

269

MAGAZINE

inside:

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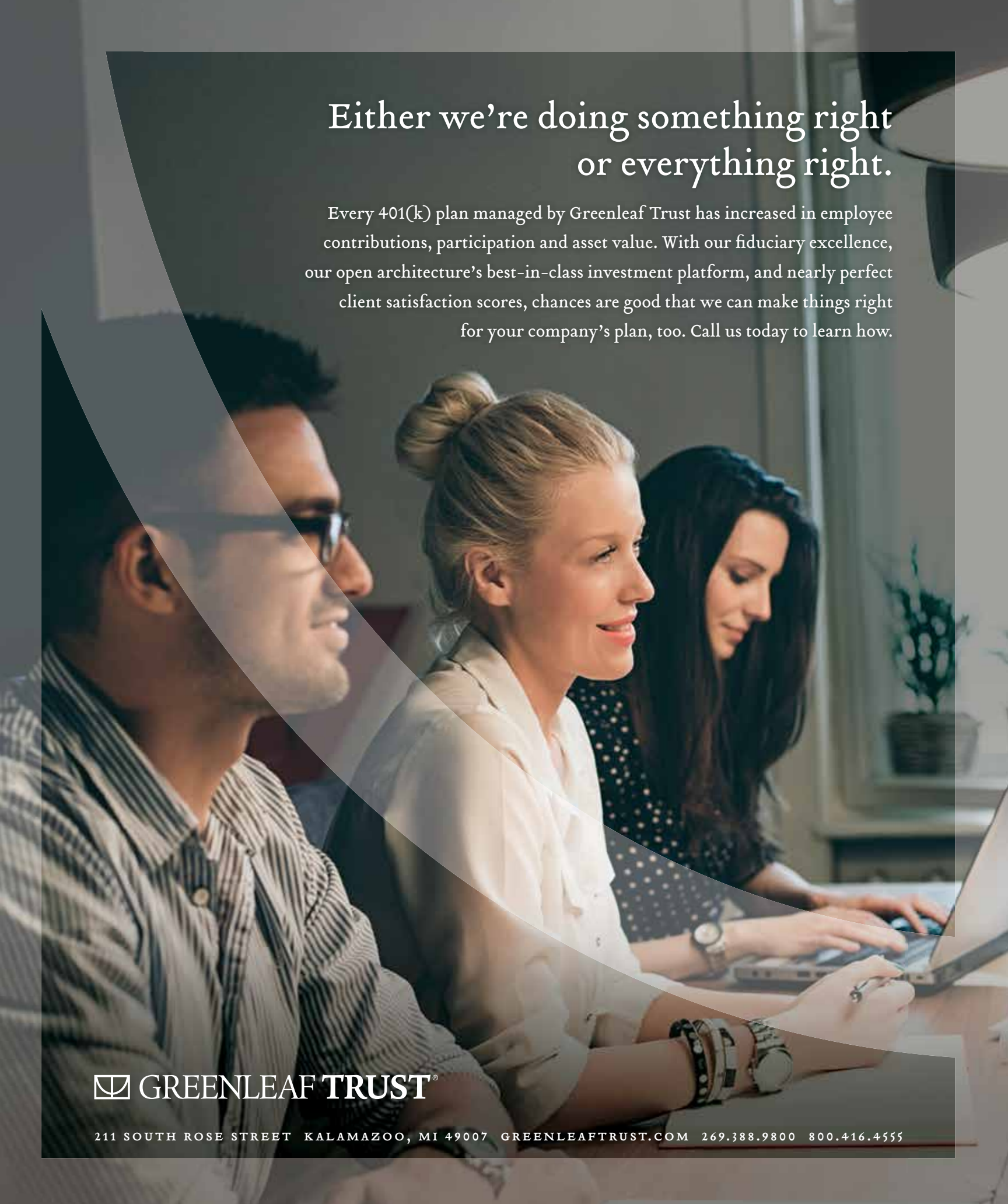
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A photograph of three business professionals in an office setting. In the foreground, a man with glasses and a striped shirt is looking towards the right. Behind him, a woman with blonde hair in a bun and a white blouse is smiling and looking at a laptop. In the background, another woman with long dark hair is working on a laptop. The scene is lit with soft, warm light, suggesting an indoor office environment.

Either we're doing something right or everything right.

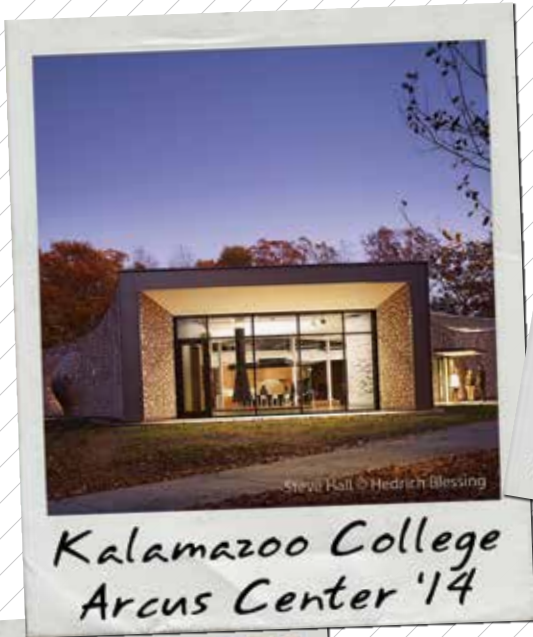
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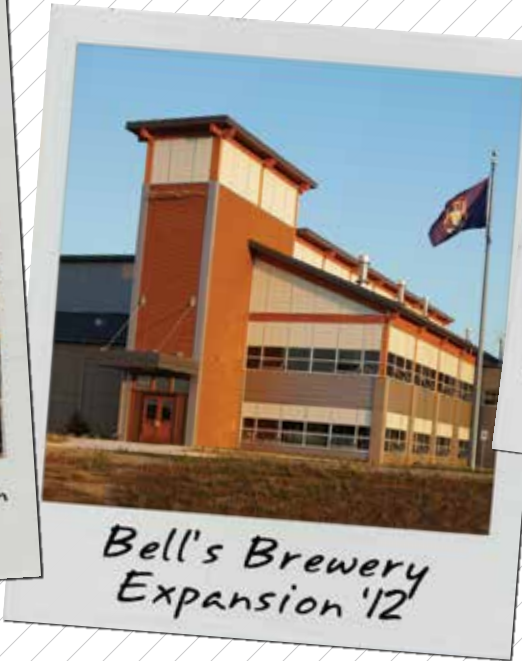
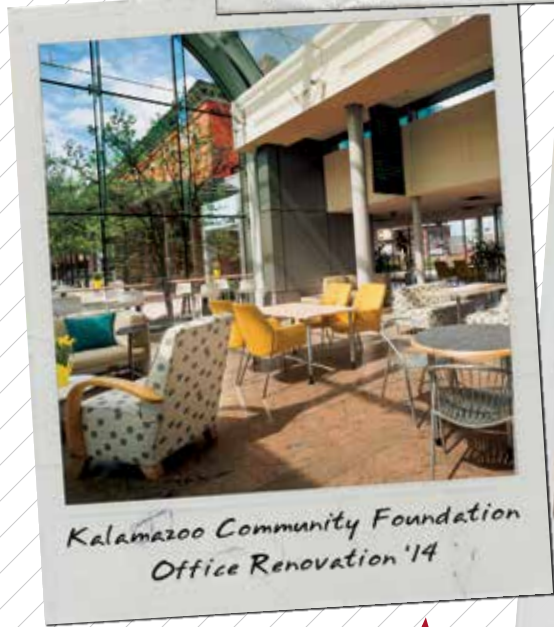
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The Race for MILLENNIALS

What we need to do to attract and retain the next generation.



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What does it look like when four generations work together? Find out here!



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STAFF

*“Garden and Gun Magazine.
It feeds my southern soul and my
Michigan heart.”*

*“My favorite apps:
CNN, E!, ESPN and
The Weather Channel.”*

PUBLISHING GROUP

Publisher

Ron Kitchens

Editor In Chief

Heather Baker

Creative Director

Scott Millen

Cover Story

A Bridge Magazine Partnership
Ted Roelofs

Connections

Tim Terrentine

Jobs Report

Jill Bland

Printer

River Run Press

Research

Regan Crowell

MAGAZINE STAFF

Production

Michele Zeilinger
Kwade Joslin
Tia Tamminga

Cover Photography

Barry Elz

Contributing Photographers

Matt Caruso
Rhino Media
Miranda Garside

Photo Production Assistant

Carolyn Elz

Advertising

Nick Riashi
Nick@269mag.com

Petey Stephanak
Petey@269mag.com

Subscriptions

269mag.com/subscribe

Bulk Distribution

Nick Riashi

*“ESPN and
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Where do you go to “Keep Up With The Kardashians”
and other really important stuff?



CONTACT

269 MAGAZINE
241 East Michigan Avenue
Kalamazoo, MI 49007
(269) 553-9588


CONTRIBUTORS

Pamela Patton
Heather Baker
Brad Lomenick
Lindsay Tjepkema
Amanda Harrison

*“Instagram is my “go-to”
for everything from Food
Network to The WSJ.”*

Our hope is that the readers of *269 MAGAZINE* will become active participants in the world around them and join our mission to make *Southwest Michigan* the place to make a home, go to work, and bring dreams to reality.

For full-length articles and more, visit 269mag.com



DR. SANDHYA SOOD-MCMILLEN
Mom

THAT'S WHERE I LEARNED GREAT CARE IS ABOUT PARTNERSHIP

For Dr. Sandhya Sood-McMillen, becoming a parent has reshaped her approach to being a Pediatrician.

Whether she's picking up after her twins' latest tea party or staying up at night to take care of a fever, she knows that a parent's work is never done. "They'll do anything for their kids, and I can connect with them on that level. By working together, we can ensure the best care for their child."

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My Personal Magazine History

I still remember running to my mailbox every day anticipating delivery of my first two magazine subscriptions.

They were to *Dog World* and the *American Kennel Club Gazette*. The year was 1977. I was seven and absolutely positive that I was destined to be a veterinarian. Back then, you had to wait patiently for the mailman to bring all good things and that included my magazines.

When my subscriptions finally arrived, my feeling of excitement would be bubbling over. I'd grab them out of the box, run back inside past my dog Benji, and up to my room. I'd eagerly open their glossy pages while admiring the pictures of different dogs. Then, I'd lay them down and run back outside to play with my real dog. In a couple of hours, I'd come back to read about why and why not one should purchase certain breeds. On and off over the next couple of weeks, I'd eventually read through every page and learn about things that interested me and about some things that I didn't even know existed.

By the time I was fourteen and entering high school, I had long figured out that I was not going to be veterinarian. The reason for my loss of interest in that profession was something that those magazines helped me figure out. While I loved dogs and had memorized every single breed's characteristics, I had no interest in treating any other type of animal. It's not that I didn't like cats or horses, it's just that I hadn't really met any yet that I was comfortable around. I didn't think being a dogs-only vet posed a promising future for a successful veterinarian practice.

At this point, I ran to my mailbox for *Teen* and *Seventeen*. It was in their pages that I learned the really important things to get me through my high school years: like where I should shop to replicate Molly Ringwald's fashions in the movie *Pretty in Pink* or buy the perfect prom dress.

Now for those of you with kids with similar seemingly frivolous reading tastes, I offer you hope: all things come around in due time. Speaking of "time," *Time* was my favorite magazine as I entered college to pursue a history major. The year was 1988. Mikhail Gorbachev was Man of the Year. The people of the U.S. elected George H.W. Bush president. Jackie Joyner-Kersey set the still-standing world record in the heptathlon at the Seoul Olympics. The world was fascinated by knock-out punches and Mike Tyson's prominence in the ring. My new professional pursuit was a career as a lawyer.

By the time I graduated, I had read so many books that I never wanted to read again. Not a book, not a magazine, not a pamphlet. Since law school posed the

threat of more reading, I choose a different path. I accepted a job as a business consultant with Accenture in Hartford, Connecticut. For the next few years, I spent long hours making sure that I moved the ball forward for the clients to which I was assigned.

As my life moved into its next phase in the later 1990s, new magazines filled my mailbox. *Child* and *Parents* were my must-haves as I gave birth to three beautiful children. Things like the best methods for how to get a one-year-old to sleep through the night, the best books to read to toddlers, and the best toys to spur cognitive development were what I now needed to know. I devoured articles and advertisements for tips on everything from creative birthday cakes to math games.

Today, I am proud to say I am guilty of reading a wide array of magazines. *National Geographic*, *Time*, *Sports Illustrated*, *Fast Company*, *Forbes*, *Real Simple*, and *People* are some of my favorites. I eagerly attack their pages to learn more about everything from the dynamics of world politics to housekeeping and decorating tips to, yes, the momentary diversion of celebrity news. It's the stories, pictures, and designs that keep me coming back.

When the opportunity came to help bring to life the pages of *269 MAGAZINE*, I jumped at it. I have lived in Southwest Michigan for the past fifteen years and grown to love the people, places, and business that make it such a great place to enjoy life and work. I hope to share interesting stories about things happening in our region with you throughout this magazine's pages.

Sometimes, you might recognize who or what's in those stories. Other times you might not. No matter which it is for you, I hope you learn something new.

