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2021 BUSINESS RECOGNITION BREAKFAST SOUTHWEST MICHIGAN REGIONAL CHAMBER and CORNERSTONE ALLIANCE WINNERS ANNOUNCED

ST. JOSEPH, MI - A celebration of local businesses and business professionals happened Wednesday, March 10th at the 2021 Business Recognition Annual Meeting & Awards Ceremony. A total of 17 combined businesses and individuals were recognized by their colleagues and the Southwest Michigan Regional Chamber and the Cornerstone Alliance. The event was sponsored by Chamber member's Blue Cross Blue Shield of Michigan, Comcast Business, Horizon Bank, Kruggel Lawton CPAs, Mid-West Family Southwest Michigan, MoodyontheMarket.com, Lake Michigan College Mendel Center and United Federal Credit Union.

Southwest Michigan Regional Chamber President and CEO Arthur Havlicek said, "While hosting our event virtually wasn't ideal, the ability to celebrate and recognize the businesses, organizations, individuals, and leaders that have come together for Southwest Michigan in 2020 was of incredible importance." Cornerstone Alliance President Rob Cleveland added, "2020 was a difficult year for everyone, but seeing the community step up and support our business community only aided in their resiliency and ability to survive."

CORNERSTONE ALLIANCE AWARD WINNERS:

MARIE FRANZ PARTNER AWARD

The Michigan Economic Development Corporation (MEDC) has been chosen as this year's recipient of the Marie Franz Partner of the Year award. Marie Franz loved this community and was dedicated to bringing people together to work on a common goal for the benefit of the greater area. This award is a reflection of her dedication to that principle and is awarded to a non-profit or governmental unit that demonstrates cooperation and collaboration on a project that transcends local geographic boundaries. The MEDC played a huge role in pushing out more than \$1.7 Million dollars in grants and loans to more than 300 Berrien County companies.

The Michigan Economic Development Corporation (MEDC), in collaboration with more than 100 economic development partners, markets Michigan as the place to do business, assists businesses in their growth strategies, and fosters the growth of vibrant communities across the state. The mission of the MEDC is to achieve long-term economic prosperity for Michiganders by investing in communities, enabling the growth of good jobs and promoting Michigan's strong image worldwide. MEDC's strategic focus aims to position Michigan at the leading edge of economic development in the nation.



MICROENTERPRISE AWARD

The 2020 Microenterprise Award goes to Forte Coffee. This award is given to a Berrien County business with five or less full-time employees that has demonstrated continued growth and improvement over a period of at least three years. Forte Coffee added its second location by setting up shop in the Benton Harbor Arts District, and just recently announced a third location – this one in downtown St. Joseph.

Other consideration for this award includes exemplary employee training and development, customer service, industry best practices, as well as significant entrepreneurial spirit, and community involvement. Forte Coffee believes that coffee is more than just a much-needed jolt of caffeine in the morning. The business takes great care in procuring their beans. Everything used at Forte Coffee is single-origin. Forte Coffee makes an effort to be sure that everyone in their supply chain is treated ethically. Forte Coffee is an eco-conscious business, using recyclable cups & napkins, paper straws, and make an honest effort to minimize their footprint. Since 2018, Forte Coffee has been serving love, one cup at a time.

SOUTHWEST MICHIGAN REGIONAL CHAMBER AWARD WINNERS:

RISING STAR AWARD

2020's Rising Star Award winner is Matthew Hanley of Vail Rubber Works.

A St. Joe native and proud Lakeshore Lancer alumni, Matt graduated in 2003 after playing four years on the Lakeshore Lancer Varsity Soccer Team, two of those years he led the team as captain. In 2003 he began his secondary education at Saint Vincent College in Latrobe, Pennsylvania, majoring in Business Management as part of Saint Vincent's renowned McKenna School of Business. As recipient of a National Association of Intercollegiate Athletics (NAIA) Scholarship, Matt also started four years on the Saint Vincent Bearcat's Soccer Team, two years of which he led as captain.

