

## Elkhart window maker is looking to expand



J. Tyler Klassen/The Elkhart Truth  
Jessica Benson bends window frames at State Wide Windows in Elkhart on Thursday, June 26. Benson has been at the company 11 years.

State Wide Windows wants to double in size over next 5 years.

**JEFF PARROTT**  
jparrott@elkharttruth.com

Like most people, Hollie Fearnow-Vicens likes Fridays, but not just because it's the end of the work week.

Her employer of 16 years, Elkhart-based State Wide Windows, runs production nine hours a day, Monday through Thursday, and just four hours on Friday, so employees, 60 percent of whom are female, can have Friday afternoons to run errands or schedule their children's doctor's appointments, or perhaps just have a few hours for themselves in the hectic work week.

"I think it benefits a lot of us because you're off on Friday afternoons as moms or as wives," said Fearnow-Vicens. "You get time to get your stuff done before your kids get home, before your husband gets home. I love it."

Another thing she likes is how State Wide's production schedule corresponds to weather-re-



J. Tyler Klassen/The Elkhart Truth  
Chrystal Leighton screws a set screw into a window at State Wide Windows in Elkhart on Thursday, June 26. Leighton has been with the company two years.

lated school delays or closures in the winter, something not all Elkhart manufacturers follow.

The company also focuses heavily on workplace safety. Machinery is often equipped with guards that protect workers, beyond what is typically required by federal safety regula-

tions. Before June 16, when an employee suffered a minor injury on the job, they had gone two years without a workplace injury. The national average for metal window and door manufacturers was 6.3 reportable workplace injuries in 2012, the most recent year for which sta-

tistics were available from the U.S. Occupational Health and Safety Administration. State Wide is riding an 826-day streak without an injury that has caused an employee to miss work.

Company officials hope the

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result of promotion mentioned in a blog, and we've found much more success in the mom



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### Finances as a family matter

— Lots of the questions I get from readers involve their friends, families and finances.

Here are some topics that came up during my online chats from folks seeking advice about money situations close to home.

**Q:** My daughter has found herself in a situation where she has to move. Her credit is bad and she is having difficulty getting approved for an apartment. Should I co-sign? Moving back home is not an option.

**Singletary:** Do not co-sign.

I know you want to help. However, unless you are truly prepared to make her monthly rent payments, don't do it. If her credit is bad, this is an indication that some financial issues are there already. Maybe it's because she was irresponsible, maybe not (like she's lost a job). But in either case, don't link your finances with hers. Instead, help her explore various living options. Perhaps she can move in with a friend temporarily.

**Q:** Our 28-year-old daughter is entering a master's program this fall and we anticipate she will require education loans. My wife and I are in our early 60s and expect to retire in three to five years. Should we co-sign an educational loan for our daughter if we are asked?

**Singletary:** Do not co-sign if you're asked and certainly don't offer.

Co-signing means you are borrowing too. You are not a backup borrower. And I would definitely not recommend it since you are so close to retiring — unless you have the money to pay the loans. And if you have the money to pay the loans, then just give it to her. (I don't believe in loaning money. It can get complicated and/or ugly.) It's not too late to encourage your daughter to work and save up to pay the cost of the program.

**Q:** Do you tell or have you told anyone in your family about your net worth? Until my spouse let it slip to a sibling (I am a very private person about money), only our broker knew how healthy our assets were. Am I being silly

See **FAMILY, D6**

