

# The Chamber

A publication of The Chamber of Commerce of St. Joseph County



## signs of the time

### most indicators point to growing economy

When people talk about “the economy” they are taking on a large topic. Loud proclamations about the vigor and returning strength of the economy are perhaps overly optimistic. Conversely, doomsayers that warn of a weakening economy clearly aren’t looking at all of the indicators. Beyond the signs is attitude, perception and general opinion.

The bottom line is that many area businesses are currently flush with opportunities for growth and profit, while others face uncertainty in what experts classify as a rapidly changing business world.

Bruce Burkart, Senior Vice President in charge of small business banking for 1st Source Bank, sees improvement in almost all sectors of area business.

“Those companies that were already dangling during the recession are most likely not in operation anymore. It’s like Darwin’s theory of the fittest – only the fittest survive, and that’s what we’re seeing.”

Business did a good job of monitoring their inventories and limiting investment in equipment before the recession. And now, as the economy shows signs of “slow, steady improvement” Burkart has seen clients making capital investments, which is a good sign.

“As a major player in assisting people in business, SBA (Small Business Administration) requests have been robust and small business delinquencies are down,” Burkart explained.

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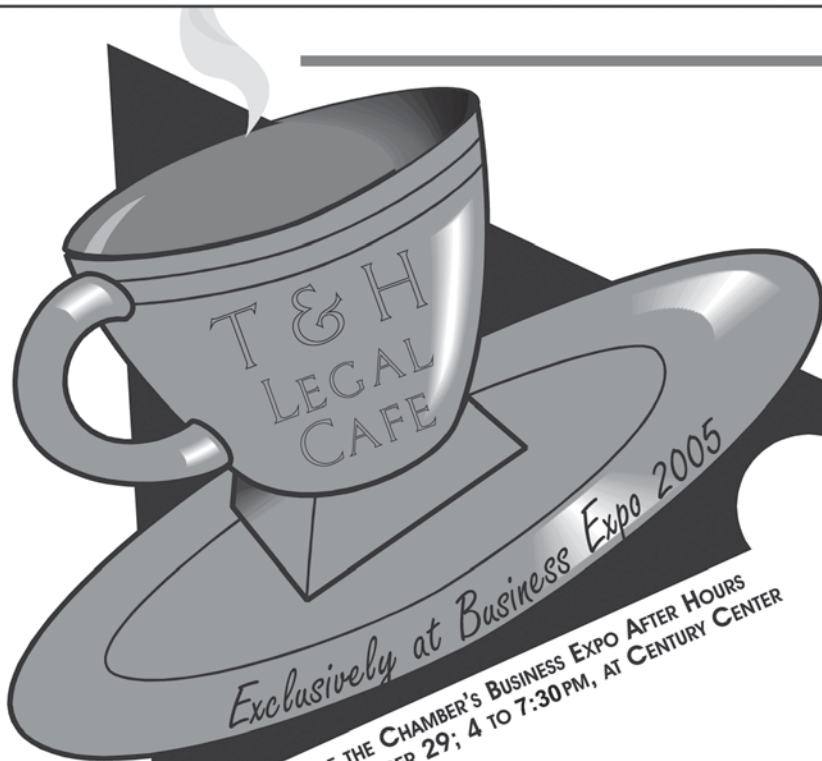
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# how we see it

## championing business into the future

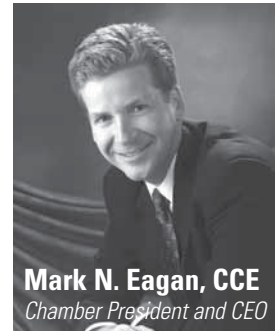
Building a strong economy and a healthy and vibrant community has been the primary purpose of The Chamber of Commerce of St. Joseph County since its founding in 1909.

As The Chamber implements our five-year strategic plan, the focus remains clear: to accelerate business growth through initiatives and resources that encourage innovation and increased entrepreneurial activity.

In this issue, you'll read about the Michiana World Trade Council's visit to the port of Indiana that illustrates the enormous impact of the port system to our regional economy. The Internship Workshop and Manufacturing Summit will provide technical and practical advice. Our Business Expo After Hours places the area business community front and center to showcase the latest products and services. There are thousands of businesses in the region. How many do you do business with? The Expo has become much more than a business-to-business trade show. It's become a venue to build relationships – the starting point to any successful business.