Things have changed since the year 1977 when I ran to my parent's mailbox. Now, I won't have to wait for the mailman to deliver my *269 MAGAZINE* as I'll be able to pull it up on my iPhone or laptop whenever and wherever I want. But, I still plan on running to that mailbox to get my copy. Or better yet, I'll send one of my kids out to get it. My hope is that they'll open *269 MAGAZINE*'s pages to learn about what's happening in the places within the area code (269) and the opportunity that awaits them here in Southwest Michigan.

Hey, I think I see the mailman coming. Run!

STORY HEATHER BAKER
IMAGE NILOO SHUTTERSTOCK.COM



WHAT IS YOUR DREAM FOR THE REGION?



JIM HEATH

Stryker Instruments, President, Retired

I didn't grow up in Southwest Michigan (Detroit), but it is my home and I will never leave. My children were born here, left for college, and came back to work and live. My wife taught school in Southwest Michigan for 28 years and volunteers in the area—she loves this place.

There are so many great things about Southwest Michigan—art, music, sports, world-class education, new businesses, natural beauty, and wonderful people. Unemployment is low, our cities are bustling with activity, and the future is bright. However, not everyone is sharing in the region's prosperity. The poverty and homeless rates in our cities are too high, causing pain for a significant number of people.

My dream for is for ALL citizens in our communities to participate in the region's success—receive a quality education, find a good job, own a home, and contribute to the growth and vitality of Southwest Michigan.



ROB CLEVELAND

Cornerstone Alliance, President & CEO

My dream for Southwest Michigan is for its residents and newcomers alike to recognize and celebrate the diversity of Berrien County and its surrounding areas. When Millennials, Baby Boomers, entrepreneurs and others are looking for a place to live, work, and play, diversity plays a significant factor in their placemaking decisions. Put simply, people are stimulated by diversity. Once diversity is in place, it's about selling the business assets of our region.

The dream that I have for Michigan's Great Southwest is to offer a place where diverse people want to invest in and grow their existing businesses and launch their own start-up ventures. As today's economic development is about people, we can attract new industry to Berrien County with our highly-trained and diverse workforce.



BOBBY J. HOPEWELL

City of Kalamazoo, Mayor

I have a vision that together as government and business leaders, we can and must embrace the opportunities to connect better the fabric and greatness of Southwest Michigan. Artificial municipal boundaries mean little to those looking to visit and develop businesses in our region. From going to a play in Three Oaks, spending the afternoon in Saint Joseph on Silver Beach at Lake Michigan, riding a bike on miles of trailways through beautiful communities like Battle Creek, or hanging out at one of Kalamazoo's many amazing breweries, we are a region with something for everyone. Together, we can strengthen our ability to attract the next generation of families as well as continue supporting current Southwest Michiganders by creating outstanding places to live, work, play, and build business.

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COVER STORY

The Race for MILLENNIALS

How younger workers are transforming regional economies—and what Southwest Michigan needs to do to attract and retain them.

Bridge

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By many measures, Daniel Proczko fits the profile of the next generation of talented workers the future Southwest Michigan economy needs to thrive.

Proczko is young—at 31, he’s right in the middle of the “Millennial” generation. Southwest Michigan will need thousands of talented Millennials to replace retiring Baby Boomers in coming years. He’s a newcomer—while so many Michigan college grads have moved away, Proczko did the reverse. He moved to Kalamazoo from Chicago eight years ago. He’s educated—Proczko earned a MBA from Western Michigan University (WMU). He’s entrepreneurial—Proczko works three jobs: as an instructor at WMU, as a marketer for Newmind Group (a Kalamazoo information technology firm), and as owner of My Pocket Marketing (a mobile marketing strategy firm). And, he’s involved—Proczko commutes to Kalamazoo by bike and bus, muses on Facebook on the region’s music and distillery scene, and helped organize the recent TEDxKalamazoo lecture series.

As Proczko says, “I’m all over the place.”

Most importantly, that place is Southwest Michigan.

WHY SOUTHWEST MICHIGAN NEEDS MORE MILLENNIALS

Experts agree that Millennials—those born after 1980—are vital to any American region’s economic future. Consider the emerging labor force needs in Southwest Michigan. Right now, nearly one-third of this region’s workforce (and nearly half of all supervisors) are eligible to retire. Who fills those jobs—and the emerging jobs of the future—is critical for this entire region, which includes Berrien, Branch, Calhoun, Cass, Kalamazoo, St. Joseph, and Van Buren counties.

“After the Baby Boomers retire, (Millennials) are the largest demographic coming into the workforce,” said Brad Hershbein of the W.E. Upjohn Institute for Employment Research in Kalamazoo.

According to 2013 census data, 22.6 percent of residents in the region were Millennials, aged 18 to 34. That’s slightly above the state-wide average, but just below the national average. More troubling, Southwest Michigan’s Millennial population lags that of its peers. Southwest Michigan First, a regional economic development group focused on strategies to strengthen the economic growth indicators of the seven Southwest Michigan counties, has established a dozen peer regions nationally—six “actual” peers and six “aspirational” peers with the kinds of diverse and growing economies this region’s business leaders aspire to

further achieve in the future. In terms of Millennial population, Southwest Michigan was the only region among this comparison group to actually lose Millennials in recent years. Southwest Michigan also ranks below most peer regions in terms of Millennials with college degrees. More educated Millennials generally have higher earning power and can, in many cases, best meet employers’ expectations and needs for highly talented workers.

HOW OTHER REGIONS ARE ATTRACTING MORE MILLENNIALS

A region doesn’t have to be Chicago, Seattle, or New York City to draw ambitious, economy-driving Millennials. Plenty of mid-sized areas in so-called flyover states are attracting smart young people through a combination of enterprise, jobs, and a diversified economy.

Here are insights and lessons for Southwest Michigan from four peer regions across the country...



ROCHESTER, NEW YORK

The near-collapse of Rochester, New York’s once-dominant employer—Eastman Kodak—did not bury this region. Instead, Rochester’s unlikely recovery underscores the pivotal role an educated workforce can play in retaining Millennials and in buoying a region’s economy.

At its peak in the early 1960s, the camera and film manufacturer employed more than 60,000 workers at its Rochester plants and headquarters. Over the decades, that workforce fell below 2,000, as the firm filed for bankruptcy in 2012. The decline of Xerox and Bausch & Lomb, the maker of contact lenses and eye health products, added to the losses.

Instead of fleeing, many of the engineers, doctoral graduates and technical experts these firms employed formed a smart labor pool for start-up firms. Among them: advanced industries like optics and photonics; a field that produced the laser, fiber optic cables, and part of the infrastructure for the Internet—and a critical component in advanced military systems.

“We just have an incredible brain trust here,” said Heidi Zim-

STORY TED ROELOFS
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BY THE NUMBERS: THE MILLENNIAL POPULATION GAP

County	Total Population 2014		Youth <18		Millennials 18-34		Mid-Career Workers 35-49		Older Workers 50-64		Retiree Generation 65+	
	#	%	#	%	#	%	#	%	#	%	#	%
Berrien	155,233	34.868	22.5%	30,849	19.9%	27,791	17.9%	34,055	21.9%	27,670	17.8%	
Branch	43,545	10.301	23.7%	8,670	19.9%	7,968	18.3%	9,386	21.6%	7,220	16.6%	
Calhoun	134,878	31.302	23.2%	28,505	21.1%	24,502	18.2%	28,435	21.1%	22,134	16.4%	
Cass	51,608	10.978	21.3%	9,222	17.9%	9,373	18.2%	12,028	23.3%	10,007	19.4%	
Kalamazoo	258,818	57.108	22.1%	75,676	29.2%	43,995	17.0%	47,091	18.2%	34,948	13.5%	
St. Joseph	60,946	15.210	25.0%	12,132	19.9%	10,747	17.6%	12,791	21.0%	10,066	16.5%	
Van Buren	75,199	18.230	24.2%	14,207	18.9%	13,686	18.2%	17,035	22.7%	12,041	16.0%	
Total	780,227	177,997	22.8%	179,261	23.0%	138,062	17.7%	160,821	20.6%	124,086	15.9%	

Source: U.S. Census Population Estimates, 2014.

Region	Total Population 2013	Millennials 2013	Millennials % in 2013	Growth In Millennials 2009-2013
Killeen-Temple, Texas	412,047	120,763	29.3%	10.4%
Santa Maria-Santa Barbara, California	427,288	123,159	28.8%	11.4%
San Diego-Carlsbad, California	3,138,265	852,960	27.2%	8.9%
Savannah, Georgia	355,473	95,511	26.9%	12.7%
Charleston-North Charleston, South Carolina	682,904	177,900	26.1%	6.6%
Fayetteville-Springdale-Rogers, Arkansas	473,913	123,189	26.0%	6.0%
Fresno, California	939,605	244,059	26.0%	6.1%
Bakersfield, California	848,204	219,459	25.9%	12.3%
Columbia, South Carolina	776,794	200,173	25.8%	11.3%
El Paso, Texas	816,409	205,648	25.2%	17.4%
Southwest Michigan	778,205	176,062	22.6%	-1.5%

Source: U.S. Census Bureau, American Community Survey

Region	Peer Type	Total Population 2013	Millennials 2013	Millennials % 2013	Growth in Millennials 2009-2013
Austin, Texas	Aspirational	1,782,032	502,630	28.2%	5.2%
Springfield, Missouri	Actual	441,050	111,308	24.2%	2.5%
Omaha, Nebraska	Aspirational	876,355	211,524	24.1%	4.1%
Minneapolis-St. Paul, Minnesota	Aspirational	3,391,191	800,146	23.6%	2.1%
Boise, Idaho	Aspirational	628,966	145,631	23.2%	1.6%
Huntsville, Alabama	Actual	424,543	98,057	23.1%	11.8%
Greenville, South Carolina	Aspirational	834,277	192,543	23.1%	5.3%
Greensboro, North Carolina	Actual	730,342	166,885	22.9%	4.7%
Rochester, New York	Actual	1,081,126	246,737	22.8%	6.8%
Akron, Ohio	Actual	704,979	160,883	22.8%	3.5%
Southwest Michigan		778,205	176,062	22.6%	-1.5%
Knoxville, Tennessee	Aspirational	843,268	186,706	22.1%	1.7%
Peoria, Illinois	Actual	380,163	82,594	21.7%	1.1%

Source: U.S. Census Bureau, American Community Survey

more work and laboratory space for high-tech startups in a downtown building. And, this past July, Vice President Joe Biden announced that a Rochester-based consortium won a national competition to develop a \$600 million photonics research, incubator, and manufacturing operation in the former Bausch & Lomb headquarters, which is expected to generate thousands of jobs. Rochester's highly-educated workforce and the region's research capabilities played a critical role in landing the project.

A 2013 Brookings Institution report ranked Rochester 13th among U.S. cities in innovation, based on the number of patents issued per million residents.

A 2013 Brookings Institution report ranked Rochester 13th among U.S. cities in innovation, based on the number of patents issued per million residents. In 2010, the *Daily Beast* ranked Rochester 10th among America's "smartest cities," based on factors like percentage of college degrees, the presence of colleges and universities, and purchase of nonfiction books. *Forbes* has also listed Rochester among the nation's leading metro areas in recent job growth for Millennials.

Millennials themselves are definitely taking notice. Rochester's Millennial population grew by 6.8 percent from 2009 to 2013.

"Millennials have more and more reason to stay," Zimmer-Meyer said. "Things are definitely in motion."



HUNTSVILLE, ALABAMA

A region that during World War II served as a blue-collar center for chemical munitions production has pivoted to become a leading hub of diverse technology.

Built on the shoulders of the defense, aerospace, and biotechnology industries, Huntsville makes a 2015 *Bloomberg*

mer-Meyer, president of the Rochester Downtown Development Corporation.

Greater downtown Rochester is today under transformation, as dozens of high-tech companies and other firms remake the city in an area known as the Downtown Innovation Zone. A nonprofit incubator called High Tech Rochester has assisted more than 1,000 entrepreneurs and nearly 100 startups since the late 1990s.

Growth announcements keep coming. In 2014, High Tech Rochester obtained a \$5 million state grant to develop

Business list of “The Unlikely Cities That Will Power the U.S. Economy,” with 16.7 percent of its workforce in the fields of science, technology, engineering and math (STEM)—the third highest in the country, well above even Boston or Seattle.

In 2012, Huntsville ranked seventh in leading “creative class” metropolitan areas, belying the fatalistic notion that “geography is destiny.” In 2014, the city launched the Huntsville Biotech Initiative to further promote the city’s burgeoning biotech industry. Smaller high-tech firms are also capitalizing on Huntsville’s smart workforce. Intuitive Research and Technology, an aerospace engineering and analysis company, was named 13th on *Fortune Magazine*’s “100 Best Workplaces for Millennials” list. Nearly a third of the company’s workers are Millennials.

At the same time, rising demand for housing from Baby Boomers and Millennials is sparking construction across downtown Huntsville, including stylish downtown projects like The Avenue, boosting The Rocket City to number two in the nation in Millennial home purchases.

No wonder Huntsville’s Millennial population rose 11.8 percent between 2009 and 2013.



