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contents

September 2011 Volume 1, Issue 2



ON THE COVER

Brooke Vaughn and Jason Pierce combined their love of music and food to create Please & Thank You in NuLu.

Photo by Josh Merideth

| 4 | FROM THE EDITOR

Editor Stephanie Apple thanks readers for their support and discusses Louisville's hot business district – NuLu.

| 6 | NEW IN THE LOU

What's new in Louisville – new attractions, exciting opportunities and events, and an economy on the move.

| 12 | IDEAFESTIVAL

A photo review of IdeaFestival's four days of brainstorming at the Kentucky Center for the Performing Arts and other venues.

I 14 | LEARNING

Read about the rise of the University of Louisville College of Business and how UofL's MBA students recently beat the competition to become world champions.

| 17 | PROFESSIONAL DEVELOPMENT

Young professionals are known for switching jobs frequently early in their careers. How do you know when it's best to stay and when it's time to go?

I 18 | COVER STORY

A closer look inside the East Market District, also referred to as NuLu. The progressive neighborhood is known for its art galleries, specialty stores, antique shops and a growing number of local, upscale restaurants.

I 23 I JUST FOR FUN

The Wine Rack takes us to faraway lands with a few wines that are easy on the budget.

| 24 | EAT & DRINK

Harvest is a gathering place that celebrates farmers with a menu full of locally sourced ingredients.

| 26 | FEATURED COUPLE

BG profiles Jason and Erica Lee Williams, who enjoy busy careers, numerous volunteer commitments and most importantly a happy marriage.

| 28 | YOUNG PROFESSIONALS

Louisville is a community that supports its young professionals with a variety of organizations and programs to keep young leaders engaged.

| 30 | HEALTH & WELLNESS

Cycling is a popular sport among Louisvillians. Lilith McGhee shares her adventures as she takes her first road trip on a bike.

| 31 | MUSIC

Nappy Roots' new CD produced with Organized Noise was released in late September.

| 32 | ENTREPRENEURS

Business is good for Heather Howell who joined the Rooibee Red Team as CTeaO in May 2010. Fitz Schultze, a devoted and caring leader, owns Stanley Schultze & Company, a family-owned and operated business established in 1941.

| 34 | REAL ESTATE

Paul Kiger was recognized as one of Realtor Magazine's Top 30 Under 30 agents in 2010 and was recently featured on HGTV's "House Hunters."

1 35 | FINANCE

It's a good time to buy a home. Find out why those who dive back in now will benefit the most.

| 36 | TEN THINGS WE LOVE

New York might have a park in the middle of its downtown, but Louisville has a downtown in the middle of its parks.



THE EXCITEMENT RETURNS THIS FALL



Taking a Closer Look at NuLu

It's hard to believe that it's already fall, but we enjoyed a wonderful summer! Thanks for your support and the kind feedback so many of you shared with BG. We hope that you'll continue to reach out to us with your thoughts and stories about what makes Louisville a fantastic place to call home.

The second BG issue is taking you on a tour of NuLu because it's an area full of exciting opportunities and potential. NuLu, a portmaneau for "New Louisville," is an up-and-coming locale with more than 15 start-up companies making their homes in renovated buildings in the East Market District. There are several young entrepreneurs opening businesses there, including Brooke Vaughn and Jason Pierce, pictured on our cover.

Our NuLu story's writers, Misty Cruse and Melissa Zoeller, deliver an exceptional perspective about an exciting part of Metro Louisville that is changing and being revitalized.

The entrepreneurs in this issue on page 30 are two young people with very different experiences - one with a new, rapidly growing company and one with a family company that has sustained three generations.

Having fun is important too, so we're suggesting some affordable wines from around the world that you might enjoy and featuring a restaurant that celebrates local farmers. We're also offering a few ways that you can indulge in Louisville's many parks.

Thanks again for your support of BG – Greater Louisville! There so many amazing young professionals in this community, and we feel very fortunate to have this opportunity to get to know you.



of BG Magazine and vice president



Garwood Linton in one of Red Tree's eight rooms of one-of-a-kind home furnishings. Red Tree is located at 701 East Market St. in NuLu.



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Lane Report.

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Get Caught Speed-ing

The **Speed** Art Museum

2035 South Third Street Louisville, KY 40208 (502) 634.2700 speedmuseum.org new in the lou

Lou's Farm to Table Wins 2011 Livability **Achievement Award**

Louisville was awarded the Outstanding **Achievement City Livability Award for its** Farm to Table program in the 2011 City Livability Awards, sponsored by the U.S.



Conference of Mayors. Mayor Greg Fischer accepted the award during a ceremony in Baltimore in June. Louisville Farm to Table brings together area

farmers and their locally grown foods with Louisville consumers in their homes, schools, restaurants and workplaces. The service provides an economic benefit to local farmers by expanding their markets, as well as meeting the rising consumer demand for local foods.



Mayor Greg Fischer (left) with Barry Caldwell, senior vice president, Government Affairs and Corporate Communications, Waste Management.

Belle of Louisville's 97th Birthday Cruise Oct. 9, 2 to 4 p.m. 401 W. River Road (502) 574-2992 belleoflouisville.org







Seviche's Anthony Lamas at the Sustainable Seafood Challenge

Eating La Vida Loca

After a month-long closure for renovation and expansion, **Seviche** restaurant re-opened this summer with a décor designed by Olive Branch Design. There are 30 more seats in both the dining room and the bar, now serving new Latin snacks called bocaditos. Across Stevens Avenue are 40 more parking spaces. A shout-out to chef/owner Anthony Lamas for winning first place at the Sustainable Seafood Challenge in Monterey Bay, Calif., and for appearing on Food Network's new show "Extreme Chef."