What government does or doesn't do can greatly impact our economy. During the '05 legislative session, the public policy arm of The Chamber had 14 of its positions adopted in the General Assembly. These positions ranged from daylight-saving time to the continuation of tax increment financing to spur economic development. Currently, we are working to craft positions for the next session that will further enhance our business climate and economic prospects. The Chamber is only one of three chambers in the state that employs a full-time lobbyist to promote the interests of members in the Indiana State House.

The interchange of ideas, opinions or sentiments. That's exactly what we tried to accomplish with our focus on the economy in this issue of *The Chamber@Work*. The Chamber works with business, community and governmental leaders to develop solutions to challenges and to build momentum behind strategies to stimulate our economy and increase our competitiveness.



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*Chamber Trustees are committed businesses and organizations that take a leadership role in The Chamber's efforts to accelerate business growth and prosperity in the community. Log onto [www.sjchamber.org](http://www.sjchamber.org) for a complete listing of Chamber Trustees.*



**SIGN** *continued from page 1*

Jack Young, Managing Partner of FM Stone Commercial, emphasized that the commercial real estate market in St. Joseph County has remained "relatively vigorous in the first half of 2005, continuing a strengthening trend which began over 24 months ago consistent with a stronger economy and impending job expansion." However, the trend line for different sectors within the commercial real estate market has shown radically different responses to economic growth.

The industrial market has been marked by very strong demand in St. Joseph County, especially with respect to warehousing and distribution. The diminishing supply of buildings available for purchase and industrial land has slowed sales volumes. The office market is seeing positive signs after "a weak period in 2003 and 2004" according to Young. Vacancy rates have decreased and space absorption has increased as corporations experience economic growth.

There are other good signs. In May, St. Joseph County's unemployment

rate fell to 4.5%, the lowest mark in 2005. A billion dollar coal-gasification plant may be headed to the county, and would generate \$25 million in new taxes over 10 years, and create numerous jobs.

According to Patrick Barkey, an economist at Ball State University, national increases in business spending on structures and capital equipment is a good thing for Indiana. In a recent column in Tribune Business Weekly, Barkey indicated that "in a nut shell, when businesses across the country are growing their capacity, companies across our state reap the rewards."

The distribution sector is seeing much success, thanks in large part to the area's crossroads

status. St. Joseph County's location along I-80/I-90, situated squarely between Chicago, Detroit and Indianapolis, combined with regulatory, tax and insurance advantages for the trucking industry, has attracted a large number of locally and nationally based

trucking firms. The county's geographic location and its large base of carrier services allow options not available in most areas of the country.

John Mintun, Operations Manager at Gibbs Wire and Steel Co., Inc., in South

Bend indicates that the hub status of South Bend is a huge benefit to his company's needs, which include supplying product to the automotive industry.

*"There has been a boom in the retail and service sectors, in addition to strong health care and educational sectors..."*

**Dr. Grant Black, Bureau of Business and Economic Research at IU South Bend**

*more on page 7* 

## there are jobs to be had - LOCAL EMPLOYMENT OUTLOOK

With St. Joseph County unemployment hovering between 4.5% and 5.0%, the job outlook in the area is strong. According to the 3rd quarter Manpower Employment Outlook Survey, 28% of Midwest employers surveyed foresee an increase in hiring over the next quarter, against only 7% that foresee reducing staff levels. Also, there was a 26% jump in help wanted ads in the month of June of this year than a year ago, which seems to indicate a demand for labor.

Marcia Varda, Human Resources Manager at AJ Wright explained that their workforce of 300 people is very diverse, with Caucasian, Latino and

African American workers each comprising one-third of the total workforce. Also, the majority of their work force is made up of homemakers that are just re-entering the workforce, meaning they go through around 3-4 weeks of training. Varda noted that AJ Wright seems to be a good fit for families looking for a secondary income.

"We have a really good core group here, and we've even promoted several workers from the floor. We're getting closer to our busy season with the holidays approaching, and I expect that we will hire another 100 entry-level workers for the distribution center," Varda said.

Jinny Longbrake, Director of Human Resources for Memorial Hospital said their hiring has remained fairly constant. Positions in demand include respiratory therapists, speech therapists, pharmacists, critical care nurses, physical therapists, occupational therapists, radiology and home health care aides.