GREENVILLE, SOUTH CAROLINA

At the foothills of the Blue Ridge Mountains, Greenville suffered through the collapse of the textile industry in the 1970s and 1980s. Today, it is notable for its diversified economy and a Millennial-friendly lifestyle.

The region is home to Michelin North America, an R&D facility that employs 4,000. Lockheed Martin makes precision aircraft components. Greenville Health Systems includes five medical and research campuses and 14 medical residency programs.

In the heart of downtown, Falls Park, on land reclaimed from the textile industry, is a hub of new trails and bridges that have spurred development including a hotel, high-rise housing, and historic preservation. The park’s most notable feature is a 355-foot pedestrian bridge that curves along a waterfall on the Reedy River. Empty brick textile mills in Greenville are now high-end condos.

In 2015, *Forbes Magazine* named Greenville the 13th best city in the nation for young professionals. Greenville also ranks fifth nationally for cycling, which is valued by Millennials.

Greenville’s regional Millennial population grew by 5.3 percent from 2009 to 2013.



OMAHA, NEBRASKA

A region once known for stockyards and railroading is home to Warren Buffett, great steaks, and an increasingly diverse economy attractive to Millennials. Omaha’s economic assets include a healthy mix of banking, insurance, telecommunications, construction and transportation firms, and Berkshire Hathaway, Buffett’s multinational conglomerate holding company. It is also home to major research hospitals, the University of Nebraska Medical Center and Creighton University Medical Center.

And its once-sleepy downtown has awakened, rejuvenated by initiatives like a \$50 million project on a sprawling surface parking lot known as “The Yard,” with plans for a hotel, apartments and an international training facility for Kiewit Corp., one of the largest construction and mining contractors in the world. Nearby, work is underway on the \$205 million Capitol District to include a 333-room Marriott Hotel, 225 apartment units and 125,000 square feet of office. Both of those developments come on the heels of the 2011 opening of TD Ameritrade Park just north of downtown, which is home to the College World Series.

Omaha’s Millennial population grew 4.1 percent between 2009 and 2013.

Like other Southwest Michigan peers, Omaha does well in a variety of rankings. In 2015, OnlineColleges.com ranked Omaha as the second-best city for college Millennials, behind only Austin, Texas. Omaha is the best city in the country for average commute time, and second best for cost of living and unemployment. And a growing music scene puts Omaha at sixth nationally for entertainment options,



HEIDI ZIMMER-MEYER PRESIDENT,
ROCHESTER DOWNTOWN DEVELOPMENT
CORPORATION

ahead of Boston and Minneapolis.

For business, low startup costs, modest cost of living, and access to a broad talent pool recently elevated Omaha to third on *CNN Money's* list of "Ten Best Cities to Launch a Startup."

Omaha's Millennial population grew 4.1 percent between 2009 and 2013.

WHAT SOUTHWEST MICHIGAN CAN DO

The lessons are clear from peer regions and national demographic studies. To grow and diversify the Southwest Michigan economy of the future, the region needs talented Millennials. To get them, it's important to understand what Millennials want.

Millennials are attracted to technology and education. Like no other generation in history, Millennials have been enveloped in technology for their entire lives. They grew up with the Internet and smart phones and demand a strong telecommunications infrastructure. They seek higher education in record numbers and surely will for their children, too. And that's an area where Southwest Michigan can truly differentiate itself. Michigan, like many other states, has cut investment in higher education and thus threatens to put college out of reach of many younger Millennials and their future families. In contrast, this region's Kalamazoo Promise provides a truly nation-leading opportunity. Studies have shown that The Kalamazoo Promise, in its first decade, has increased the likelihood of a high school student earning a college degree by one-third. Continuing to build the region's highly educated talent base is "the single biggest predictor of whether we're going to have a broad middle class," said Lou Glazer, president of Michigan Future Inc., an Ann Arbor-based nonprofit economic research organization.

Millennials are attracted to culture and creativity. From the bike paths of Greenville to the music scene in Omaha, Millennials are moving to places where they can be entertained and express their own creativity in their work. Witness the story of Kalamazoo's Daniel Proczko. The more things Millennials have to do when they're not working, and the more creatively they can express themselves as they earn their livings, the more of them a region is likely to attract.

Millennials are attracted by mobility.

From their migration patterns to their commute preferences, Millennials are highly mobile. Accessible air travel is important to provide Millennials with easy access to their sometimes-distant networks of friends and family, and their adventurous, bucket-list destinations. And public transit is often a Millennial's preferred mode of daily transportation. "Millennials are looking for regions and cities that provide walkability,

have bike lanes and are bike friendly," said noted Michigan demographer Kurt Metzger. Recent voter approval for more frequent bus runs and late-night service by Kalamazoo Metro Transit is a positive step. Completion this year of a 1.5-mile connection from downtown Kalamazoo to the Kalamazoo River Valley Trail should also appeal to Millennial cyclists.

Millennials are attracted to downtown living options. Look again at the growth in downtown Rochester, downtown Huntsville, and downtown Omaha.... The more residential development Southwest Michigan can attract to its downtowns, the more highly-talented Millennials are likely to fill those residences.

Millennials are attracted to jobs and opportunity. As our postcards from peer regions illustrate, Millennials also value the obvious—jobs and a chance at prosperity. "Without some employment prospects, even the coolest Millennial won't stay for long," said Michigan State University economist Charles Ballard. In that regard, Southwest Michigan has some encouraging news as its economy has rebounded pretty well from the depths of the Great Recession. But that revival could be jeopardized if regional firms cannot find qualified workers to fill openings. According to Pure Michigan Talent Connect, there were nearly 10,000 job openings in the region in September 2015—many in skilled trades and advanced manufacturing. In that respect, the region's competitive advantage lies not only in more talent with traditional college degrees but also in attracting workers to the region's well-paying advanced manufacturing and skilled trades opportunities. "There are still occupations that don't require a bachelor's degree to have a middle class life," said the W.E. Upjohn Institute's Hershbein. "As a skilled electrician, you can make \$60,000."

Pursuing all of these strategies and more will be important in Southwest Michigan's quest to fill its future talent needs with Millennials. But what if the region fails to do so? What if Millennials continue to choose places like Huntsville and Omaha over Kalamazoo, Coldwater, St. Joseph, Three Rivers or one of Southwest Michigan's other numerous attractive small towns? What if Southwest Michigan employers can't find the Millennial talent they need to continue producing, serving customers, and innovating as the Baby Boomer workforce retires?

These are questions that demand the attention of this region's business and public sector leadership.

"Our region's workforce is on pace to lose tens of thousands of Baby Boomers who may be thinking of retirement in the near future," said Southwest Michigan First CEO Ron Kitchens. "How are we going to make up that difference? Our region can't lose those jobs when those Baby Boomers retire or move away."



TOP: KURT METZGER DEMOGRAPHER
BOTTOM: CHARLES BALLARD ECONOMIST, MICHIGAN STATE UNIVERSITY

TIPS OF THE MORTGAGE LOAN PROCESS

DO THIS, DON'T DO THAT

DO get pre-approved

Less than **10%** of buyers who got a mortgage in 2012 got loan preapprovals



DON'T go house hunting with no idea how much house you can afford



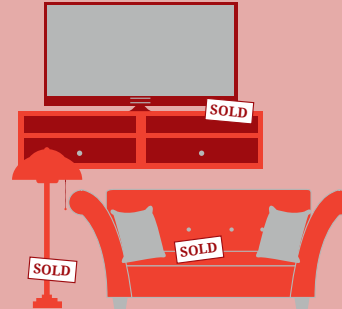
The rule of thumb is to aim for a home that costs about **2.5** times your gross annual salary

DO start a savings plan

Approximately **62%** of Americans have less than **\$1,000** in their savings accounts



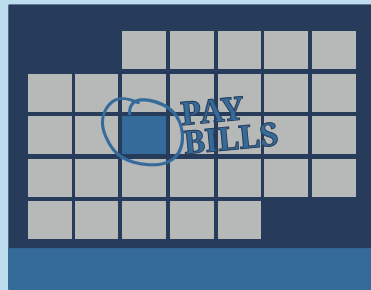
DON'T make any major purchases such as a new car, or new furniture



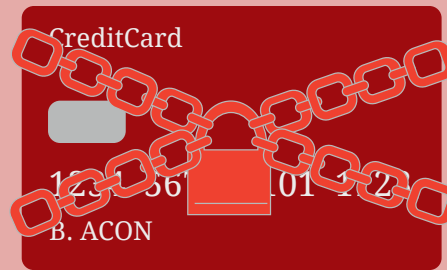
A single inquiry on your credit report typically impacts the score by **1 to 5** points

DO make timely payments on your rent, credit cards or lines of credit

Payment history accounts for **35%** of your credit score and is the biggest factor



DON'T open or close existing lines of credit without consulting a professional



Amounts owed on lines of credit make up **30%** of your credit score

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jobs are currently open in the region.
Pure Michigan Talent Connect, December 2015

Like you, we're passionate about economic growth in Southwest Michigan! One of the ways we can work together to ensure a strong and steady future for our region is by sharing great experiences with our emerging leaders. By posting your available internships, you're creating opportunity for the leaders of tomorrow and giving your organization access to amazing talent.

SOUTHWEST MICHIGAN WORKFORCE FORECAST

Nielsen, Southwest Michigan Workforce Demographic Snapshot 2015

45%

BABY BOOMERS

In 2015, almost **33%** of the U.S. workforce, including **48%** of supervisors, is eligible to retire.
U.S. Social Security Administration

On average, **10,000** Baby Boomers retire every day in the U.S.
U.S. Social Security Administration

28%

GENERATION X

This U.S. workforce segment can only grow from immigration or a significant return of those displaced during the Great Recession to the labor market.
Pew Research Center, May 2015

27%

MILLENNIALS

More than one-in-three U.S. workers today are Millennials. They will surpass Generation X to become the largest share of the U.S. workforce by the end of 2015.
Pew Research Center, May 2015

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COVER STORY VIEWPOINT

LINDSAY TJEPKEMA PRESIDENT, BLUEPRINT MARKETING | INDIANAPOLIS, IN

Millennial Shock: Worth the Culture Shift

Entitled. Lazy. Disloyal. Impatient. Spoiled. Lacking communication skills.

These are just some of the words used to describe the 54 million members of the generation as they began graduating from college and entering the workforce just over a decade ago.

My, how Millennials have proved this stereotype to be wrong. As a Millennial, myself, I may be biased, but it seems that words like ambitious, entrepreneurial, courageous, savvy, innovative, adaptable, and strong have proven to be much more accurate descriptors. Millennials, today's 18 to 34 year-olds, are changing the way businesses operate and, indeed, how the world works.

Millennials were raised an age of unparalleled connectedness, thanks to technology and media, but also in a world of uncertainty and insecurity in the wake of September 11th and the Great Recession. These massive shifts in our world, combined with the level of attention and support provided by our Baby Boomer parents, has created a generation of strong, independent, innovative thinkers who thrive when given opportunities to grow through challenges.

Today, perhaps more than ever before, businesses are adapting to their new Millennial employees instead of pushing newcomers to assimilate to them. Why? It could be because employers don't have much choice. After all, Millennials have officially become the largest generation at work today, making up one-third of the American workforce, according to Pew Research. But I like to think that there is a better reason; that it's because the changes introduced by Millennials are making workplaces better, more productive, and happier.

MILLENNIAL MOVEMENTS: HOW THEY'RE CHANGING THE WORKPLACE CULTURE.

According to Deloitte's Human Capital Trends 2015 survey of more than 3,300 global business and human resources leaders, "Culture and Engagement" rose from an issue that barely appeared on last year's report to the most important issue in this year's study. Nearly 90 percent of companies surveyed identified it as their top challenge.

It's no coincidence that culture and engagement are also a top priority for Millennials. And as a result, two-thirds of these companies say they are now updating their engagement and retention strategies.

But what changes should be made to achieve a culture that will attract and retain Millennials? According to the inaugural list of *Fortune Magazine's* 100 Best Workplaces for Millennials, companies are incorporating some of the following preferences of this powerful generation:

- Flexible scheduling (76% of companies on the list versus 63% of other companies)
- Telecommuting options (82% versus 74%)
- Paid sabbaticals (15% versus 11%)
- Paid volunteer days (46% versus 39%)
- Health and fitness options like massages (65% versus 26%) and fitness classes (70% versus 24%)

WHY MAKE THE EFFORT?

The cultural changes demanded by Millennials may seem severe, particularly for some more traditional companies. This begs the question, is it worth it?

Yes.

Not only is adapting required for ongoing success. According to an article in the *Financial Post*, Millennials will make up 50 percent of the workforce by 2018 and 75 percent of it by 2025—it's also essential for your brand. After all, perhaps the most powerful impact we've made on the business world so far has to do with branding.

Because we are always connected, Millennials expect businesses—including our employers—to always be connected and readily available, too. Millennials are setting incredibly high standards for brands. We expect them to be

It's no coincidence that culture and engagement are also a top priority for Millennials. And as a result, two-thirds of these companies say they are now updating their engagement and retention strategies.

consistent and genuine, starting with the logo, and moving all the way through marketing, product development, customer service, and corporate culture.

What this translates to as a business is employees working hard to ensure that the mission of the company is consistent with public perception of the brand and that all aspects of the business are united, delivering a flawless, transparent, always-on customer experience. You can't argue with that.