Derby City Comic Con Draws 3000 Devotees

After an absence of a decade or two (possibly three), Louisville hosted a comic book convention this summer at the Kentucky International Convention Center. Derby City Comic Con saw 3,000 attendees, 28 vendors and 115 creators from Connecticut to Florida, including Cynthiana native Tony Moore, who drew the first 10 issues of "Walking Dead" and is



currently drawing a book for Marvel Comics. Show organizer Eric Banister said, "The fans in the region were hungry for a show like this and they spoke loudly with their support and with their wallets, sending the artists and dealers home happy and looking forward to next year."

Born to Run Far

The Louisville Triple Crown of **Running** has the continuing support of presenting sponsor Novo Nordisk Pharmaceuticals, Inc. for the 2012 series. In 2011, nearly 30,000 runners participated in all three races, resulting in a record attendance and a record donation to the WHAS Crusade for Chil-



dren of \$160,243. The 2012 race events are the Anthem 5K Fitness Classic on March 3; Rodes City Run 10K on March 17 and the Papa John's 10 Miler on March 31. louisvilletriplecrown.com.

'Imagination Library' Program Expands



The American Printing House for the Blind (APH) and the Dollywood Foundation have partnered to expand the

"Imagination Library" program, which provides blind and visually impaired children with accessible books. The Dollywood Foundation will work with APH to select several book titles each year suitable for reproduction in Braille and



audio. The Hall of Fame for the Blindness Field, founded in 2001, is housed at APH. Dr. Sally Rogow and Edward Allen (1861-1941) will be inducted into the Hall of Fame on Oct. 14 at the Galt House Hotel.

Brewing Up a Party

The Louisville Independent Business Alliance (LIBA) hosted the third annual **Louisville Brewfest** in July at the Mellwood Art Center. The event featured beer and wine tastings from the BBC Tap Room, Bluegrass Brewing Co., Cumberland Brews, Falls City Beer, Horseshoe Bend Winery, Kentucky Ale, Lovers Leap Vineyard & Winery, The New Albanian Brewing Company and Upland Brewing. The 4,000 attendees were

keep Louisville weird.

encouraged to sign a "Decla-

ration of Independents," a pledge to shift some current spending to locally owned businesses.





The 2012 Ford Escape

Ford's Great Escape

Ford Motor Company is investing \$600 million to transform Louisville Assembly into a modern, flexible facility to build the next-generation Escape. This is the third North American body-on-frame truck plant being re-tooled by Ford. The Louisville plant has been building the Ford Explorer SUV since 1989; Ford moved production of the all-new 2011 Explorer to Chicago and is overhauling the Louisville facility to build the next-generation Escape and provide future manufacturing flexibility. With the new technology, Louisville Assembly can build up to six different vehicles at the same time.

Top Ten

the fine dining restaurant at the Brown Hotel, is listed among the top 10 American Dining Destinations at Esquire.com.



Small-Batch Bourbon in Lou CBD



Michter's Distillery **LLC** announced plans in July to open a small production distillery in downtown Louisville. The company is investing \$7.8 million, which will entail renovating the historically and architecturally significant Fort Nelson Building across the street from the Louisville Slugger Museum and Factory.

Stop and Smell 'Em Partnerships

Every year since 2006, the Louisville Downtown Management District (LDMD), in partnership with Brightside, Louisville Downtown Development Corp., Louisville Urban League and the Young Professionals Association of



Louisville (YPAL), supplies bright and beautiful flowerpots downtown. This year LDMD installed 64 new 36-inch flowerpots. Chase Bank provided funds for 55 of the flowerpots for the sidewalks along Main Street from Brook to Fourth, and LG&E provided funds for 10 flowerpots along the sidewalks on Broadway from Eight to Ninth. Summer annuals and perennials are planted fresh each year.



The Louisville Convention & Visitors Bureau has expanded the popular Urban Bourbon Trail Passport Program. Now three years old, there are a total of 14 bars and restaurants on the tour. The newest stops are Asiatique, Buck's, Corbett's: an American place, Equus & Jack's Lounge and Ramsi's Café on the World.

Feast for the Eves

The ancient Egyptians believed drawings of food on pyramid walls had magical properties that could nourish us in the afterlife. PYRO **Gallery** artists dedicated an exhibit of culinary art called "Signature Dish" to the chefs of Louisville Originals in July. The pieces are now on display at individual restaurants, including Bistro Le Relais and Limestone Restaurant.



Artist Keith Auerbach's "The Culinary Education of a Frenchman."

Vision of Loveliness in the Grand Bahamas



Vision Airlines will offer the first nonstop service from Louisville International Airport (SDF) to Grand Bahama Island (FPO) beginning in November, utilizing Boeing 737 aircraft. The schedule is expected to have nonstop flights on Thursdays and Sundays. Prices start at \$99 each way. Vision

also offers nonstop service from Louisville to Destin/Fort Walton Beach, Fort Lauderdale and Atlanta.