Graduating in 2007 with a Bachelor of Arts degree in Business Management, Matt utilized his newly established network in the Western Pennsylvania area, landing his first full time job at specialty metals producer Allegheny Technologies Incorporated (ATI) in Washington, PA as Inside Sales Associate. Shortly after, he rose to Commercial Coordinator of ATI's Defense Market Sector Team before he left ATI in 2012 to join his family business, Vail Rubber Works, Inc. back in St. Joe, Michigan. Matt started his career at Vail Rubber as Inside Sales Associate, and later moved into field sales where he eventually began to manage the sales team. Following in his father Mike Hanley's footsteps, Matt was promoted to Vice President of Sales & Technology in April of 2019, the same position Matt holds today.

Matt has been an active St. Joseph-Benton Harbor Rotarian since he joined the service club in 2013, including serving on the Board of Directors since 2015, and leading the Sergeant at Arms Committee. In July 2018 Matt was elected to the Club's President-Nominee position which began his leadership progression to President-Elect in 2019, and Club President in July 2020, the position he will serve through July 2021. Matt married his Saint Vincent College sweetheart, Krystin MaryJo Hanley (Lowery), from Freeport, Pennsylvania in 2012.



SMALL BUSINESS AWARD

The Chamber's Small Business of the Year Award Recipient is St. Joseph Dentistry.

Located at 3386 Niles Rd. in St. Joseph, Michigan, the highly-trained dental team at St. Joseph Dentistry has been serving the residents of southwest Michigan since 2012. Their goal is to help their patients attain exceptional results in all phases of preventative, family, and cosmetic dentistry. From routine teeth cleanings and exams to advanced cosmetic dentistry procedures, their trusted dental staff is equipped to handle a wide variety of dental services in a friendly and caring environment. By combining the latest dental techniques with modern dental technology, St. Joseph Dentistry can achieve the best possible outcomes from your visit to their office. They invite people to check out the state-of-the-art facility in St. Joseph that was designed with your comfort and well-being in mind. The entire staff at St. Joseph Dentistry looks forward to having the opportunity to work with you to create and maintain a healthy, beautiful smile. Additional information about St. Joseph Dentistry can be found at www.stjosephdentistry.net, or connect with them at www.facebook.com/StJosephDentistry.

ECONOMIC IMPACT AWARD

The Economic Impact Award this year goes to Wightman.

Established in 1946 and proudly celebrating their 75th anniversary this year, Wightman is a full-service consulting firm that offers Architecture, Civil Engineering, and Surveying services throughout the Great Lakes region. Additional specialty services offered include Environmental, GIS, Interior Design, Landscape Architecture, Planning, and Reality Capture. With offices in Benton Harbor, Allegan, Kalamazoo, and Royal Oak, Michigan, their firm exists to serve people and the communities in which we live. Wightman's dynamic team of over 130 professionals works to analyze, advise, design, and deliver successful projects in partnership with governments, businesses, and institutions. Their unique approach is offer comprehensive multi-disciplinary services, industry expertise, accurate scope of work, and a passion for listening. Whether it is opening a new office on Ransom Street to support Kalamazoo's re-emergent downtown; providing design, construction, and inspection services on Red Arrow Highway in Union Pier which will allow for safer vehicular and pedestrian travel on a highly trafficked transportation route; creating new fitness facilities including an auxiliary gymnasium and tennis courts at Brandywine High School so students can be active indoors and outdoors; or performing critical survey work on over 1,100 miles of transmission lines that deliver power, becoming your trusted advisor and true partner will always guide their actions.

NON-PROFIT EXCELLENCE AWARD

2020 proved to us the importance that non-profits play in our community. Our Non-Profit Excellence Winner is the Southwest Michigan Community Action Agency (SMCAA).