MAKE THE INVESTMENT

So how do you harness the ambition, innovation, and drive of Millennials in a way that is worth a complete redesign of your corporate culture? Invest in them.

Millennials do not aspire to climb any corporate ladders. Instead of staying and growing within one company over many years, we Millennials take advantage of opportunities to advance our careers and expand our skill sets and expertise with new positions with different employers every couple of years.

This can be scary for employers who fear that they won't see a return on their investment in Millennials. This perspective is understandable, but it's time for a shift. You've heard about the scenario where a CFO asks the CEO, "What if

CONTINUED ON PAGE 54

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COVER STORY VIEWPOINT

BRAD LOMENICK AUTHOR OF H3 LEADERSHIP | ATLANTA, GA

Keys for Leading the Next Generation

How do I effectively lead young leaders today? How do I effectively influence the 20-somethings on my staff? This is a question I'm asked quite often, whether about 20-somethings or more generally the Millennial generation, primarily those born in the early 1980s and now firmly entrenched in the workforce.

I have to admit—I don't always get this right. As a 100 percent Gen Xer, my tendency is to lean away from several of these points, and lead how I've been led over the years by Boomer and Busters. But I'm working on it...

So with that said—here you go—a few thoughts on leading young leaders today:

Create connections with them. Relationships are first with young leaders today. Create a family work environment. Relationship before opportunity. Work, family, and social are all intertwined, so make the work environment family-oriented. Make friends with them. Actually listen to them. Create connection and community with and for your team. Create opportunities for quality time, both individually and corporately.

Give them freedom with their schedule. I'll admit, this one is tough for me. And provide them projects, not necessarily a career. Career is just not the same anymore.

They desire options. Just like free agents. It's now a free agent nation, and mobility and working from anywhere are now normal.

Vintage, sustainable, local, raw, and original are valued higher than slick and polished.

Deeper purpose and meaning must be clear and evident. Calling and a connection to vocation matters. Create opportunities for your team to move towards their true purpose, calling, and "sweet spot."

Make authenticity and honesty the standard for your corporate culture. Millennials are cynical at their core, and don't trust someone just because they are in charge. Authentic, vulnerable, transparent, and honest wins today, largely because young leaders have grown up in a world of fake, and are starving for the true and real. Young leaders clamor towards authentic and honest leaders.

Cause is important. Tie in compassion and justice to the "normal." Causes and opportunities to give back are important. You must be aware and concerned and focused on creating a triple bottom line.

Remove hierarchy. Organizations in general are moving towards flat management structures. You must be both beside your team, as well as out in front. You must be in the trenches with your team, not in the corner office sipping on spritzers or the ivory tower espousing wisdom. Instead of command and control, today's leaders truly connecting with the next generation have a style that is built on coaching, development, connection, and inspiration, instead of command, control, and being a boss.

Embrace social media. It's here to stay. Everything is now social. Social media now dominates, and gives instant opportunities for influence. All things social are the foundation for life and leadership. The next generation is more tech savvy than any other generation ever. Technology is the norm. XBOX, iPhones, laptops, iPads are just normal. If you want a response, text first, then DM (Direct Message). Then send a Facebook message. And maybe make a call. Issuing a press release? Now Twitter or Instagram or Facebook is your go-to outlet, instead of a formal press release through "proper" media outlets.

Lead each person uniquely. Don't create standards or rules that apply to everyone. Customize your approach (I'll admit, this one is difficult too!). And provide instant and consistent feedback. Young leaders want to know how they're doing on a regular basis, so give them input and create greater accountability systems and measurements.

Millennials are not as interested in "climbing the corporate ladder," but instead more concerned about making a difference and leaving their mark. The why is just as important as the what. Entrepreneurial, do-it-yourself (DIY) is now normal. Vintage, sustainable, local, raw, and original are valued higher than slick and polished. A makers' mindset and mentality says I want to be part of the process, and values empowerment more than entitlement.

Give them opportunities early with major responsibility. You must be willing to give over responsibility and authority. Young leaders don't want to wait their turn. They want to make a difference now. And, they'll find an outlet for influence and responsibility somewhere else if you don't give it to them. Empower them early and often. Allow them to be part of the ideation and decision-making process: brought in means bought in. Allow young leaders to be part of building it.

Partnering and collaboration are important. Millennials are not interested in drawing lines. Collaboration is the new currency, along with generosity. It's as much about the larger win as the personal gain for young leaders. They tend to have an abundance mentality instead of a scarcity mentality. Building bridges is normal, and collaboration rules over competition.

Not about working for a personality. They're not interested in laboring long hours to build a temporal kingdom for one person. But, they'll work their guts out for a cause and vision bigger than themselves.

Deeply desire mentoring, learning, and discipleship. Many older leaders think Millennials aren't interested in generational wisdom transfer. Not true at all. Coach them and encourage them. Younger lead-

CONTINUED ON PAGE 54

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NAME	LAST PRICE	CHANGE
AMERICAN AXLE &...	22.15	-0.22 (-0.98%)
EATON CORP PIC	55.9	-0.46 (-0.82%)
FLOWSERVE CORP	46.24	-0.19 (-0.41%)
GRAPHIC PACKAGING...	13.65	-0.14 (-1.02%)
KADANT INC.	41.05	+0.64 (1.58%)
KAISER ALUMINUM CORP.	82.81	+0.85 (1.04%)
PNC FINANCIAL SERVICES...	95.18	+0.50 (0.53%)
PARKER-HANNIFIN CORP	101.81	-0.80 (-0.78%)
STRYKER CORPORATION	97.16	+0.37 (0.38%)
TARGET CORPORATION	77.16	+0.95 (1.24%)
WHIRLPOOL CORPORATION	156.08	+0.59 (0.38%)
PFIZER INC.	33.78	+0.13 (0.39%)

Source: Oak Point Financial
Date: November 16, 2015

STOCKS

HOUSING

AVERAGE INTEREST RATE FOR 3RD QUARTER 2015
(FREDDIE MAC FIXED RATE 30-YEAR):

3.95%

AVERAGE PRICE OF HOMES SOLD THROUGH Q3:

\$166,181

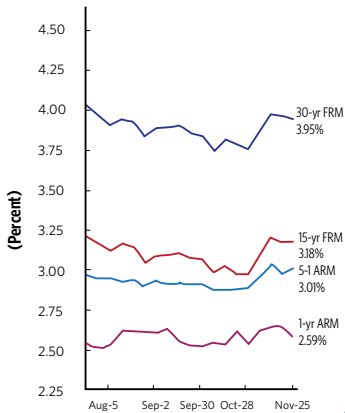
NUMBER OF LISTINGS THROUGH Q3:

6,706 UNITS

NUMBER OF HOMES SOLD THROUGH Q3:

4,221 UNITS

FOR KALAMAZOO COUNTY AND PORTIONS OF CALHOUN, BARRY, ALLEGAN & VAN BUREN COUNTIES.

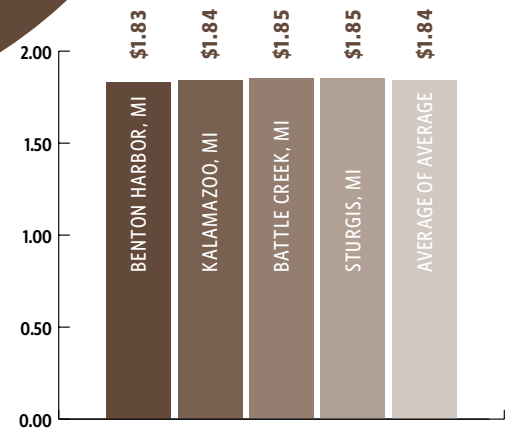


Source: AmeriFirst Home Mortgage
Date: November 2015

UNEMPLOYMENT

COUNTY	LABOR FORCE	EMPLOYED	NOT EMPLOYED	RATE
BERRIEN	73,751	70,667	3,084	4.2%
BRANCH	19,147	18,381	766	4.0%
CALHOUN	64,937	62,284	2,653	4.1%
CASS	24,161	23,183	978	4.0%
KALAMAZOO	130,808	126,325	4,483	3.4%
ST. JOSEPH	29,347	28,332	1,015	3.5%
VAN BUREN	35,693	33,930	1,709	4.0%
REGION TOTALS	377,790	363,102	14,688	3.9%
MICHIGAN	4,757,000	4,543,000	214,000	4.0%
USA	157,340,000	149,766,000	7,573,000	4.8%

Source: Michigan Department of Technology, Management & Budget, November 2015, Not Seasonally Adjusted



Source: Michigan Gas Buddy
<http://www.michigangasprices.com/GasPriceSearch.aspx>
Date: December 4, 2015

AT THE PUMP

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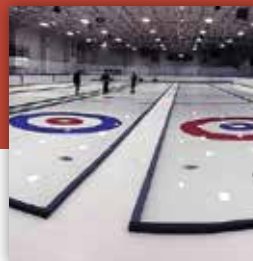
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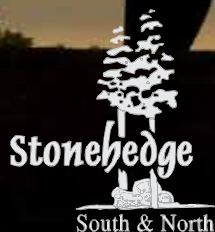
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39 Families.

OWENS PRODUCTS KNOWS THE TRUE MEANING OF FAMILY

“Thirty-nine families depend on me and the team at Owens Products to make the very best decisions that we can, so that they can stay employed. I don’t take that lightly,” says Gary Kirtley, CEO and owner of Owens Products.

Most companies describe their team members as employees. Owens Products defines theirs by the number of families they serve.

It’s this way of thinking that has kept the company going strong from its Sturgis, Michigan location for the past fifty years. The company was created in 1965 to manufacture its version of the fifth wheel recreational trailer. Diversification has always played a role in Owens Products’ ongoing success. For example, its fifth wheel business evolved into the design and manufacture of an aluminum running board in 1977 to help trailer owners reach their trailer hitch. Things have taken off from there.

The company’s aluminum technology has allowed it to enter markets other than automotive. With its distinctive diamond tread, you might instinctively recognize the company’s tool boxes or specialty dog boxes mounted on pickup trucks as they pass by on a highway or back road.

Kirtley retired as Executive Lieutenant from the Kalamazoo Department of Public Safety in 2006 before taking on the lead role at the Owens Products. He wasted no time in using his past experience to affect this company’s future. “When I saw Owens Products’ product capabilities, I made an immediate connection with law enforcement. We were building dog boxes for the hunting industry. I asked, ‘Why aren’t we doing anything for the law enforcement industry to serve police canines?’” The company has since diversified its product lines, proactively marketing products to the law enforcement community. Its next growth market is military canine units.

Kirtley credits the 39 families who show up for work daily for the company’s success. From customer service to production, it’s real people who you’ll get on the phone or see pressing aluminum at Owens Products. As employers in St. Joseph County are in a battle for top talent with the county’s state-leading low employment, Kirtley takes care to nurture each member of his team.

Creative methods he employs to keep his families coming back are monthly lunches, summer steak barbecues, and well-deserved random tokens of thanks pulled from each family’s list of favorite things. A family is asked to fill out his or her own list upon hire. The list includes personal favorites of foods, snacks, drinks, restaurants, and gift certificates. When the leadership

“I want to continue to build this organization for the families that we employ. I hope my families know that I would give them the shirt off my back if needed,” reveals Kirtley.

team identifies someone who has gone above and beyond, that special someone is rewarded with something as small as a Dairy Queen Dilly Bar, bag of chips, or can of pop, or as large as gift certificate for a night out.

Kirtley is not afraid to invest in his own people either. “I want to continue to build this organization for the families that we employ. I hope my families know that I would give them the shirt off my back if needed,” reveals Kirtley. “Our people, our families, are our greatest asset. As the leader of Owens Products, it is my job to support them and grow our future together.”



STORY HEATHER BAKER
IMAGES MATT CARUSO

THE MILLENNIAL MINDSET

THE CROSS-GENERATIONAL EXPERIENCE

STORY PAMELA PATTON

ILLUSTRATION BAKHTIAR ZEIN SHUTTERSTOCK.COM

Today's organizations are in the unique position of having employees who span four generations. Each with its own perspectives, qualities, and traits. Each shaped by the historical and cultural events of their generation.

Paul Taylor of the Pew Research Center writes, "Demographically, politically, economically, socially, and technologically, the generations are more different from each other than any time in living memory." This generational showdown is reflected in the changing dynamics of the workplace as well. By 2020, Millennials will comprise approximately 46 percent of the

U.S. workforce, according to a University of North Carolina study. And by that time, Millennials will be filling leadership gaps at many organizations, as members of the Silent Generation and Boomers retire, and Gen X moves into upper management.

269 MAGAZINE caught up with some area Millennials as well as two Gen X managers to learn whether preconceptions—and possibly misconceptions—about Millennials ring true in Southwest Michigan.

Myth Millennials are digital addicts who want to do—and share everything online, without regard for personal or professional boundaries.

Fact Twenty-seven percent of Millennials never use their personal social media accounts for business purposes.

Mary Schabes, Organization Development and Learning Specialist at Bronson Healthcare Group, age 30, says, "If it takes more than a few minutes to write it or text



Silent Generation The smallest workforce subset, age 70+, were born before 1946. Their lives were shaped by the Great Depression, the New Deal, and World War II.