'Ford Deal is a Top 10' - Site Selection Mag

Two Louisville companies were recently recognized by Site Selection magazine. Ford Motor Co.'s reinvestment in the Louisville Assembly Plant was named one of the

Top 10 Deals of 2010. The magazine noted that the project stands out for its scale of capital investment and job creation, creativity in negotiations and incentives, and regional economic impact. In addition, Greater Louisville



Inc. - the Metro Chamber of Commerce received an honorable mention as one of the top-performing economic development agencies in the country.

Hindu Temple Renovation

After an extensive renovation, the **Hindu Temple** of Kentucky celebrated its re-inauguration with a grand ceremony on June 12. Launched in 1986, the "Maha Kumbhabishekam" celebrations started a week earlier, with events like japam, homam, havan, cultural displays, puja, ahuthi, agni sthapan, satsang and utsavam. Hinduism is the oldest and third largest religion of the world, with about one billion adherents.

Mayor Greg Fischer declared June 12 as the "Temple Re-Inauguration Celebration Day."

Bulldogs Back in the Bluegrass

Bulldogs in the Bluegrass is a summer intern program in Louisville for Yale University students that was created in 1999. This year's "class" had 28 interns working for 26 profit and nonprofit organizations in the Louisville area. They were housed in a dorm setting at



Bellarmine University. In total, 392 Yale students have participated in the program. Yale alumni have been inspired to build on Louisville's success by establishing similar programs in Cleveland, San Francisco, Denver, Houston, Minneapolis, New Orleans, Santa Fe and St. Louis.



2011 Bulldogs at Slugger Museum.



A 'Best Small Town In America' Opens New \$3M Streetscape

The city of Bardstown recently celebrated the completion of a \$3 million dollar downtown streetscape project, which was made possible with local, state and national funds. **Downtown Bardstown** was equipped with new water lines, sidewalks, handicap ramps, streetlights, landscaping, benches and a redesigned Court Square with new crosswalks. New downtown Bardstown businesses include **Elk Creek Winery** and **Circa Restaurant**.

TO DO IN LOU

28th Breeders' Cup World Championships *November 4-5, 2011*

Churchill Downs

General Admission Tivo-Day Pass \$40; more options are available, check website for details.

The Breeders' Cup World Championships has become recognized as the ultimate test of a Thoroughbred's talent and ability. Not only offering a platform to enhance and promote Thoroughbred racing, the Breeders' Cup races provide a powerful year-end championship and a grand spectacle that presents the sport to a worldwide audience. Through the enthusiastic participation of prominent horsemen from around the world who bring their top horses to compete, the Breeders' Cup

The Play's the Thing

at the highest level of international competition.

Classic tragedy, comedy and historical drama round out the 2011-12 season for the **University of Louisville's Department of Theatre Arts**. UofL Theatre presents "Richard III" Oct. 5-9, "The Flu Season" Nov. 16-20 and "Mad at Miles: A Black Woman's Guide to Truth" Nov. 30-Dec. 4. In 2012, watch for "Blues for an Alabama Sky" Feb. 1-5 and "Atomic Bombers" Feb. 28-March 4. Performances are at Thrust Theatre on Floyd Street.

has established a reputation for showcasing Thoroughbred racing



Coalition Brings 'Positive Change' to Downtown Lou

Louisville Downtown Management District's "Positive Change" program is designed to reduce panhandling in downtown Louisville and raise funds to support the city's homeless outreach



efforts. One component is the installation of 12 heavy-duty metal boxes in the Central Business District that encourage the public to "feed the box and help the homeless." By giving to the boxes instead of panhandlers, the public will be directing money to the Coalition for the Homeless, benefiting those in need and served by homeless service providers.

iPod Is Talking the City Walk



The Louisville Convention & Visitors Bureau started an iPod City Walking Tour this summer throughout downtown. The two-hour tour, developed by WalkAbout Media, starts and ends at the Convention and Visitors Bureau at Fourth and Jefferson Streets and explores 18 stops along Market Street, Whiskey Row, the Belvedere, Museum



Row and the city's center of government. The cost to rent the iPod and one-use earpiece is \$7. Credit cards only, no cash rentals.

Hardinsburg Produce

In June, the Breckinridge County Farmers' Market opened on Highway 261 South. A \$75,000 grant from the Kentucky Agricultural Development Fund helped & build the new facility. There are 25 farmers and producers registered to sell in the building on Tuesday afternoons and Saturday mornings. The facility also provides space for agricultural workshops, such as 4-H and livestock conditioning scoring.



Breckinridge County Farmers' Market grand opening in Hardinsburg



The Skinny on Spa-Tinis

Have you had a Spa-Tini yet? Morton's The Steakhouse introduced the high-flavor, lowcalorie cocktails this summer. The Skinny Rita is made with Patrón Silver tequila, Monin Agave Nectar and lime juice. The rest of the flavor profiles are Antioxidant Me, Lean and Green, Skinny Blood Orange Cosmo and Red Velvet. Each Spa-Tini is \$14 and under 200 calories.

Fifth Third Bank's Dracula Sept. 16-Oct. 30 Actors Theater of Louisville 316 West Main St. Louisville, KY 40202 (502) 584-1205 Experience the Louisville Halloween tradition that drips with suspense and even more blood. This celebrated gothic screamfest is



jam-packed with plenty of thrills and chills to keep you on the edge of your seat. Contains strobe light, fog effects & gunshots. Not for the faint of heart. All seats \$37.