As a private, non-profit Community Action Agency, part of the state and national network. In 1982 they began servicing Van Buren County, before becoming incorporated and expanding to



Cass County with the addition of human services. In 1992, Berrien County was officially added to their service delivery area.

SMCAA brings together federal and state grant funds as well as dollars from local, private, and public sources. These resources are then directed into programs which aid the low income and otherwise disadvantaged throughout the age spectrum, from preschoolers to the elderly of Southwest Michigan. The funds include dollars which are targeted at very specific problems, as well as dollars which are more flexible in nature.

The SMCAA is dedicated to empowering diverse people in need and supporting their journey towards economic security. Our vision is to be a beacon of support in a strong thriving community by helping people and changing lives.

In 2020, the SMCAA was able to service 54,634 households with food and personal hygiene products from April through December. They assisted in avoiding over 424 household evictions, provided 2,047 bed nights at their homeless shelter, distributed 16,936 masks to the vulnerable populations in the tri-county area, and had over 7,200 volunteer hours at their warehouse.

2020 AMBASSADOR OF THE YEAR

Our 2020 Ambassador of the Year is Dave Clark, CEO of Dave Clark Insurance Agency in Saint Joseph, Michigan.

Dave's been in the insurance business for 40 years. He specializes in small and large group health insurance, life insurance, and individual health insurance. His mission is to get to know and understand his client's needs, wants, and long-term goals.

Dave wants to help his clients develop, implement, and monitor a strategy that is designed to address their individual situation. He understands the challenges many families and businesses face in today's world. He believes in "thinking outside of the box" and is not afraid to challenge the conventional wisdom in his approach to investing and preserving wealth. He focuses his energy and commitment on you, his client, to ensure your satisfaction with the end result. His ultimate goal is to provide you with the peace of mind and confidence that you, your family, or business are protected against whatever life may hand you.

On a personal note – Dave has been married to his wife Debby for 44 years. He has two grown sons, Scott and Christopher. He grew up in Benton Harbor, and graduated from Benton Harbor High School. He spends his free time playing with his 3-year-old granddaughter Laila, playing golf, and working out in the gym.

THE PAT MOODY AWARD

The recipient of the prestigious Pat Moody Award is Horizon Bank's David Eifler. Dave was born and raised in Mt. Pleasant, MI. He earned a Bachelor of Arts from Albion College and an MBA from Central Michigan University. Dave and his wife, Lisa live in Buchanan, MI. He's lived in Southwest Michigan for over 38 years. Dave enjoys spending time



with his family and friends including sons Jeff and Matt and their family including two granddaughters. He also enjoys antique collecting. Dave's entire career has been in Banking and is currently the Southwest Michigan Market President for Horizon Bank.

Believing in serving the community to its fullest, Dave has been actively involved in a wide variety of community boards and leadership positions, including current positions on the Spectrum Health Foundation Board of Directors, Strategic Leadership Council Housing Analysis Committee, and Chairperson of the Board of the Greater Niles Chamber of Commerce. Former leadership roles include Southwest Michigan Economic Growth Alliance, Big Brothers and Big Sisters of Berrien & Cass Counties, The Heritage Museum and Cultural Center, Noon Optimist Club of Niles, Optimist International of Michigan, The Bridge Community Arts and Cultural Association, Cornerstone Alliance, and the U.S. Small Business Administration.

In addition to receiving The Pat Moody Award, Dave has also been recognized through his career with the Robert Harrison Lifetime Achievement Award for Economic Development, State of Michigan-Governor's Special Tribute for Economic Development and Teamwork, and recently Horizon Bank's Burton B. Ruby Community Service Award.

COMMUNITY GUARDIAN AWARD

The Community Guardian Award recipient is the Berrien County Health Department, for their response to the COVID-19 pandemic, helping to keeping the community informed, curbing the spread, and leading as an example for other organizations in Southwest Michigan and across the state of Michigan.