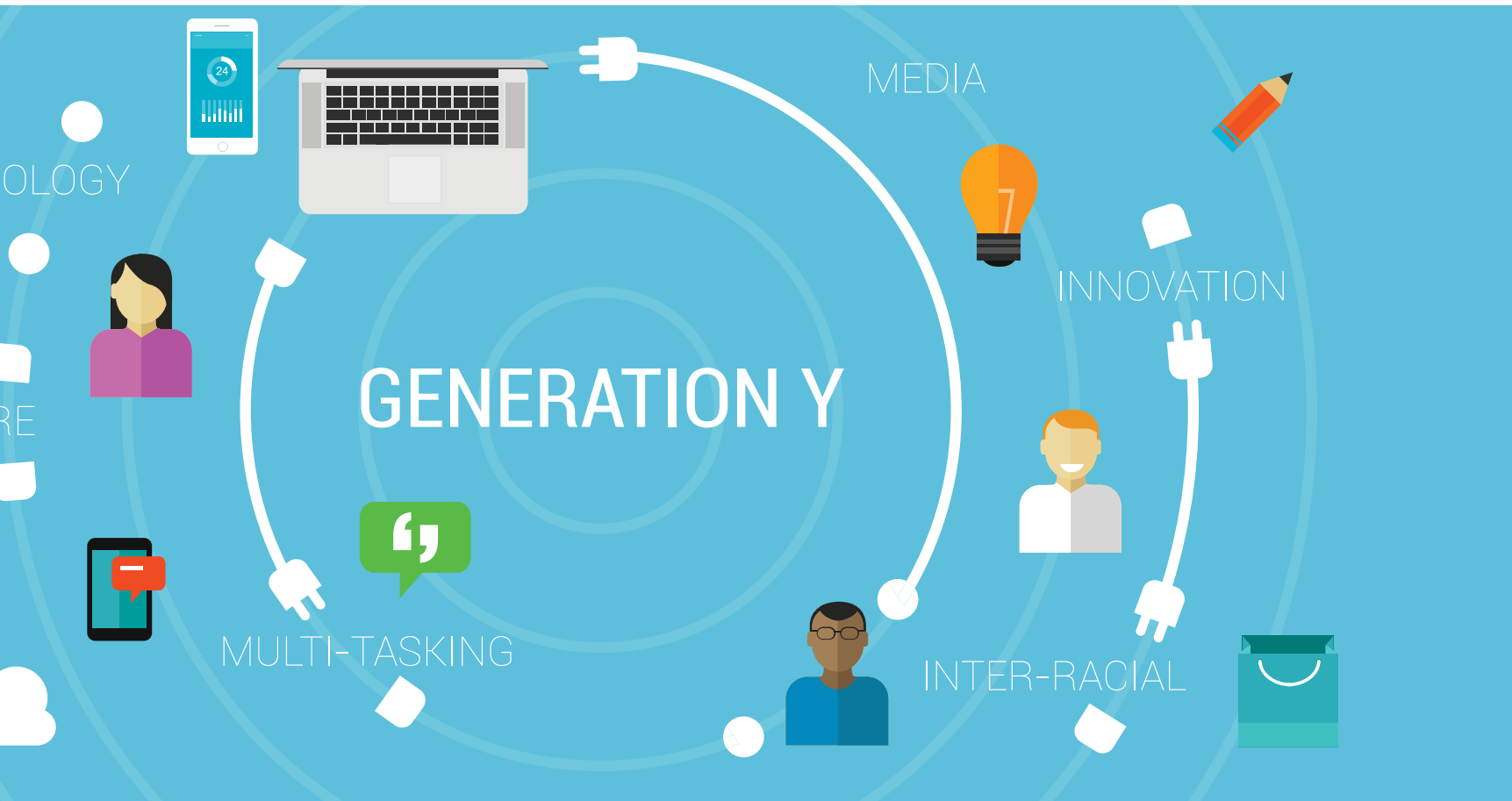
Baby Boomers Born between 1946 and 1964 with ages 51-69, Boomers may be the most famous generation in American history. Boomers value formality and are motivated by their work, rather than praise or rewards.



Generation X Between the ages of 35-50 and with birth dates ranging from the early 1960s to the early 1980s, Gen Xers, as they are "affectionately" called, began their careers anticipating they would work for several employers, but always in the same field.



Millennials Born between the early 1980s and 2000, they are sometimes called the Net Generation because they've never known a world without the Internet. Because this group of 18-34-year-olds grew up in the era of the 24-hour news cycle, they are used to receiving information quickly, perceive social media as a means of connecting and communicating, and aren't afraid to leave a job that doesn't mesh with their personal values.



it, I pick up the phone and call. I love talking face-to-face, so nothing is open to misinterpretation.” Samantha Miller, a 24-year-old intern at Oak Point Financial Group agrees, with one exception. “I prefer phone calls. My supervisor and I can’t text each other. We immediately misinterpret something ... especially with our age difference.”

On the other hand, Parikshit Atre, Customer Quality-Team Leader at Stryker Medical, age 31, prefers email. “Because Stryker is a large organization, I send a lot of emails. My tone is always respectful if I’m writing to an individual I don’t know. If it is somebody that I know, then it’s usually getting to know their [communication] style first. That usually helps to get to a more collaborative communication style faster.”

Myth Millennials feel entitled.

Fact Millennials grew up in a time of grade inflation, sports where everybody wins, and everything is a negotiation. They’re not entitled; they just don’t know any other way.

Millennials don’t start projects until they understand why it’s relevant to a bigger picture. They want to understand the impact of their work.

Schabes says, “Give me something that’s meaningful, tell me how I’m impacting a greater good, tell me why what I do is important, and then I’ll do whatever it takes to get it done as long as I know it’s meaningful. And give me timely and real feedback. Make sure I can measure how I am doing. I want to know if I’m meeting the expectation, or is there a need to adjust something to improve.”

Arte adds, “A few years ago, when workers were given an assignment, they figured out how to do it. Why they needed to do it wasn’t always communicated. Millennials prefer that their supervisors start with the why. Then they can ask, ‘Is there a better way to do this? A smarter way?’ Perhaps that’s why we come across as arrogant. We want to know that what we’re doing matters.”

Myth Millennials are referred to as lazy, addicted to social media, and irresponsible.

Fact A September 2015 study by the Pew Research Center reveals that Millennials are the least likely generation to describe themselves as “hardworking.”

Lauren Stiller Rikleen, author of *You Raised Us—Now Work With Us* notes that Boomers raised Millennial children to be self-confident, ambitious and assertive; yet when Millennials bring those characteristics into the workplace, management sees only the flip side: overconfidence, entitlement, and narcissism. Rikleen suggests an attitude adjustment for both generations. Millennials need to be able to take constructive criticism, and supervisors need to give feedback regularly, not just at the once-a-year performance review.

CONTINUED ON PAGE 55



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RHINO MEDIA: WHERE STORIES ARE TOLD

A CONVERSATION WITH **KEVIN ROMEO** CO-FOUNDER & OWNER

WHAT THEY DO We consider ourselves brand storytellers for our clients, and we also consider ourselves an entrepreneurial startup venture with our own ideas.

LOCATION Corner of Rose and Kalamazoo at 344 North Rose, in downtown Kalamazoo.

NUMBER OF EMPLOYEES 14

THE VIBE We moved here because we love the vibe, and how open it was. There is something about having open space to have more conversation or do things in a non-typical way. The ability to rearrange is key. We can host an event or host a party. It's collaborative, flexible, and fun.

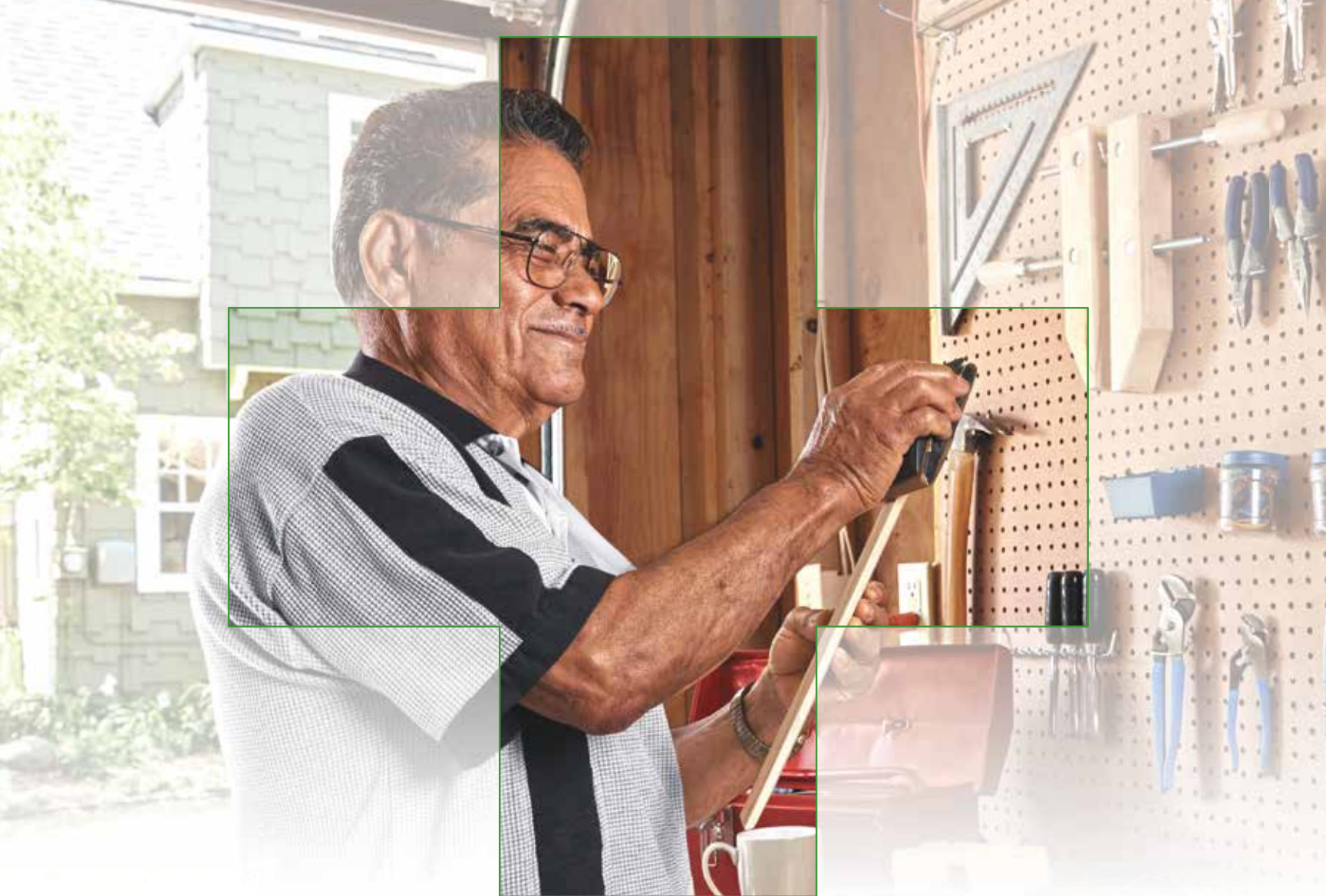
SIZE 4,000 square feet total. The lower level is 2,300 and the second floor is just over 1,700.

BACKSTORY We had a connection to a guy who is a patron at Paw Paw Brewing Co. My band plays there a lot and he would come to see us. He just loved learning about what we do, and he started pursuing us to move into this space because he's the guy in charge of tenant management.

We rented the first floor and then over the last couple of years, we were overgrowing the space. It felt like people walked in and they were immediately in your work space. Then, an apartment above us, that has a very similar feel, became available. We rented the apartment and now all of our work space is up there. The downstairs is for meetings, shoots, creative sessions, and workshop type stuff. Plus, we rent it out, so others can enjoy our experience.

THE SPACE SAYS We're very relational and we think creatively and we integrate creativity in all of our decision-making. We want to be known as an influencer and a leader in making Kalamazoo better.





Before his stroke, my dad was strong as an ox. And now he is again.

“When I first saw my dad in the hospital, I was so scared. He wasn’t able to walk, talk or even feed himself. I knew immediately that we needed to transfer him to Bronson Methodist Hospital — even though he lived more than 200 miles away. I work with the Bronson Neuroscience team and I knew that his best chance of recovery would be here. Today, my dad can do everything that he did before. He’s building stuff. He’s driving. He is just full of life. I’m so proud of my dad for how he’s come through this. And I’m so thankful to Bronson for the care he received. I’ll be forever grateful.”

Tish, Battle Creek, Michigan
Daughter of Placido, Saginaw, Michigan

► To learn more about Placido’s story and the benefits of choosing Bronson for care, visit bronsonpositivity.com/stroke.

 **BRONSON** POSITIVITYSM



Financial Fitness at Any Age

STORY PAMELA PATTON
IMAGE WAVEBREAKMEDIA
 SHUTTERSTOCK.COM

What image comes to mind when you think of wealth management? The Charles Dickens' character Ebenezer Scrooge? Or, maybe it's Mr. Potter in the 1946 film It's A Wonderful Life? Well, if you imagine stuffy old bankers in three-piece suits, then your vision is as outdated as those notorious villains.