Memorial does some advertising on jobsmichiana.com, and has a policy of promoting internally before advertising a position externally. With entry-level jobs, Longbrake indicates that one of the toughest issues is finding dependable people that will be at work every day.

*more on page 7* 

**ask an expert** Q & A on **THE AREA ECONOMY** with Dr. Grant Black**Grant Black, Ph. D**

*Director, IU South Bend  
Bureau of Business and  
Economic Research*

The county location as a regional hub of transportation is an asset, as is its diverse and skilled workforce. The area offers amenities such as financial services, retail businesses and culture.

**Are the employment issues St. Joseph County faces exclusive to our area?**

No, the issue of retaining talent is certainly not unique to our community. It's a different kind of labor market now, and for cities of the size of South Bend and Mishawaka, it can be a struggle. The "job" is different now, due to greater technology and competitiveness.

**What attracts businesses to St. Joseph County?**

One definite plus is the diversity of the business sectors here. When a community has diversified businesses, it is able to weather cycles in the economy. There are a number of local sectors that are strong enough to hold their own.

**What can St. Joseph County do to better position itself?**

Area cities, towns and counties must become more unified. It is important for the local communities to work together as a region to impact economic development.

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# chamber recognized for communications excellence

The Chamber is a double recipient of the American Chamber of Commerce Executives (ACCE) coveted Award for Communications Excellence (ACE).

The Chamber's *Optimize Your Opportunities* membership brochure received the ACE Award for Excellence in the direct mail piece/brochure category, surpassing the fundamental standards and criteria for communications excellence, while the Business Expo After Hours entry received the ACE Award for Merit in the special event category, meeting and exceeding the fundamental standards and criteria.

The ACE awards is an annual competition that recognizes excellence in all areas of communications.



The Chamber's award-winning *Optimize Your Opportunities* brochure.

"The ACE Awards are a tangible reminder of the high caliber of communications programs created by chambers all across the country," said Michele Noe, chair of the ACE Awards Committee. "Regardless of a chamber's size or resources, a professional execution based on a strategic foundation delivers solid results and provides a valuable example and benchmark for fellow communications throughout the country."

This year's ACE competition drew 250 entries from more than 125 chambers throughout the country. Over 40 diverse, experienced and professional judges critiqued the entries. The Chamber received recognition for its achievements at the recent ACCE annual convention in St. Louis.



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Joe Mancini of Metzger Mancini & Lackner CPAs at the 2005 Hackers' Golf Tournament

**7** SIGNS *continued from page 4*

Northern Indiana's biggest economic driver has typically been manufacturing, which, according to the Northern Indiana Workforce Investment Board (NIWIB), has shed much of its low-end functions off-shore. The 2005 State of the Workforce report from NIWIB indicates that manufacturing employs 32.6% of northern Indiana's

workers, compared to only 11.7% across the U.S. The term northern Indiana includes Elkhart, Kosciusko, Marshall and St. Joseph counties.

Dr. Grant Black, Director of the Bureau of Business and Economic Research at IU South Bend noted, "There has been a boom in the retail and service sectors, in addition to strong health care and educational sectors," Black said. True, the traditional manufacturing strength of the region has changed, but step back from the issue, and the shift in perception will show that ground is being gained in many other facets of our local economy. Sectors ebb and flow, and the key to St. Joseph County and northern Indiana staying ahead of the game is continuous innovation.

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**7** JOBS *continued from page 4*

While there are an abundance of jobs in the community, Northern Indiana Workforce Investment Board's State of the Workforce report indicates that "jobs requiring a high degree of knowledge and skill are rising" in northern Indiana. While this is positive, the same report indicates that the Bureau of Labor Statistics has estimated that by the year 2012, 21 million jobs will be created with only 17 million new entrants to the workforce. It appears that the nationwide skills gap is not unique to St. Joseph County.

Dr. Paul Joray, Professor of Economics at IU South Bend, is concerned that the economy is not growing fast enough to keep the highly skilled workers, particularly in the technology sector.

"With a fast-growing economy, you have low unemployment and high population growth," Joray explained. "In St. Joseph County, the unemployment rate has been reasonably good, but we haven't seen the population growth, which means that we are losing some of that labor force. It's not an easy issue to solve."