For more than fifty years, the Berrien County Health Department has worked to protect the public from threats to their health, promote better health for all people, and assure that our residents are provided with accessible and equitable public health services meeting current health needs. Through their programs aimed at health promotion, environmental health protection, public health preparedness, our community-oriented health services, and community-based public health assessment practices, the Berrien County Health Department is the leader in protecting and improving well-being in Berrien County

COMMUNITY HERO AWARD

Lake Michigan College received the Community Hero Award, specifically for the response and creation of Personal Protection Equipment (PPE) that The Fab Lab at Lake Michigan College created. Many of these products included face shields, ear savers, and face masks that were donated to local law enforcement agencies, the Berrien County Health Department, Spectrum Health Lakeland, and other medical offices, as well as the general public.

The Fab Lab at Lake Michigan College is an open-access digital fabrication studio and collaborative workshop. Community members have access to information, tools, software and spaces needed to invent and create.



Lake Michigan College is a two-year, accredited, nonprofit community college with campuses in Benton Harbor, Niles and South Haven. Together we empower people and communities to thrive through education, innovation, and experiences.

EXCELLENCE IN PANDEMIC REPORTING AWARD

Our Excellence in Pandemic Reporting Award went to MoodyontheMarket.com.

Moody on the Market is the go-to source for business, organization and event information in Michigan's Great Southwest, covering happenings in Berrien County, plus select focus on Van Buren and Cass counties in Michigan, and LaPorte and St. Joseph counties in Indiana. Pat's column originally appeared in the Herald-Palladium and MailMax print publications, and still continues to be published weekly in MailMax while fulfilling an up-to-the-minute presence here online 7 days a week.

Pat is the former Executive Vice President of the Cornerstone Chamber of Commerce based in St. Joseph/Benton Harbor, and hosted "Moody in the Morning" at News/Talk 94.9 WSJM, until his retirement from the air in March of 2019 after 46-years on the same radio station. He is also on the board or part of many organizations in the region, including WNIT Public Television in South Bend, and travels often to Washington to advocate for business and non-profits in the region.

Moody on the Market is produced and hosted by Mid-West Family Broadcasting's Digital Media department, with Pat Moody as founder and editor.

EXCELLENCE IN PANDEMIC INNOVATION AWARD

The Excellence in Pandemic Innovation award honors the business, organization, or entity that pivoted their business model, products, or services to adapt to coronavirus. Our winners are 221 Main - Restaurant and Cocktail House and Silver Harbor Brewing Company for Pleasant Street Plaza.

Like many restaurants in our community, 221 Main – Restaurant & Cocktail House, a steakhouse specializing in steak, seafood, and whiskey and Silver Harbor Brewing Company, a brewery restaurant, were greatly impacted by the closing of indoor dining at their respective locations. After watching the success other communities were seeing with creating outdoor dining areas called social districts, the two joined together with an idea to move the inside out in an effort to combat capacity restrictions for indoor dining. After speaking with the City of St. Joseph, Pleasant Street Plaza was created in downtown St. Joseph which would allow for a relaxing, safe environment for guests to enjoy offerings from each respectively.

EXCELLENCE IN PANDEMIC LENDING AWARD

While reviewing the nominations for the Excellence in Pandemic Lending Award, there was a common response from the committee that all nominees in this category deserve to be recognized. All 5 nominated financial institutions were honored with this award due to their



willingness and ability to assist the business community with process, approving, and lending Payroll Protection Program (PPP) and Economic Injury Disaster Loans (EIDL) – saving many businesses from permanently closing.

Edgewater Bank

Edgewater Bancorp, Inc. is the shareholder-owned holding company for Edgewater Bank. Edgewater Bank has been serving Southwest Michigan as a local community bank since 1910. It has full-service branch offices in Bridgman, Buchanan, Coloma, Royalton Township and St. Joseph, along with commercial loan offices in Greenville, Fremont, and St. Joseph, Mich. For more information, visit edgewaterbank.com or call [800-922-5221](tel:800-922-5221).