Nothing could be further from the truth at Greenleaf Trust. In May 2015, the company was named by the Center for Generational Kinetics as one of the best places to work for Millennial employees in America. The list, which comes on the heels of news that Millennials are now the largest workforce in America, is the first of its kind to identify companies that excel at recruiting, developing, and retaining top Millennial performers.

Andrew Riker, a Greenleaf Trust Wealth Management Advisor, says that Millennials are financially fit, too. "I think Millennials are pretty good savers. Millennials prefer to live within their means. They live within their means and delay some gratification. Millennials are on top of things better than past generations."

He continues, "Baby Boomers' parents saved because they lived through the Great Depression. Boomers didn't live through that, so they were spenders. But consider this: Millennials understand the 2008 recession because they saw what happened to their parents. It's made them more cautious."

"2008 served as a financial wake-up call for many Americans. We don't like to wait for things that we want—we want them now. Anytime there's been a huge crash in the market there's been a lot of debt built up, whether it be household debt,

related to housing, or leverage on the stock market. People start de-leveraging after market crashes and pay down debt. As the market and economy have recovered, we've seen a little bit of an increase in debt in more recent years, and debt's not necessarily bad. It's good; it helps the economy. It becomes a problem when people get to a point where they have too much debt, and they can't control it."

So what's the average consumer to do? Riker recommends a well thought-out financial plan—which many people do not have.

"We take a holistic approach to wealth management and look at the complete personal financial planning spectrum, and that includes insurance planning. We typically recommend an umbrella liability policy for clients because they have wealth that needs to be protected. It's important to have your assets covered should something happen and you're sued."

Riker also recommends term life insurance, especially to younger clients, since it's relatively inexpensive for younger people who may be thinking about having a family. But it's also important for older clients or anyone who is going to leave a financial burden when they pass on.

A big part of financial wellness is making—and sticking to—a budget. "You need to be aware of your income and your outflows and develop a plan, and make savings and financial goals part of that plan," Riker recommends.

"We're constantly talking about goals when we're talking with clients, so we're asking questions like, 'What do you want your wealth to do for you? How do you envision retirement? Do you want to pass on wealth to your heirs? Do you have any charitable desires, causes that you'd like to leave money to now or in the future at your passing?' The goal aspect of planning is very important."



ANDREW RIKER GREENLEAF TRUST
 WEALTH MANAGEMENT ADVISOR

CONTINUED ON PAGE 55

RICH SHERIDAN:
Joy
IN THE ROOM

The Menlo Innovations culture bounces joy around like a ping pong ball.

Joy. That feeling of great pleasure and happiness resulting from success, good fortune, or a sense of well-being. What does it look like? A child with ice cream cone. A college graduate waving a diploma. A smiley face with tears melting out of the corners of its eyes.

Yes. If you have a smart device, you know that emoji meaning joy. It's what Oxford Dictionaries picked as the 2015 Word of the Year and, yes, it's a pictograph. The most widely used one too, according to the mobile technology business specialist Swiftkey, as that single emoji counted for 17 percent of all emojis texted in the U.S. this past year.

Joy. People crave it in their everyday life. Why? It makes them feel good. There's a body of research associating health with joy. For example, those who rate in the upper

“We are here specifically to delight the people who will one day use the software we design and build with our hearts, our hands, and our minds.”

levels of happiness on psychological tests develop about “50 percent more antibodies than average in response to flu vaccines,” according to Dr. Richard J. Davidson, the William James and Vilas Professor of Psychology and Psychiatry at the University of Wisconsin-Madison. Other joyful mental states like happiness, hopefulness, optimism, and contentment also appear to reduce the risk or limit the severity of cardiovascular disease, pulmonary disease, diabetes, hypertension, upper-respiratory infections, and the common cold.

What makes people joyful? While scientific research has yet to find the answer for bottling and sale on shelves, a few things are known. For starters, research shows the best indicator of a person's happiness to be the quality of close relationships. Whether one's relationships are romantic, friendly or familial, the happier one is in social engagements, the happier one is in general. Other things bringing joy include hobbies, volunteering and a well-loved job. A job?

Can a job really bring joy?

Rich Sheridan believes so. The author of *Joy, Inc.* and CEO, Chief Storyteller and co-founder of Menlo Innovations LLC, an Ann Arbor-based design and build business software firm, describes the company's 2001 foundation as one built on the business value of joy. “At Menlo, we believe it is possible to delight people with the work we do.

We're not just here to build or design software. We are here specifically to delight the people who will one day use the software we design and build with our hearts, our hands, and our minds,” says Sheridan.

Well, that sounds great for customers, but what about the 55-person staff who create those delightful software creations? Sheridan sheds some light, “To systemically produce that kind of joy in the world, we need some joy in the room.”

The first way that Menlo gets joy in the room is to “pump fear out of it.” One of the fundamental roles of Menlo leaders is to

keep fear at bay. Normal fears like “Are we going to be in business next year?” are OK as those things are what all companies should be afraid of. “What we don't do is use fear to motivate people,” Sheridan lets on.

The second thing Menlo focuses on is filtering out ambiguity. People don't

like to wonder what they are supposed to do during the day. Ambiguity leaves people on edge and creates anxiety. Think the fight-or-flight response—the physiological reaction that occurs in humans or animals when they perceive a harmful event is looming and threatens survival. Because of the way the body is wired, when people are afraid or anxious, their body behaves differently. Blood goes away from that big oxygen consumer, the pre-frontal cortex of the brain, and it goes out to the extremities so they can be ready to fight or take flight.

“Once people are in that mode, they can't develop trust towards another. They don't feel safe. The fundamental part of Menlo's culture is to collaborate. If we get enough collaboration going, we have teamwork. Once we have teamwork, we can get to, at least in our environment, what I believe virtually every company on the planet is seeking these days: creativity, energy, imagination, innovation, and invention,” offers Sheridan.

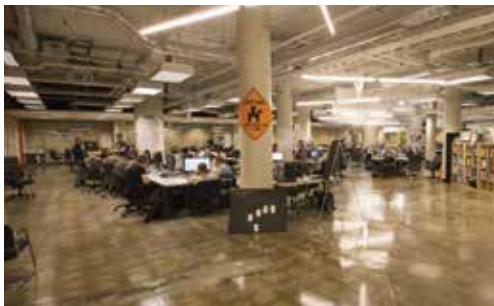


STORY HEATHER BAKER
IMAGES COURTESY OF
MENLO INNOVATIONS

Creating a culture like the one at Menlo requires a leader to steadfastly commit to four key areas.

Leaders don't rest on hierarchical authority in order to lead. At Menlo, the leadership team doesn't rely on titles to make the staff do what they are told or else they'll be fired tomorrow. That mentality never wins. "You might get people to behave physically the way you want them to behave, but you'll never capture their hearts," warns Sheridan.

Foster a culture that people actually believe in and connect to by sharing stories in ways to which the staff can relate. For Sheridan, it's his ability to tell his own personal story: "I started out in the programming world with youthful joy. Next, I went to my dark place of disillusionment where everything betrayed me. Then, I got back to joy." It's that openness that draws his staff to say, "I see where you're going with this, Rich. I want to join you and I want to be part of this."



Communicating with consistent optimism inspires others to stay with you in tough times.

People just want to hear that "it's going to be alright." People are naturally inclined to follow someone in whom they believe. A team watches their leader every second of every day to see if what he or she says equals what he or she does. Sheridan admits, "Look, I'm not perfect. I'll be inconsistent at times. But, the team will forgive me if the majority of the time they see consistency in my actions."



Be vulnerable. Vulnerability means leaving "the door in your mind open enough that, if some team member has the courage to walk in and deliver helpful criticism, you are open enough to hear it and thank them for their courage." This door policy is more open than the traditional "open door policy."

So, how does this all play out at Menlo? You're welcome to experience it live by booking a spot at www.menloinnovations.com/by-visiting/.



What will you see? Open and trusting culture in action, enjoyed by a team ranging in age from the early 20s to age 64.

Sheridan shares a memory, "I remember watching the 1976 Dr. Morris Massey video *What You Are Now Is Where You Were When*. We are influenced by where we grew up, when we grew up, and what was going on at the time. I think there are differences in work styles between age groups but the challenge is 'Can we revel in those differences rather

People are naturally inclined to follow someone in whom they believe.

than resist them?" Consider Millennials. "What I see in Millennials, having raised three of them, is that I believe they are shaped by their formative moment, which just like mine was a catastrophic one. For me, a Baby Boomer, it was Kennedy's assassination. Their formative moment was 9/11. This is a group, probably more so than other generation, who fundamentally believe they can make the world better because of that experience. When you insert that into your team, you've discovered gold."

You'll also see open physical space. Explains Sheridan, "We didn't build an open and collaborative workspace. We built an open and collaborative culture and allowed our work space to reflect it." The fact that there are no walls, offices, cubes, or doors says to the staff and the world, "We value transparency. We value collaboration. We value seeing each other every day and working together, shoulder to shoulder."

Relationships matter at Menlo as software engineers work in pairs. "These are introverted engineers. Yet, you hear laughter, conversation, and human energy because they're working together every minute of every day," says Sheridan who believes pairing works. Think airplane pilots, surgeons, police officers, fire fighters, or even parents of teenagers.

Then there's literally transparency of Menlo's workload on its "Work Authorization Board." Tasks are written on notecards and progress is monitored by colored sticky dots. "We are a software company that doesn't use software to plan our projects," reveals Sheridan. Humans are visual, tactile creatures and crave seeing achievement. "We simply take advantage of our team seeing the big picture as cards flip and turn."

At Menlo, you hear the word "joy" a lot. It's almost like a ping pong ball thrown around the open room. "As soon as I throw joy on the table, everybody's saying joy this, joy that. It's funny how infectious the word is," Sheridan jokes. "It was the 2015 Word of the Year, right? I'd like to believe Menlo had some small part in that."



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(269) How did I get here?

The Early Years

"My brother-in-law got me hooked on watching the CBS Morning Show with Charles Osgood. I have watched religiously since ninth grade; it's how I start my Sundays."

1987 | Graduated from Parchment High School

"I loved growing up here. My mother, Barbara, was just the perfect mom. She gave me unconditional love and supported anything I did. I grew up liking hair, so the first thing I did after high school was to get my cosmetology license. That was my artistic passion. I still have family here. It's a very grounding feeling for me to be here."

1989 | Obtained my Cosmetology License & started cutting hair

"When I started, we made our appointments on paper. We put people under the dryers. You could smoke in a salon. People didn't care about the environment. We didn't have computers. We had paper, and a little cash drawer. The innovations are exciting. You have to grab them and embrace them."

1996 | Completed Associate's Degree at Kalamazoo Valley Community College

1997 | Moved to Chicago

"I was interested in real estate finance and started working for a friend's real estate firm in Chicago. It's that one-on-one interaction—the same as cutting hair—that tied me in. So, I kept real estate clientele there and for the last 18 years, have split my time between Chicago and Kalamazoo."

I'm with the Berkshire Hathaway firm. We're the Home Discovery Team. We're a small team, and we've worked together for a very long time."

1997 | Met partner, Gregg Zgonena

2001 | Completed Bachelor's Degree at Loyola University

2003 | Founded Honoré Salon in Kalamazoo

"I've only thought about doing this business in this town. It never would occur to me to do it in Chicago. So many of my clients here have become family. It's such a great community, and when I come here it's like a recharge."

"When I started, I rented this tiny little place up in the Fifth Third Bank building, top

floor. It was 200 square feet with great views. It worked, and it was cute."

"I figured it out on the way; I'm a much better boss, and a much better business owner now than when I started."

2004 | Honoré Salon moves to current home: 146 South Kalamazoo Mall Street

"Honoré's focus is hair only. We do cut, color, hair extensions, a little facial waxing, but our main focus is just to deliver a great service."

2007 | Bought building in which Honoré Salon is located

2008-2009 | Then came The Great Recession

*"I had to make it through the recession. It affected real estate; it affected this business—and that was probably my biggest learning lesson. I rolled up my sleeves and worked my a** off; really hard. I looked at every expenditure everywhere. I grew up modestly, so I know rough times, and I'm not afraid of them. I still work over 50 hours a week. You've got to work hard these days."*

SHAUN MOSKALIK

PROPRIETOR OF HONORÉ SALON

2016 | Present

"Everything I planned along the way, but life kept throwing a differet turn, so I just kind of went in that direction. "How's that for a path?"

"My biggest joy is sharing my experience with younger people or new people in the business—giving people a chance. I had a lot of people in my youth give me a chance, and you have to give that back."

Community involvement

"We do a lot for the community. I don't do a lot of traditional advertising. I would rather do a coat drive for Communities In Schools. Whether we do raffles, donate money or donate haircuts, we try to get and stay involved in the community. So many people have been so good to us; that's why I do it. Right now, we're partnering with Art Hop, Communities in Schools, Allegan County Legal Assistance Center, Sylvia's Place, ASPCA, local public schools, etc."

TO READ THE FULL INTERVIEW, GO TO 269MAG.COM



“The Enemy of Leadership is Isolation.”

- RON KITCHENS

Congratulations, **(269) FLAGSHIP ISSUE!**

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Around (269) Angie Jackson

Chief Mixologist



I became a bartender to supplement my income when I moved to Chicago as a musician. Once I decided to focus on my bartending skills, I found the Academy of Spirits and Fine Service, then took the class to get the U.S. Bartenders' Guild certification.