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## tour will highlight impact of ports on area economy

Through June of 2005, the Port of Indiana at Burns Harbor reported 867,000 tons of material had passed through it. For those interested in a visit to one of Indiana's most important business thoroughfares, join the Michiana World Trade Council when it travels to Burns Harbor, also known as "Indiana's International Port," in Portage, Ind. on October 4 from 8 a.m. - 2:30 p.m.

The Burns Harbor port is the most efficient deep-water port along the Great Lakes. It allows service for major cargos such as iron, steel, grain, chemicals, fertilizer and heavy lift project cargo. The tour will include a presentation by Port Director Steve Mishler, as well as a lunch.

**For more information on this  
developing opportunity, contact:**

**Paul Laskowski - The Chamber**  
574.234.0051, ext. 313.



## chamber events sept - oct 2005

**Tuesday, September 13**  
**YPN Event - So What's Happening**  
Knollwood Country Club  
4 - 6 p.m.  
Complimentary  
Contact: Shari Carroll  
574.234.0051, ext. 311

*Young professionals, ages 21-39, will hear about economic development in the community, from mayors and private business.*

**Friday, September 16**  
**Notre Dame Kick-Off Luncheon**  
Joyce Center (on ND campus)  
11:30 a.m. - 1 p.m.  
\$20 per person  
Contact: Jeff Stesiak  
574.277.0501

*Hear from Head Coach Charlie Weis and players while you enjoy lunch. Chamber members will receive special seating.*

**Thursday, September 22**  
**World Trade Council Golf Outing**  
Juday Creek Golf Course  
11 a.m. - Registration  
Noon - Shotgun start  
\$95 per player  
Contact: Paul Laskowski  
574.234.0051, ext. 313

*Presented by Exel Global Logistics, JIT Distributing, Phoenix International and Towne Air Freight. There will be cash awards for teams finishing first through third as well as longest drive and longest putt winners. Payments due September 13. Juday Creek Golf Course is located at 14770 Lindy Drive in Granger.*

**Thursday, September 29**  
**Business Expo After Hours**  
Century Center  
4 - 7:30 p.m.  
Admission: Business Card

*The premiere business networking event of the year. Enjoy live music by The Billy Nicks Trio, good food and plenty of networking options. Co-presented by ECI and Career Transitions.*

**Tuesday, Oct. 18, 25 & Nov. 1**  
**Covey 7 Habits Workshop**  
Innovation Café at Memorial  
8 a.m. - 4:30 p.m.  
\$395 per person  
Contact: Julie Stabrowski  
574.234.0051, ext. 315

*Three-day workshop designed to teach the "7 Habits of Highly Effective People" life skills and help individuals develop their own personal action plans.*

**Thursday, October 27**  
**Power Networking**  
Celebrations Unlimited  
410 Laurel St., Mishawaka  
Noon - 4 p.m.  
\$30 members  
\$55 non-members  
Contact: Julie Stabrowski  
574.234.0051, ext. 315

*Power Networking (formerly Member Marketplace) puts you face-to-face with a multitude of businesses. You have 2 minutes to tell your story about your company to the others at your table (usually 5-8 to a table). After your 2 minutes is up, others at your table have the same opportunity. Once everyone is finished, we rotate you to another table where you do it all over again but in front of a new audience. For additional visibility, we recommend that you bring a door prize. A hot, plated lunch is included in the registration fee.*

**WWW.SJCHAMBER.ORG**

Register for Chamber events quickly and easily online. Email [events@sjchamber.org](mailto:events@sjchamber.org) or call Shari Carroll at 574.234.0051, ext. 311 for more event information.

*The Chamber wishes to assure members of our intention to provide physically challenged participants access to all programs. If you or your employees have special needs in this area, please contact The Chamber at 574.234.0051, ext. 311 at least 48 hours in advance.*

# the business networking event of the year

## 3rd Annual Expo is the Place to Be



On Thursday, September 29, the Century Center will be abuzz with networking and entertainment as the region gets down to business. The 3rd annual Business Expo After Hours, presented by The Chamber, ECI and Career Transitions, makes its triumphant return after selling out months in advance.

The combination of exposure and networking has drawn crowds of 1,000 people the last two years, and 2005 will be no exception. From 4 – 7:30 p.m. at the Century Center, a business card is all you need to enter Expo. If your company doesn't have a booth at Expo, make sure you are represented in the room by attendees.