Fifth Third Bank

Fifth Third's history in Southwest Michigan goes back 90+ years and better than 160 years of service to the community throughout their footprint. Fifth Third Bancorp is a diversified financial services company headquartered in Cincinnati, Ohio and the indirect parent company of Fifth Third Bank, National Association, a federally chartered institution. As of Dec. 31, 2020, Fifth Third had \$205 billion in assets and operated 1,134 full-service banking centers and 2,397 ATMs in 13 states. Fifth Third operates four main businesses: Commercial Banking, Branch Banking, Consumer Lending and Wealth & Asset Management. Fifth Third is among the largest money managers in the Midwest and, as of Dec. 31, 2020, had \$434 billion in assets under care, of which it managed \$54 billion for individuals, corporations and not-for-profit organizations through its Trust and Registered Investment Advisory businesses.

Honor Credit Union

“Honor Credit Union has been putting members first since 1934. We're committed to supporting our local communities and staying true to our member promise, *Providing Solutions for Your Financial Success*. There's no secret handshake to become a member. If you live, work, or worship in Michigan - or its bordering counties - you're in. It's that easy! Discover the credit union difference by joining The Fam. We're Honor Credit Union, come be part of it!”

Horizon Bank/Horizon Bancorp, Inc.

Horizon Bank is a community bank serving Indiana and Michigan. Horizon has always been about people first and it's this philosophy that has kept us growing strong since 1873. Our Advisors provide our customers with exceptional service and sensible advice and are committed to the prosperity of the communities we serve. We provide a broad range of financial products and online conveniences for your personal, business, commercial, mortgage, and wealth and investment needs. To that end, Horizon has assisted our business customers throughout the pandemic by providing almost \$364 million in Paycheck Protection Program loans with \$28 million provided specifically in Southwest Michigan to over 280 businesses. This does not include the additional payment deferrals with a total value of \$11.3 million provided to customers in their time of need. Our strong encouragement in the use of Small Business Administration lending programs also helped provide many of our customers with further



assistance through the SBA Debt Payment Relief Program. We continue to support the ongoing Paycheck Protection Program and additional SBA Debt Payment Relief in 2021.

Horizon Bancorp, Inc. is an independent, commercial bank holding company serving Indiana and Michigan through its commercial banking subsidiary, Horizon Bank. Horizon Bancorp, Inc. may be reached online at www.horizonbank.com. Its common stock is traded on the NASDAQ Global Select Market under the symbol HBNC.

United Federal Credit Union

United Federal Credit Union has served its Members since 1949 by helping them to build a sound financial future. United consists of more than 177,000 Member/owners worldwide and manages assets in excess of \$3.2 billion. Its corporate offices and main branch are in St. Joseph, Mich., with additional branches in Arkansas, Indiana, Michigan, Nevada, North Carolina, and Ohio. Federally insured by NCUA. Equal opportunity lender. Equal housing lender. For more information visit www.unitedfcu.com.

The full list of this year's Chamber nominee and award recipient information will be made available at www.smrchamber.com.

About Southwest Michigan Regional Chamber

The Southwest Michigan Regional Chamber member-driven organization working to achieve economic prosperity throughout the region, by leveraging every available resource within our network for the advancement of our members and the betterment of all who live and work in our community.

About Cornerstone Alliance

Cornerstone Alliance is a non-profit, investor-governed economic development organization primarily focused on increasing employment opportunities, private sector capital investments and the local tax base in Michigan's *Great Southwest*; with specialized business services offered in economically distressed areas.

About Cornerstone Alliance Small Business Services

Cornerstone Alliance Small Business Services provides technical, business, and financial assistance to small businesses with an emphasis on income disadvantaged and women owned businesses. The Women's Business Center and Cornerstone Alliance and the Microloan Program are funded in part through a Cooperative Agreement with the U.S. Small Business Administration.

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