ANGIE'S BAR BASICS

- **Vodka**
- **Gin**
- **Rum**
- **Tequila**
- **Whiskey**—*Michigan-made Journeyman Distillery Silver Cross Whiskey or Old George 100% Rye from Grand Traverse Distillery.*
- **Angostura bitters** — *The salt and pepper of drinks!*
- **Equipment:** *A good Boston shaker, mixing glass, Hawthorne strainer, bar spoon, and a good chef's knife.*

WHY SHE'S THE TRAVELING ELIXIR FIXER

The "Traveling" part is because I work with a lot of bars and restaurants within a three-hour radius to develop their beverage programs and train their bartenders. I chose "Elixir Fixer" as a tip of my medicinal hat because spirits were originally intended for therapeutic purposes.

ANGIE'S ADVICE

Know when to shake and when to stir! Cocktails that contain only spirits should be stirred. Cocktails that contain creams, juices and sugars should be shaken.

TO READ THE FULL INTERVIEW, GO TO 269MAG.COM



The Catalyst Elixir

Just like any typical catalyst increases the rate of a chemical reaction, the Catalyst Elixir offers an interesting twist on a cocktail as it allows a **base** mixture to adapt to **component** mixes to change with seasons or occasions. After creating the **base**, it may be mixed with ginger ale, club soda or other clear sodas with a few seasonal berries (blueberry is sensational in this drink!) For a spring or summer highball, add sparkling white wine for a twist on a brunch mimosa or celebratory occasions. The Catalyst Elixir is quite versatile to ever changing moods, occasions and seasons as well as availability of locally sourced ingredients. This is one versatile sipping elixir!

BASE MIX

- 1-1/4 ounces St. Julian Grey Heron Vodka
- 3/4 ounce St. Julian A&G Brandy
- 1 orange (cut 1/2 orange into 4 wedges, fresh press the juice from other half)

- 1 ounce ginger honey syrup (recipe below)
- 1/2 ounce fresh pressed lemon juice
- 2-3 dashes Fee Brothers Orange Bitters
- Fresh basil

Gently muddle 3 orange wedges with ginger honey syrup, lemon juice, bitters, 1-1/2 ounces fresh pressed orange juice, and 3-4 basil leaves in a sturdy mixing glass. Add vodka and brandy. Shake ingredients with ice for 10 seconds. Strain.

GINGER HONEY SYRUP

Heat 2 cups of water over medium heat. Add 1 cup of skinned chopped ginger. Simmer ginger for 45 minutes on low heat. Remove ginger and add 1-1/2 cups of locally-sourced honey. Stir well and remove from heat. Allow to cool and then pour into a bottle and refrigerate. Syrup will last approximately 10 days.

HIGHBALL INSTRUCTIONS

Strain Catalyst Base Mix into an ice-filled highball glass. Top with ginger ale, club soda, clear soda (Sprite or 7-up) and stir well. Optional garnish includes fresh basil sprig, fresh seasonal berries, remaining orange wedge,

SPARKLING WINE INSTRUCTIONS

Strain 2 ounces of Catalyst Base Mix into a champagne flute and top with a sparkling white wine such as French Champagne, Italian Prosecco, Spanish Cava, or American Sparkling White. Garnish with fresh basil sprig and remaining orange wedge.

NON-ALCOHOLIC INSTRUCTIONS

The vodka and brandy may be omitted for a non-alcoholic version of the Catalyst Elixir in highball and sparkling non-alcoholic juice wine styles.



LEADERSHIP DEVELOPMENT ALL YEAR LONG

2016 EVENTS & PROGRAMS

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An exclusive, in-depth coaching experience where 50 existing leaders serve as mentors to 50 emerging leaders from Southwest Michigan for one-year.



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catalystuniversity.me/events

(269) Reads

Leaders are readers. Yes, President Harry S. Truman reminded us of that important fact when he said, “Not all readers are leaders, but all leaders are readers.” Great leaders continually update their skills by exposing their hearts and minds to the works and thoughts of others. This is the perfect time to do it: There is simply no better time to catch up on

your reading than on an evening or weekend during the winter months in Southwest Michigan. Grab a blanket and a place by the fire ’cuz the team at 269 MAGAZINE invites you to enjoy these books for your own development. Let this be the year in which you say “Yes” to reading!

- 1. Year of Yes:** How to Dance It Out, Stand in the Sun and Be Your Own Person by Shonda Rhimes
- 2. H3 Leadership:** Be Humble. Stay Hungry. Always Hustle by Brad Lomenick
- 3. The Carpenter:** A Story About the Greatest Success Strategies of All by Jon Gordon
- 4. Rising Strong** by Brené Brown
- 5. The Comeback:** It’s Not Too Late and You’re Never Too Far by Louie Giglio
- 6. A Curious Mind:** The Secret to a Bigger Life by Brian Grazer and Charles Fishman
- 7. Live, Love, Lead:** Your Best Is Yet to Come! by Brian Houston
- 8. Alexander Hamilton** by Ron Chernow
- 9. Above the Line:** Lesson in Leadership and Life from a Championship Season by Urban Meyer





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Christopher Allgood

Learning Management System Administrator
International Food Protection Training Institute

49 Michigan Avenue West
Battle Creek, MI 49017

www.ifpti.org

“Allgood” in Battle Creek

Where do you work?

In October 2015, I took a position with the International Food Protection Training Institute (IFPTI) in Battle Creek.

What does the IFPTI do?

The mission of the IFPTI is to improve public health by building competency-based training and certification systems and cultivating leadership for the food protection community worldwide. The IFPTI partners with organizations like the U.S. Food and Drug Administration (FDA) and World Health Organization (WHO) to create a safer global food supply. Reducing foodborne illnesses and ensuring the nutritional value of what humans eat is vitally important to our efforts.

What is your role?

As a Learning Management System Administrator, I am responsible for maintaining and improving

the Learning Management System. I ensure that the system is up-to-date, functioning properly, and accessible to clients, instructors, and students. I am committed to incorporate IFPTI's mission in everything that I do.

Where did you move from?

I was born in California but moved to the Benton Harbor area when I was young. My family and I recently moved to Kalamazoo so that my kids can take advantage of the Kalamazoo Promise.

Do you like your new home?

We love it. As a young person, I find there is a lot to enjoy in Kalamazoo, from concerts to small festivals. My family is able to enjoy many events together such as the Kalamazoo Holiday Parade. It is a very vibrant city.

What is your impression of Southwest Michigan?

The region has a tremendous amount to offer from the natural beauty of Lake Michigan to all of our blueberry orchards.

What are your favorite Southwest Michigan places?

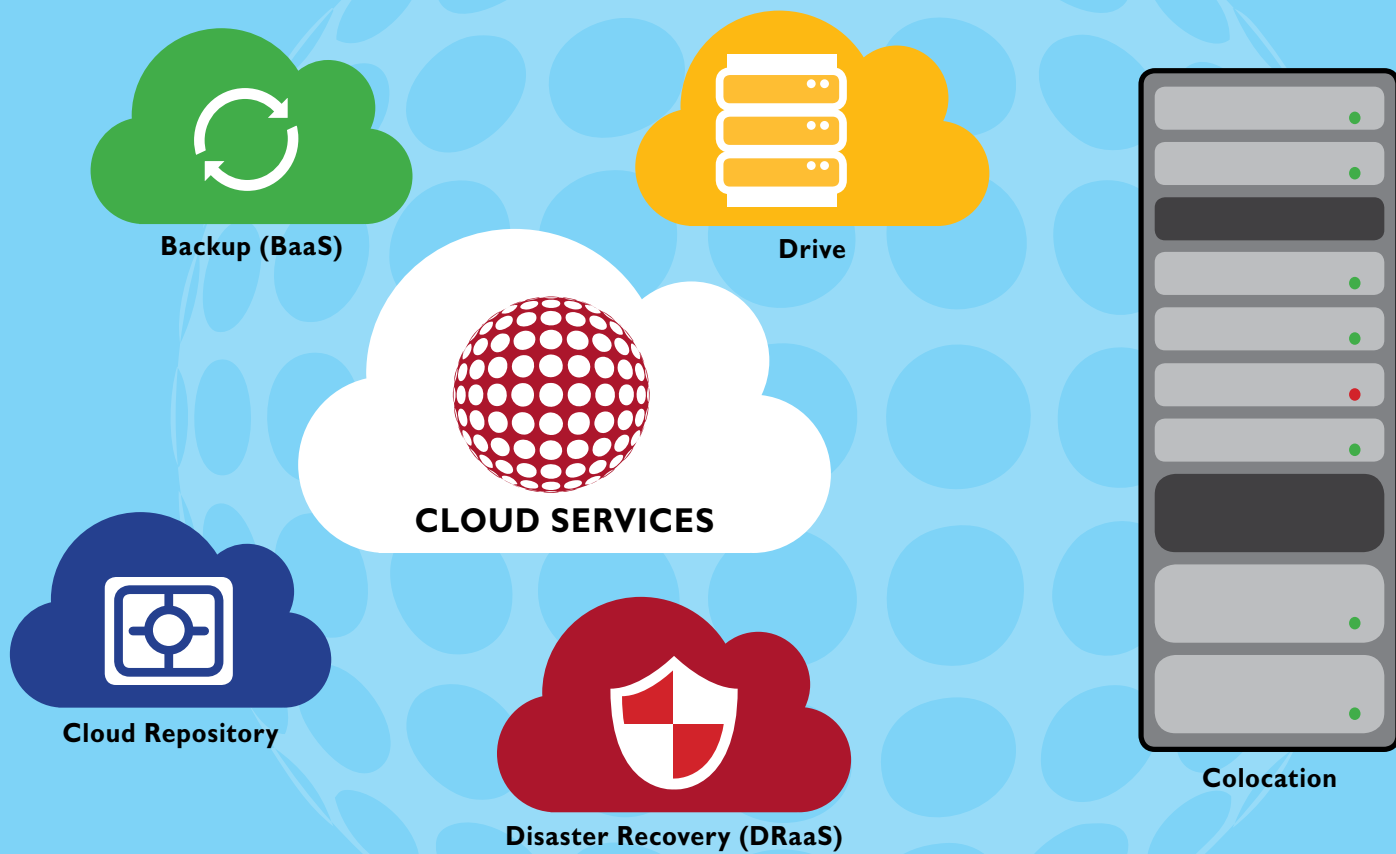
There are so many choices. In the summer, I enjoy the beach in Saint Joseph or South Haven. In the fall, Harvest Moon Acres in Gobles is a great place to go. In the winter, sledding and ice skating at Warren Dunes State Park.

What would you say to someone thinking of moving here?

Do it!

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*Melissa Gilbert, Assistant Vice President First National Bank of Michigan
with Troy Thrash, President and CEO of the Air Zoo in the new flight simulators.*

“No one understands local business like a local bank.”

A long-time First National Bank of Michigan customer, the Air Zoo is not a typical business and the bank understands that. “Being a community bank is huge for us,” said Troy. “We work together to benefit the community.” Needing to upgrade 11-year-old technology and purchase new flight simulators, Melissa Gilbert helped develop the final financing package. “First National Bank of Michigan believes in us and enables our mission to reach for the stars.”



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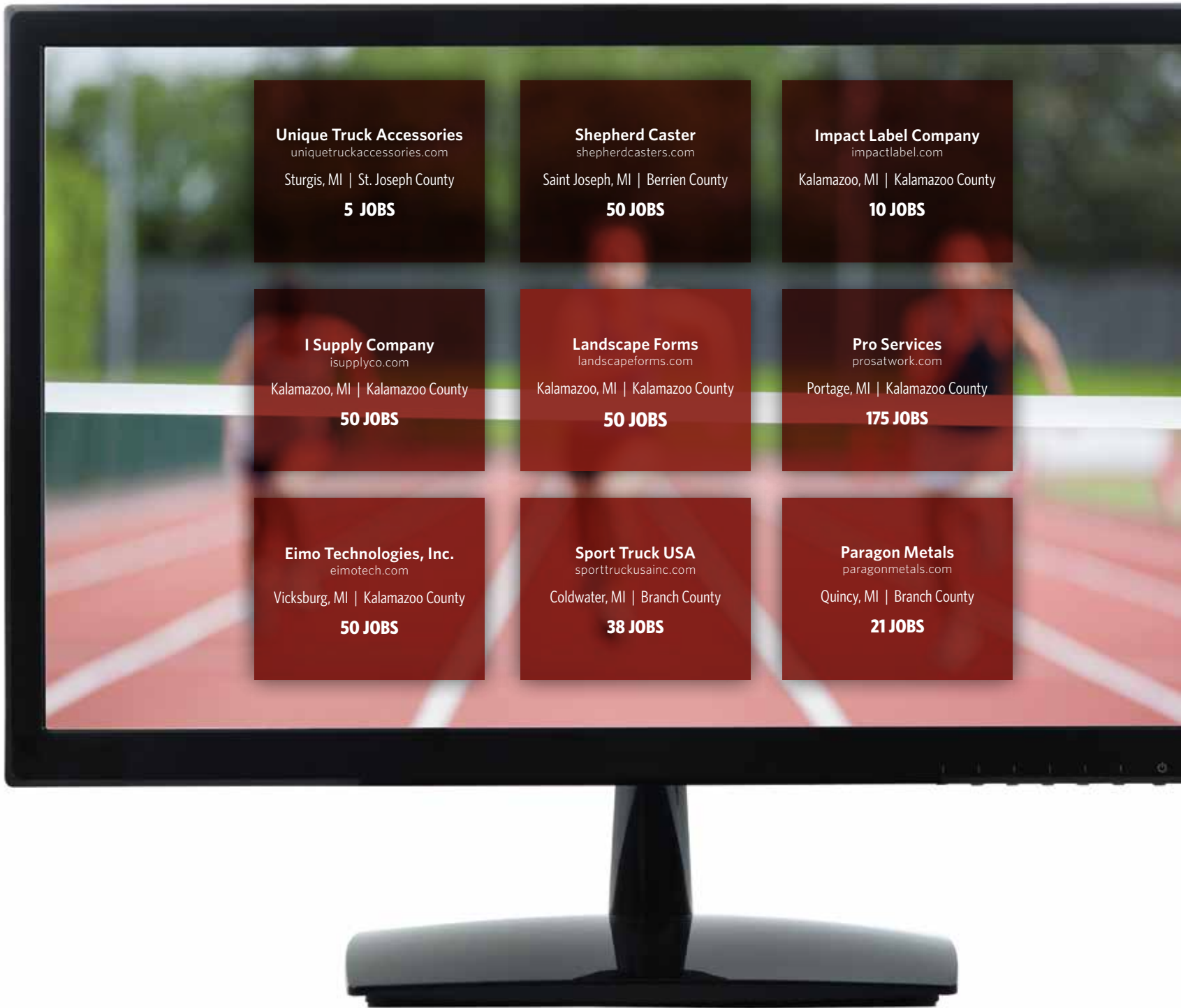


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Congratulations to these job creators!