The Chamber combines the visibility of a trade show with the social aspects and networking of a Business After Hours program. Live music from the Billy Nicks Trio, food and drink from the area's best restaurants make this trade show stand out from the rest.

### utilize interns to recruit top talent

A quality internship program can help a business organization meet the needs of today and prepare the workforce of the future.

The Indiana Careers Consortium (INCC) will hold a workshop on how to develop effective internship programs in The Chamber Briefing Center on Wednesday, October 12 from 9 - 11 a.m.

The workshop, titled "Internships: An Employer's Guide to Experiential Education," is complimentary and will cover information on setting up an internship program as well as mentoring and supervising interns. An employer/intern question & answer panel will close out the event.

Topics to be covered include:

- Recruiting
- Managing Interns
- Developing Job Descriptions
- Orienting and Training Interns
- Developing Work Activities and Measuring Learning Objectives

For more information on this event, contact Paul Laskowski at 574.234.0051, ext. 313. The Chamber Briefing Center is located at 401 E. Colfax Ave., Suite 310 in South Bend.

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**Selling on eBay**

September 19; 10am – 4pm, \$85 (includes material & lunch)  
Although many people have chosen to sell on eBay, they may not always do it in a way that will offer the best results. This seminar will teach you the right way to sell on eBay. Training, delivered by an Education Specialist, uses the most up-to-date training and student materials - the same ones used by eBay University.

**eBay Beyond the Basics**

September 20; 10am – 3pm, \$85 (includes material & lunch)  
If you've been selling on eBay and want to get the most out of your listings, this is the seminar for you. This seminar will teach you how to start or grow an eBay-based business, improve and manage your listings using eBay tools and to market your eBay business.

**QuickBooks**

October 21 & October 28 from 8:30am – 12:30pm, \$125  
This two-part class will improve your overall use of this innovative software in an accountant facilitated, hands-on environment. Topics discussed include: working with inventory, managing customers, processing sales and purchases, using payroll, and performing end-of-month tasks.

Call 574.282.4350 x 0 for more information or to enroll.

**member milestone anniversaries**

**Congratulations to the following members celebrating milestone Chamber anniversaries**

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- Jordan Automotive Group

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- University of Notre Dame

**economic news**

**National**

CPI:	195.4 - July	+0.5% from June
Unemployment:	5.0% - July	same as June
Payroll Employment:	+207,000(p) - July	+78,000 from May
Average Hourly Earnings:	\$16.03 - June	+\$0.06(p) from May
PPI:	unchanged	
ECI:	+0.7% - 2nd Qtr	+0.7% - 1st qtr 2005
Productivity:	+2.2% - 2nd Qtr	+2.9% - 1st qtr 2005
U.S. Import Price Index:	-1.1% - July	+1.0% - June

**Indiana June 2005**

Unemployment Rate:	5.1%	up 0.5% from May
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**St. Joseph County June 2005**

Labor Force:	137,580(p)	up 1,160 from May
Employed:	130,840(p)	up 550 from May
Unemployed:	6,740(p)	up 610 from May
Unemployment Rate:	4.9%(p)	up 0.4% from May

*Information from the Bureau of Labor Statistics and the Indiana Department of Workforce Development*

**manufacturing summit to focus on funding, technology and emerging issues**

Manufacturers need to mark their calendars for Thursday, October 6 when Purdue University will present a summit focusing on issues impacting operations.

The South Bend-Elkhart Regional Manufacturing Summit, co-sponsored by area chambers and the SBDC, will revolve around three core themes: Funding Opportunities – to address the various state and federal grants and loans available to manufacturers; Growth Opportunities – to address the existing processes for developing new technologies and licensing existing technology, as well as guidance for entering foreign markets and Emerging Issues – to address local, national and international trends that are and will impact Indiana's manufacturers. The summit will be held on the IU South Bend campus, from 8 a.m. - 1:30 p.m.

The composition of the panelists is designed to provide both technical and practical expertise by combining industry, academic and governmental experts. It is complimentary, however, pre-registration is required. To register, visit [www.purdue.edu/amap](http://www.purdue.edu/amap), or for more information, contact Purdue's Center for Advanced Manufacturing at 765.494.1279.

## new chamber members

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