Show times Tuesday through Sunday vary. Get details at actorstheatre.org, call Box Office at (502) 584-1205 or email boxoffice@actorstheatre.org

Awaken to Wellness

Six years after opening on Breckinridge Lane, the Awaken to Wellness Center moved to a new facility on St. Matthews Avenue. The new center is more than double the size, due to unprecedented growth the company has experienced over the past year. Dr. Kim Carpenter and staff specialize



Kim Carpenter, owner/founder

in a variety of modern alternative health techniques and services, including comprehensive wellness evaluations, spinal adjustments, saliva testing, nutrition and wellness coaching, performance nutrition and custom orthotics.



Free Clang, Clang

The First Friday Trolley Hop was established in 2001 and is still going strong downtown. Held on the first Friday evening of each month, rain or shine, the trolleys run free of charge. On the last Friday of the month, it's the F.A.T. (Frankfort Avenue Trolley) Friday Trolley Hop, touring galleries and fun spots along the Frankfort, Mellwood and Story Avenue corridor.



Churchill Downs Fall Meet Oct. 30-Nov. 27 700 Central Ave. (502) 636-4400 churchilldowns.com

Healthy Foods, Local Farms Conference "Cultivating Change, Harvesting Health" Kentucky Country Day School on Springdale Road Oct. 15, 9 a.m. to 5:30 p.m. healthyfoodslocalfarmsconference.org

Making Her Mark Nets \$25,000

UofL graphic design student Laura Howard definitely made her mark in a nationwide contest, netting \$25,000 for the winning design of a symbol for bio-based, compostable plastics. She was named the winner in Cereplast's "Make Your

Mark" contest in April. The Louisville junior was the only student among three finalists in the competition, which was

launched in January. Of the 1,500 entries, 2.8 million online public votes narrowed the field to 200 for further judging by professionals.

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IdeaFestival

Sept. 21-24 • Louisville

"IdeaFestival" is known across the country and the world as a unique event that draws some of the globes most creative minds," according to Louisville Mayor Greg Fischer. The four-day festival offered more than 35 special presentations and events. Many of the activities were held at The Kentucky Center for the Performing Arts. BG's photo report provides an overview of IdeaFestival.

The Festival was supported by more than 150 sponsors. Presenting sponsors were the Kentucky Science and Technology Corporation, University of Louisville, University of Kentucky and *The Courier-Journal*. **Ideafestival.com**



Louisville Mayor Greg Fischer (center); Aneesh Chopra (left), chief technology officer for the United States and IF presenter; and Ted Smith, director of innovation for Metro Louisville, meet in the Mayor's IF office.





Suhas Kulkarni, director, Louisville Mayor's Office for Globalization (left); L. Srinivasan, associate partner of CGN Business Performance Consulting; and Joe Reagan, CEO of Greater Louisville Inc.(right), confer at IF.



Steve Mazan, a cancer survivor, comedian and presenter at IF; with Barbara Flexter, operations manager of Kentucky Science and Technology Corporation.



Dan Forte, director of programming at The Kentucky Center and member of the IF program committee, anticipates eating a quick meal from one of the mobile food vendors serving IF.



Lisa Robinson and Terri Dantin, co-owners of Bookstacks Plus, were the licensed vendors of books at IF.



Christina I. Ryan, Stites & Harbison PLLC, working at the Idea Hub.



Kris Kimel, IdeaFestival founder and president of KSTC, introduces a presenter.

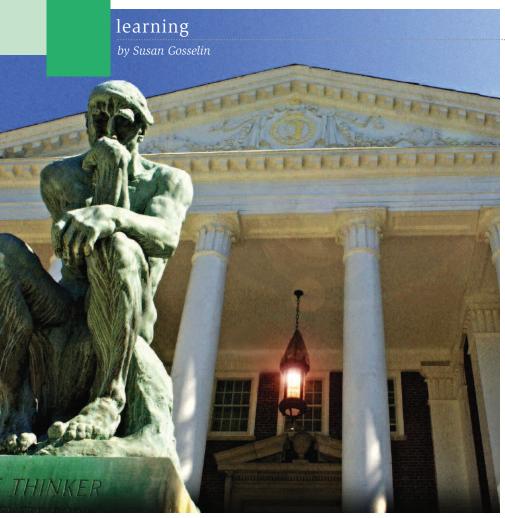


Mary A. Tapolsky, Ph.D., director of technology commercialization and program administration with University of Louisville Foundation Nucleus program helped staff the Idea Hub adjacent to Mayor Fischer's IF office.



Staff members of the Kentucky Science and Technology Corporation (L to R) Shari Ball, Liz LaVigne, Jessica Sanford, Mitch Creager and Debra Talbott provided support and administrative services for IdeaFestival events.





The Rise of UofL's College of Business

From commuter school to one of the nation's top 10

What if a business school thought more like a business?

That was the central question University of Louisville President James Ramsey, Business School Dean Charlie Moyer and many others from the local business community asked back in the mid-1990s. Now nearly 20 years into the change process, the results have made the University of Louisville College of Business the No. 1 business school in Kentucky (according to US News and World Report, 2011) and UofL's MBA students No. 1 in the world in the elite Global Venture Labs Investment Competition. According to most ranking services, UofL lands in the top 7 percent of all business programs in the U.S.