The companies below have recently created opportunities to put more people to work in Southwest Michigan. As the road traveled to create more jobs is often compared to a marathon, they have worked tirelessly in partnership with these local economic development organizations to reach the finish line:

Branch County Economic Growth Alliance, Cornerstone Alliance, Southwest Michigan First, and the St. Joseph County Economic Development Corporation. *To connect with a new job opportunity, check out the individual company websites for open positions.*



Unique Truck Accessories

uniquetruckaccessories.com

Sturgis, MI | St. Joseph County

5 JOBS

Shepherd Caster

shepherdcasters.com

Saint Joseph, MI | Berrien County

50 JOBS

Impact Label Company

impactlabel.com

Kalamazoo, MI | Kalamazoo County

10 JOBS

I Supply Company

isupplyco.com

Kalamazoo, MI | Kalamazoo County

50 JOBS

Landscape Forms

landscapeforms.com

Kalamazoo, MI | Kalamazoo County

50 JOBS

Pro Services

prosatwork.com

Portage, MI | Kalamazoo County

175 JOBS

Eimo Technologies, Inc.

eimotech.com

Vicksburg, MI | Kalamazoo County

50 JOBS

Sport Truck USA

sporttruckusainc.com

Coldwater, MI | Branch County

38 JOBS

Paragon Metals

paragonmetals.com

Quincy, MI | Branch County

21 JOBS



CONTINUED FROM PAGE 19:
**MILLENNIAL SHOCK: WORTH
THE CULTURE SHIFT**

we invest in our people and they leave?” To that, the CEO replies, “What if we don’t invest in them and they stay?”

Invest in Millennials. Bring them into your organization for a specific purpose and, while they’re with you, invest in developing them and helping them grow in ways that excite them. Help them become more valuable—even if they won’t apply that value to your company for very long.

Why? Because it will also improve the value of your brand. Millennials crave support and opportunities for growth. When you provide it, they will be happier, more engaged, and more productive. Then, even when they move on, your company’s stellar reputation for growth and development opportunities will remain—and that will help you attract the next talented individual to take their place.

Lindsay Tjepkema After a decade of holding marketing leadership roles in a range of industries, Lindsay applied her ambitious Millennial spirit to the launch of her own company: Blueprint Marketing. There, she works to extend the reach and expertise of marketing agencies and to help small and mid-sized businesses up the ante on their digital marketing efforts. A proud graduate of Lee Honors College at Western Michigan University, Lindsay has partnered with companies in the Great Lakes region and around the world. Keep up with her work on the Blueprint Blog at <https://blueprintmkt.com/blog/>.



CONTINUED FROM PAGE 21:
**KEYS FOR LEADING THE NEXT
GENERATION**

ers are hungry for mentoring and discipleship, so build it into your organizational environment. They want to gain wisdom through experience. Come alongside

them—don’t just tell them what to do. They want to be led by example, and not just by words.

Hold them accountable. They want to be held accountable by those who are living it out. Measure them and give them constant feedback.

They’ve been exposed to just about everything, so the sky is the limit in their minds. Differentiate by focusing on the “why,” as much as the “what and the how.” Older leaders have to understand younger leaders have a much broader and global per-

spective, which makes wowing Millennials much more difficult. Today’s leadership landscape requires being connected and part of a compelling larger story. Young leaders see the world as having attainable boundaries and travel is no longer a barrier. Your vision must be global and local, meaning big enough to inspire, but small enough to connect personally. Young leaders are saying “paint a big picture, and give me a brush to paint it with you.”

Recognize their values, not just their strengths. “It ain’t just about the skillz baby.” Don’t use them without truly knowing them.

Provide a system that creates stability and opportunity.

Establish clear expectations with the freedom to succeed, along with stability on the emotional, financial, and organizational side. At the same time, lead with a mindset of innovation, change and risk taking, with an openness to change. Young leaders are looking to follow a leader who is open and willing to embrace change. The next generation values new and risk, compared to safety and comfort.

Open source and on demand. Leadership and organizational interaction continues to move towards a “direct to customer” experience. Think Uber, Warby Parker, Amazon, and Harry’s—no middleman, direct access to the customer, and the ability to control the process, the message, the voice, and the tribe. *Players Tribune* in sports, Airbnb in the hotel industry, and the list goes on. This is an on-demand generation.

Legacy starts now. Your 20s establish your 70s. Finishing well is all about starting well. The foundation built in your 20s determines the finish line crossed in your 70s.

Reward them for longevity, faithfulness, and making things happen. Faithful with little, faithful with much. Teach and train and reward your young leaders for getting things done. For actually executing and taking things across the finish line.

“Making things happen” is a lost art among many teams today. No matter what the task or assignment or project, be a finisher. Young leaders must grasp this, and you have to model it. Create a follow through culture. Create hope in the future instead of judgment of the past.

Honor and lead with a true sense of humility. No one enjoys being around someone who thinks they deserve way more credibility than they really do. Stay humble and motivated, with an attitude and posture like you really don’t belong in the conversation.

Credibility is built over time. Because of hundreds and hundreds of small assignments done really well. Be patient and let your experience create your expertise. Credibility comes with action—doing—not just thinking or talking. Jump in and get involved. Do something. A little dirt on your hands and sweat on your brow goes a long way. A platform takes time—it’s just a reality. Most of us aren’t patient enough to spend adequate TIME at DOING something until we gain a platform or credibility. We usually lose interest, get bored, or just simply move on to something else. The key? Stick with it. Malcolm Gladwell says it takes at least 10,000 hours.

The power is in the tribe. We live in a day when the tribe, network, and community have the power. Community is crucial, and there is power in the people. Everyone has influence today because of the reality of digital volume. The tribe rules and leads. Allow your young leaders to lean into this idea. Value and amplify their voice by building a tribe and network where their voice is raised up because of the power of the people.

Brad Lomenick is the author of the newly released book *H3 Leadership: Be Humble. Stay Hungry. Always Hustle.*, available where all books are sold. To order visit <http://amzn.to/1K350Iz>. To check out more info on the book, along with special offers, visit <http://H3Leadership.com> or <http://bradlomenick.com>



CONTINUED FROM PAGE 31— THE MILLENNIAL MINDSET

Dustin Lucas, Hiring Supervisor at United Parcel Service and a member of Gen X agrees. “I believe leadership styles need to change and adapt but also, more communication, coaching, and mentoring will bring understanding to the Millennial generation on why things are in place the way they are, why time commitment for staffing is important, and why their contributions are important for things to run smoothly.”

Another Gen X supervisor, Sandra Ivy, a Financial Advisor at Oak Point Financial Group agrees. “Millennials want everything right now. Everything’s instant. They’re growing up in the technology era where text messages are common—they like that instant gratification and want everything right now. They just assume that everything’s going to come to them, just like a text message. They must see that they have to pay their dues.”

At just age 28, Jeremiah Smith has learned how to play both sides of the field as CEO of Allegiant Laundry Services. “I think leaders have to evolve. (As a manager and a Millennial), I had to learn to be articulate and straight-forward because I am being judged by my age. So, I put myself into different leadership programs, and now I’m able to lead my employees who are older than me, yet they still respect me on the same level.”

In order to narrow the gap, some companies are employing reverse mentoring, in which younger staffers teach those several rungs ahead of them on the career ladder as a way to bridge the generation gap and create a two-way exchange of knowledge, says Wendy Marcinkus Murphy, an associate professor of management at Babsom College in Wellesley, Massachusetts.

Junior staffers have a chance to showcase their leadership skills and get career-boosting access to senior managers. Older employees pick up new skills, hear a fresh perspective from the front line and can demonstrate that they are not so set in their ways that they can’t embrace new ideas. “The ability to learn is probably the most critical skill that you can have in today’s workplace,” Murphy says.

Open two-way communication among generations is the key to the future success of organizations. No matter how you shake it, Millennials represent the future of business. All generations need to get ready.



CONTINUED FROM PAGE 35— FINANCIAL FITNESS AT ANY AGE

Tax planning and estate planning are two other pieces of the pie. Greenleaf Trust does not complete tax returns for clients but instead helps clients save a lot of money by recommending certain tactics and strategies.

“An estate plan isn’t only necessarily for wealthy people—it’s for people who have assets that they want to pass on, and they want to avoid probate court. It can be as simple as having a will. Other documents we recommend are the designation of a patient advocate, and power of attorney.”

Riker also recommends that everyone, Baby Boomers, Generation Xers and especially Millennials, max out their 401(k) to the extent that they’re getting an employer match.” Millennials, too, should consider if there’s a Roth 401(k) option within the plan and saving money there. They pay tax on those dollars now but, in the future when they take that money out, it won’t be taxed. It’s better to get growth on those dollars that won’t be taxed in the future. That’s a huge advantage. And if we don’t know where the tax rates will be, which we don’t, it could be a nice retirement income.”

And, Riker adds, it’s never too late to start a financial plan. “I think the first step is being aware of where you are: looking at your assets, looking at your liabilities, putting together a budget, and talking through the goals you have. Maybe those goals aren’t realistic, but you can revise your goals based on the information that you uncover.”

Greenleaf Trust With offices in Kalamazoo, Birmingham, Traverse City and Petoskey, Greenleaf Trust is an independent Michigan-chartered trust-only bank, exclusively focused on wealth management, trust and estate administration, and administration of company-sponsored retirement plans.

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269
MAGAZINE

Gaining MOMENTUM

Over the years I have written hundreds of columns, blog posts and even a few books, but I have never written under the byline of Publisher—let alone for the first issue of a brand new magazine. Somehow this column feels extra special, perhaps



because more than just writing about business or leadership, this is about faith. The faith I have that Southwest Michigan can be one of the great regions of our nation. Faith in the people and companies that call Southwest Michigan home. Faith that you, the reader, will not only find the stories contained within this first issue and future issues enlightening, but that you will use what you have learned to create change in your lives, community, and region.

As Heather Baker, our incredible editor-in-chief, and I began this journey two years ago to find a way to better tell the important business stories of our region, we focused on four core beliefs: **1)** Tell the truth about where we are as a region and where we could go; **2)** Share the stories of the people and organizations that are investing and growing in our region; **3)** Be inclusive, Southwest Michigan is seven counties and we must seek to showcase the entire region, not just a few locales; and **4)** Never be boring—this may be the most challenging of the four, but vigilant we will be.

So why a magazine and why now? One of my favorite quotes is by Margaret Mead who said, “Never doubt that a group of thoughtfully committed individuals can change the world, indeed it is the only thing that ever has.” Our goal is clear: we are hoping that you, a group of thoughtfully committed individuals, will indeed change the world.

We believe that by burdening the region with the knowledge of data-driven, fact-based features that will appear in each issue by our partners at *Bridge Magazine*, we will foster an enlightened self-interest where readers understand the true state of our region and how we can come together around that truth to change the direction, when necessary, of our people, organizations and communities for the better. Through the pages of *269 MAGAZINE*, it is not our goal to simply provide information, but to begin conversations around how we can become a region of forward momentum.

Along the journey, we will also have the privilege of learning amazing stories of the inspiring people and organizations that call Southwest Michigan home.

I truly believe that we, as a region, already have the people, places and organizations to be successful; however, we lack the information needed to stand united as a group of thoughtfully committed individuals ready to change our world. We seek to change that reality through this new adventure *269 MAGAZINE*.

Always Forward,

Ron Kitchens
Publisher

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get a return
every time
you walk in
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