them, 'How should I act? What should I do in this situation?'" Lasky said. "You have to keep telling them over and over again, so hopefully they internalize it."

For visitors stopping into Heroes at the outlet mall, there's a \$10 admission fee, then unlimited viewing of comics, point-of-sale posters and other unusual items celebrating superheroes — as well as unlimited play of arcade games.

"It's meant to be very affordable for the community," Graf said.

As Heroes finds its footing at the mall, the foundation got an assist from Graf's alma mater at the University of



Photo, Werner Graf

This Batmobile from the collection of Werner Graf II is on display at Heroes Gallery Arcade and Museum in Michigan City.

Notre Dame. A marketing class taught by Professor Joe Urbany prepared an AI-assisted promotional plan to help the museum further spread its mission. Among the student ideas presented in the plan is one Graf hopes to implement — adding QR codes near the superhero sculptures so visitors can scan for an explanation of the positive characteristics each hero exemplifies.

The foundation also is assisted by its broad coalition of board members. Former Marvel Entertainment executive Terry Stewart is one of them. He worked at Marvel for more than six years before he led the Rock and Roll Hall of Fame from 1999 to 2012. Graf said he met Stewart when he bought "the original sheet music from the development of the Spiderman cartoon."

Unique items from Graf's collection are one draw to the Heroes Gallery, but Graf hopes its appeal will go deeper.

"It's meant to be that safe space and fun place to fill a gap in the community," he said. ■

Flexibility for working mothers



SHARE STORY ON PHONE

Parents need true understanding to manage work, family commitments

YOLO LÓPEZ DEMARCO

If there's one thing business ownership and motherhood have taught me these last two years, it's this: Success isn't about doing more. It's about doing what you enjoy and respecting your limits.

For years I believed that being successful meant saying "yes" to every opportunity, attending every meeting,



Photo: Yolo Vox

► Yolo Lopez DeMarco is the founder of Yolo Vox, a bilingual multimedia company based in Goshen.

to build a business, I realized I wasn't thriving — I was simply surviving.

Life with children rarely follows an organized calendar. Someone gets sick. A school calls unexpectedly. A golf tournament is rescheduled. A preschool concert lands in the middle of the workday. To any working parent these moments are special. But to moms, these moments are life. It's the reason we're better business owners or employees. Our minds are at ease. Our creativity returns and our stress decreases.

As CEOs and business leaders, you have more influence over the well-being of your employees than you may realize. Expectations in the workplace

are essential as they provide clear directions. But the quality of life your staff experiences when they leave the office is also important.

For working mothers specifically, flexibility and understanding extends far beyond the new coffee bar or wellness seminar. When employers allow flexibility in work hours, hybrid schedules, remote work or taking their kids to the office occasionally, they communicate trust. That trust creates loyalty.

As women, we don't want to sacrifice career momentum, so we often quit our jobs or set invisible expectations. We want to excel at work while creating magical childhood memories, maintaining a beautiful home, supporting our spouses and staying healthy. Then reality sets in. It's exhausting and unhealthy to do it all.

My fourth baby, who was born a year ago, has been a blessing. She has taught me that I don't have to overextend myself to prove my worth. Saying no isn't failure; it's setting healthy boundaries to protect my energy and time. Delegating isn't weakness; it's knowing my physical or mental capacity. Choosing margin instead of constant hustle isn't laziness — it's wisdom.

Companies that will attract and retain exceptional talent in the years ahead won't necessarily be the ones with the biggest salaries or the nicest offices. They will be the organizations that understand people have full lives outside of work — and they choose to find ways to support those lives.

Every year, my husband's company hosts a Christmas dinner for their staff and spouses. All three regional offices gather to celebrate accomplishments, welcome new staff and share goals for the following year. When several of our

kids were little, I would automatically tell him he could go without me since it required hours of driving and staying overnight. But I'll never forget how happy I was when his business partner offered their home as a safe place for our girls during the party. His young adult girls would take care of them. When we arrived to drop them off, our girls were welcomed with little baking kits, pizza on the table and toddler board games.

Working mothers don't need special treatment or more PTO. They need realistic support — leaders who recognize that caring for a family develops the most incredible professional skills! Communication, patience, determination and resilience. Breastfeeding a baby, for instance, is a monster of physical and mental exhaustion while on little to no sleep. Waking up every two to three hours around the clock requires strength to push through and the ability to ask for help.

Employees will likely forget the catered lunches and office perks, but they'll never forget the leader who encouraged them to go home early to calmly attend their child's spring concert. At the end of the day, flexibility isn't just good for working mothers, it's good leadership. ■

Born in Guadalajara, Jalisco, Mexico, but raised in Indiana, López DeMarco quickly developed resilience when learning a new language and culture at 7 years old. Her passion for community improvements has earned her Volunteer of the Year Award from the Goshen Chamber, 40 Under 40 award, the Elkhart Chamber's Business Diversity Initiative award and recognition from the Indianapolis Latino Institute as an honorable leader. Yolo loves balancing her life as a mom to four active girls and as a spouse to her husband, Tony.

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