"Not bad, considering that when I came here in 1984, we had a building that was pretty long in the tooth and a reputation as just a commuter school," said Charlie Moyer, dean of the business school. "But you can't have a vibrant, growing city without a vibrant, world-class business school. Many people have really stepped up to make this happen - individual and corporate donors, the university itself, and the faculty and staff. It's been a nonstop evolution, but we've done it. We've turned ourselves from being a school of convenience to a nationally important school of choice."

The Thinker, by French sculptor Auguste Rodin, sits on the steps of Grawemeyer Hall.

Beating out the competition

Nowhere is that more evident than in the University of Louisville's recent spate of victories in international business plan competitions. Once the bastion of the world's elite colleges, business plan competitions offer the chance for MBA students to develop and research their idea for a new company, build a start-up and growth plan, and win money and services to help get it off the ground. In a worldwide system of feeder competitions that Mover likened to the NCAA, teams work their way up through a maze of qualifiers to reach the top worldwide competition: the Global Championships at the Venture Labs Investment Competition.

After several years of top 10 performances, this May's competition brought Louisville the global championship and more than \$800,000 in cash and consulting services, over the season, to UofL's winning team. The team - consisting of MBA students Jenny Corbin, Larry Horn, Max Brudner, Cory Long and Terry Tate - created a very real company called TNG Pharmaceuticals. TNG manufactures a vaccine, FlyVax, which makes animals immune to the effects of the hornfly, an insect that has caused cattle farmers in the meat and dairy industries worldwide to incur losses totaling upwards of \$1 billion.

"Our teams have beat out some of the toughest schools – Harvard, MIT, the University of Michigan. We had two teams in the top four. It's not a fluke. It has to do with the way we teach," said Robert Nixon, associate dean for master's programs for the UofL Business School. Nixon said the entrepreneurial MBA program, in particular, teaches students to see opportunity in every situation. "While most programs have one class or a small concentration in entrepreneurial issues, we teach an entrepreneurial method of thinking in every single class. It's a process that consists

of opportunity discovery and systematic search that has been developed and researched here," he said.

New programs

While the improvements to the business school have been gradual and continuing over the last 15 years, the last academic year brought a brand new offering - the full-time MBA program. In this innovative program, students earn their MBAs in just 13 months, going to school two nights a week and on Friday afternoons while also working approximately 35 hours a week in an internship. The internships, set up through the school at Louisville-area companies, are real jobs paying approximately \$25,000 for the year. With most MBA programs at UofL costing about \$31,000, that means a student's costs for the program could be nearly completely underwritten.



Robert D. Nixon, PhD, Associate Dean for Masters Programs for the UofL Business School.

"You come out of the program with an education and a resume. It's very attractive to people who have just graduated with their undergraduate, or those who have been in the workforce a couple of years," Nixon said. "There is no other school that is doing a full-time MBA the way we are."

Nixon stressed, however, that the full-time MBA program is an elite and selective program that only admits 25 students a year for the internship program. Students in the program go through an extensive interviewing process. Most students in the program, Moyer said, have a 600 GMAT or higher, and a 3.4 undergraduate average. Many have management experience, too.

"The qualifications of our MBA students is one of the areas where we've seen big improvements," Moyer said.

Once in the program, students are required to get at least a 3.0 grade average or face academic probation, and possible dismissal.

The business school is also offering a brand new add-on concentration in healthcare management that will be available to most MBA students, if they so choose. The program requires students to take all their electives from a list of health-care-oriented classes. "There are so many healthcare companies growing up in this area -healthcare management, law, facilities, elder care, insurance companies, companies making products for the aging segment...not to mention the people looking to start up healthcare companies. We feel this program will be really valued by employers," Nixon said.

Brand new for 2012 is a new weekend MBA option that will allow students to take classes on Friday nights and Saturday mornings/early afternoons. The terms allow students to have two weekends on, two weekends off. This enables students to finish in 20 months, instead of the traditional 24, while keeping their classroom hours in reasonable balance with work and family responsibilities.

The Entrepreneurial MBA

Perhaps none of the newer programs in the business school are more ballyhooed and culturally important to the school than the Entrepreneurial MBA. This 20month weekend program teaches students how to identify opportunities, secure funds, evaluate success and build innovation into a company's culture.

All students in this program are required to create a business plan in their first year, and potentially compete with that plan the second year. Students from this year's first graduating class saw a world title. The university has even started hosting the Cardinal Challenge, one of several dozen "feeder" competitions that attract business plan competitors from around the U.S., sending the winners up the system to eventually compete at the Global Venture Labs competition.

"Data tells us that about 15 percent of our MBA graduates will end up start-



ing a business of their own. But the skills they learn here are invaluable to employers, too," said Van G.H. Clouse, director of the Forcht Center for Entrepreneurship and the Cobb Family Endowed Professor of Entrepreneurship.

New building, new resources

For the first time in its history, the College of Business' building is getting not just a facelift, but a major 7,200-s.f., \$3.8 million addition. The addition, LEED certified for green construction, is designed to house the school's MBA entrepreneurial program and the school's equine business program, one of the only such programs in the world.

Even a flood that ruined the first floor of the building two years ago wasn't enough to stop the school's progress. Texas Roadhouse stepped up to the plate to help with renovations, building a student lounge and study space modeled after one of their actual restaurants, without the kitchen and bar, of course.

Unfortunately, this made the need for renovations on the upper two floors even more urgent. This brought another innovative solution as the school began a "Bucks for Bricks" program, offering naming rights to classrooms and other specific areas of the building.

Additionally, a donation from Jefferson Audio Visual Services has allowed the school to create the JAVS lab, where students can film themselves giving presentations and receive tutoring on business communication techniques.

A Global Perspective

As part of their curriculum and tuition payment, students in every MBA program take a 10-day study tour overseas. Students have the opportunity to choose from dozens of locales, from Istanbul to Korea, to China, Thailand, Buenos Aries and even St. Petersburg, for starters. While there, they visit local companies and organizations, take cultural trips, and learn about how business is conducted in other parts of the world. The school considers international study so important to the making of a well-rounded executive that they

Other MBA Programs in Louisville

Bellarmine University

bellarmine.edu Average student age: 26 Average class size: 19

Since 1975, around 2,000 alumni have received a master of business administration, degree from



tion degree from BELLARMINE UNIVERSITY
Bellarmine University, at a pace of 16
months to five years. The MBA program
holds premier business accreditation from
AACSB International and has been recognized by Princeton Review as a top program.
Some of the new elective offerings are
applied consulting, marketing and society, a
seminar in technology and innovation, and
visual analysis and problem solving. Bellarmine MBA grads have a knowledge of
core business functions, work effectively in
teams, have a strong ethical foundation and
communication skills, and understand the
real issues of globalization.

Spalding University

spalding.edu Average student age: 28 Average class size: 15

Spalding's version of a postgraduate



business degree is the Master of Science in business communication (MSBC), the first interdisciplinary program of its kind in the commonwealth. Offered since 2004, the MSBC attracts students of all ages, most of whom are working adults seeking additional skills in leadership, oral and written communication, and interpersonal skills. Students may choose from the following areas of concentration: organizational leadership, health care management, project management and nonprofit administration. Spalding's MSBC program can be completed in 18 months by taking one class per six-week session.

Sullivan University sullivan.edu

Since 1997, Sullivan University's Graduate School has enabled business professionals to



enhance their capabilities and achieve higher measures of success. MBA and MSMIT courses are taught by terminallydegreed faculty members who bring to the classroom a wealth of real-world experience, teaching skills and academic credentials. The blend of theory and application along with peer-to-peer interaction creates an learning environment that equips students to solve business problems quickly, accurately, collaboratively and ethically. Sullivan offers options to the traditional MBA and various electives for the MSMIT degree. Options in the MBA program include Management Skills, Human Resource Management, Leadership, Management Information Systems and Dispute Resolution.

Indiana University Southeast

ius.edu

At Indiana University Southeast, both the MBA and the MSSF

INDIANA UNIVERSITY SOUTHEAST SCHOOL OF BUSINESS

graduate programs are designed primarily for working professionals who seek a high-quality, part-time graduate business academic experience. The Indiana University Southeast Master of Business Administration (MBA) degree program is designed for students interested in continuing their education in the field of business. Through the program, business professionals can increase their breadth of knowledge, enhance their ability to analyze business alternatives more thoroughly and increase their opportunities for more challenging, responsible, and productive careers in the business community.

secured a \$1.3 million donation from David Jones to be spent exclusively on sending MBA students abroad.

"For most of these students, their international study is a real eye-opening experience," Moyer said.

For students who want more immersion in their foreign studies, the UofL College of Business has rekindled its relationship with colleges in Singapore that will allow MBA students to pay UofL tuition, but study there. Conversely, students in Singapore can study here. Regardless of the direction, the exposure to other cultures is invaluable to the students and the school, Moyer said.

"The value in an MBA comes in giving students a new system of thinking. And the way we offer our classes, students go through in a strict cohort system, so they are going through team exercises with the same teams throughout. When you come out of our program, you have not just new marketable skills, but close working relationships and often, new friends for life," Moyer said.





The Grass Is Always Greener ... Isn't It?

Do the research on potential new employer, honestly assess what you want before deciding to leave a job

"Take this job and shove it!"
"I'm mad as hell, and I'm not going to take it anymore!"
"Bite me!"

We get it, you're fed up with your job. At work you're "disengaged," meaning you've essentially checked out, putting in time but not energy or passion into your work. If you feel this way, you're not alone. According to a Gallup survey conducted in December 2010, 56 percent of all employees feel the same way. Rather than putting creativity and innovation into current projects, they're surfing the Internet, updating their resumes or reading this article! In essence, they've quit – they just haven't told anybody yet.

Or, they've decided to look for a new job. Again, they're not alone. In fact, in a survey published by Mercer Consulting, 32 percent of American workers said they are seriously considering leaving their job, with the highest percentage of those being under age 24 (44 percent) and ages

25-34 (40 percent). With unemployment at 9.2 percent, why are so many people talking about leaving?

I've got a miserable job

Patrick Lencioni has written several wonderful books, including "The Three Signs of a Miserable Job." The three signs are: anonymity, irrelevance and immeasurability. Take this brief survey and see how your job rates in each area. Score yourself on your level of agreement with each statement on a scale of 1-10.

____ In my job, I am understood and appreciated by a person in authority.

____ My job matters to someone.
___ In my job, I can gauge my
own progress and level of
contribution on a daily basis.

If you scored:

30-25: Congratulations! No misery in your job.

24-20: Borderline misery.

< 20: You may have a miserable job.

Now What?

So what if you're not happy, in a potentially miserable job, and ready to leave ... NOW! Where are you going to go? Would things be much better at other organizations? They can't be any worse, right? Not so fast, my friend!

It's often been said that employees join organizations and leave managers. I've got breaking news: An organization's public image may not be the same internal brand that's behind closed doors. You may think you're going to join an exciting, innovative, creative organization with loads of great talent, but if you have to work for a toxic boss, you're going to be miserable there, too. It's probably easy to determine what you *don't* want in a job, but when is the last time you went to the grocery store with a list of items you didn't want?

Here are three ways to decide if a new opportunity is the right fit for you.

Make a list of things you do want from a new job (besides a paycheck and benefits) and determine if the job's rewards are a match. These typically have nothing to do with money. After making this list, you may even find you've been too critical of your current job and be able to re-engage based on some of these things you want.

Talk with current employees – especially the sales staff, if applicable – because they are the most open and honest. One interesting question to ask is, "How many employees are also current customers of the organization?"

Do your research. How well known is this organization for its internal culture? Does it have a reputation as a great place to work?

The bottom line is to make sure you are moving towards a greater opportunity versus running away from a problem that may reappear. And take heed, the grass is not always greener.



Ryan Lisk is a partner at Lisk Associates. liskassociates.com

A Closer Look at NuLu



You may be surprised to take a walk down Market Street these days. If you haven't ventured away from the glitz of Fourth Street Live! or the expansiveness of the KFC YUM! Center, you're missing out on one of the most unique collaborations in all of Louisville – NuLu.

NuLu, a portmanteau for "New Louisville," is the up-and-coming locale for the up and coming. With more than 15 start-up companies making their home in the renovated buildings of the East Market District, the area is full of energy, camaraderie and genuine uniqueness.

Gill Holland, president of NuLu board of directors and owner of The Green Building, was our tour guide, introducing businesses new and old and truly showcasing the excitement and the passion of the business owners. Holland was one of the first to make his mark on Market and has played a vital role in developing the community during his nearly five years in Louisville.

The Green Building, one of Holland's many successful endeavors, is a 15,000-s.f. mixed-use facility that houses a gallery, event spaces and an indoor-out-door courtyard. The second and third floors house office studios for Son-aBLAST! Records, Holland Brown Books and The Group Entertainment. The Green Building was the first commercial business in Louisville to go for LEED platinum certification.

"We love this area, it helps connect all the Louisville neighborhoods and builds a sense of community," he said.

Holland also said that since the area is not a structured work environment, business owners make their own hours, spend time networking with one another and are able to stimulate great ideas to grow the community.

The Green Building, one of Gill Holland's many successful endeavors, is a 15,000-s.f. mixed-use facility that houses a gallery, event spaces and an indoor-outdoor courtyard.

Please & Thank You

One of the newest places to call NuLu home is Please & Thank You, located at 800 East Market Street. Owners Brooke Vaughn and Jason Pierce are a husband and wife team who combined their love of music and food to create one unique café. The restaurant is equipped with a listening room and a collection of handpicked records that patrons can peruse before purchasing, all while munching on some sweet and savory goodies.

"When we met in Indianapolis, I was the manager of a café and Jason was the manager of a record shop; we dreamed about creating our own niche. Now, six years and a new city later, we have," said Vaughn.

After years of planning and nine months to get the café open, the couple is extremely dedicated. Vaughn says as much as she looks forward to taking a family vacation someday and entrusting her creation to someone else, she knows that what she is really selling to her clientele is a unique experience that only she can provide.

"No one could be as invested in the success of Please & Thank You as me," she said.

The café serves no meat and offers savory treats like sliced mozzarella and basil pesto on focaccia and traditional favorites like milk and homemade cookies. The jar full of brownies isn't only tasty looking, but worth every last calorie. The menu is always subject to change depending on the season and new creations Vaughn wants to introduce to her clientele. Just please, keep the brownies.

Before Please & Thank You, there were no coffee shops to stop in, have an espresso and mingle with the locals. Vaughn says she really feels like the café has filled a void in the community.

"We needed a neighborhood place. Please & Thank You is that place."

Please & Thank You is open Monday 8 a.m. to 2 p.m. and Tuesday through Friday 7 a.m. to 3 p.m. For a complete menu, visit pleaseandthankyoulouisville.com.

Jeffrey Smith (right) is the owner of Crash Avenue, an independent public relations agency specializing in artists and musicians. Michael Powell (left) is a publicist, and Dustin Judah (center) is a social media associate.

Crash Avenue

Crash Avenue is an independent public relations agency specializing in artists and musicians. They work with both new and



Owner Jeffrey Smith chose the community because of its high energy and how well connected it is to the music and art scenes. The agency opened in 2004 and was originally located on Fourth Street but moved in July to 808 East Market Street.

popularity thanks to Crash Avenue - and

their amazing musical ability, of course.

Smith, a retired artist, says he identifies well with his clients because of his experience within the industry.

"You have to be an artist to know how to protect an artist; you know how to empathize with their needs," said Smith.

For more information about Crash Avenue, visit them online at crash-avenue.com.

Shine

At Shine you can get in touch with your inner calmness as a family. The wellness studio opened in 2010 and targets wellness of the mind, body and spirit for all ages. Featuring everything from belly dancing and family yoga to Swedish massages, Shine works to restore and renew every individual, no matter what their interest.

Owners Gregg Rochman and Maria Whitley work closely with clientele to provide the best Shine experience. Whitley, who specializes in early child-hood development, teaches most all mommy and me and fitness classes.

Shine Contracting, headed up by Rochman and his three partners, is in large part responsible for the increased development of the East Market District. Shine Contracting is a full-service contracting, design and build firm that specializes in residential and small commercial custom renovations.



Please & Thank You owners Brooke Vaughn and Jason Pierce are a husband and wife team who combined their love of music and food to create one unique café.

cover story

Shine Contracting currently has 15 jobs in progress, mostly in the East Market District community.

"We love restoring old businesses," Rochman said.

One of the businesses he's most excited about is Decca, a restaurant scheduled to open late this year. Decca will feature a 4,500-s.f. outdoor dining space, the largest in Louisville.

Visit shinecontracting.com for more information. Visit shinelouisville.com for a complete list of classes and activities for the whole family.

Magnolia Photo Booth

Whether you're looking for a great addition to an event or a unique way to capture your wedding day, you'll find artistic flair with Magnolia Photo Booth.

Owner Peter Tower was one of the earlier settlers on East Market Street, before it was up and coming. Storeowners liked the neighborhood, and it was a good mix of business and community.

The company has come a long way since its humble beginnings in 2006. Started as an attraction for an Oaks party, the concept became unexpectedly popular and in 2008 began expanding. Today Magnolia Photo Booth has a presence in seven major cities, including New York, Los Angeles and Chicago. There are plans to expand into Chattanooga later this year.

Future plans for the fun photo team? "We'd like to add some type of retail component to the space," Tower said.



Magnolia Photo Booth has a presence in seven major cities including New York, Los Angeles and Chicago.



Above: Toast on Market, a popular community hot spot, opened in NuLu in 2006. The restaurant will be moving to 620 East Market Street this fall.

Left: Toast serves breakfast entries like Greek and Kentucky Hot Brown Scrambles.

"Something unique that would increase traffic into the store."

For more information on a Magnolio Photo Booth near you, check them out at magbooth.com.

Toast

When Toast on Market opened in August 2006, they were the only breakfast/lunch option in the area. This made NuLu that much more appealing because they could offer the community something unique. However, the owners, George Morris and Amy and Lisa Wepf, had some reservations. While they loved the location, they were worried they couldn't afford the space; they had something smaller in mind that they could run themselves.

However, the building's original owner, Bill Marzian, past president of the East Market District Association, really wanted to lease to a restaurant. He believed in the team and their ideas and he knew the area really needed a

place like Toast. And just like that, some of the best pancakes in Louisville were born.

Since 2006 they have grown and become a popular community hot spot. So much so that they regularly encourage guests to browse surrounding retail stores or have a cup of coffee while they wait, sometimes an hour or more, for a table.



George Morris owns Toast with Amy and Lisa Wepf.

"One of the things that speaks so much for this area is that we all take care of each other," said Morris. "If we are busy, or customers can't wait to be seated, we direct them to restaurants and retail right around us. We all succeed together to make NuLu work."

But what they love most about NuLu is the community.

"The energy and revitalization of this area goes hand-in-hand with the collaborative spirit of the community business owners and residents. We couldn't do it without each other," Morris said.

Toast on Market has some future plans and everyone will want to take

note. Beginning in mid-September, the restaurant will be moving to the old Artemisia spot at 620 East Market Street. Patrons should visit the Toast Facebook page for official information and updates regarding the move.

Red Tree

Another NuLu staple is Red Tree, an eccentric home store packed with unique furniture and accessories. From very reasonably priced end tables to a wine glass chandelier, you're guaranteed to find something that's very "you." And that's what Red Tree is all about.

When Garwood Linton moved from Los Angeles 27 years ago, he picked an unlikely new home: an abandoned building at 701 East Market Street. While it didn't seem like much on the outside, he saw beauty on the inside, beauty that he could not have afforded in Los Angeles.



Garwood Linton owns Red Tree.

"I loved the loft and the open floor plan ... I still live upstairs," Linton said.

It's easy to see the beauty that captivated him all those years ago. Red Tree has eight rooms on two floors packed wall to wall with one-of-a-kind home fur-

nishings, including a magnificent winding staircase leading upstairs.

A furniture designer by trade, Linton made his living traveling back and forth to Indonesia and various trade shows. Over the years he developed quite a collection of what he affectionately refers to as "stuff." Furniture, lamps, unique chandeliers – all were part of the collection that was being housed in his apartment until a friend recommended he move it downstairs for a Trolley Hop. That was in 2002.

At first, the collection was only featured as an open house of sorts during Trolley Hops, but as the collection accumulated, so did the interest in the nameless store. The search for a name began – and ended with a Red Tree. The name he

decided on one night after a friend decorated the outside tree with red lights to attract attention to the new store.

Today, Red Tree's ever-changing inventory is available wholesale, retail and to designers; special orders are also available. Linton has developed close relationships with his suppliers, which enables him to pass along savings to his customers.

In addition to another Red Tree store in southern Kentucky, there are also plans in the works for an East Coast location later this year. But regardless of the growth of the Red Tree brand, Linton is here to stay.

"Everyday is a party. I don't work here – I have fun!" he said.

Red Tree is open Sunday 10 a.m. to 3 p.m.; Monday and Tuesday 10 a.m. to 5 p.m.; and Wednesday through Satur-

day 10 a.m. to 10 p.m. For more information, or to browse their online store, visit redtreefurniture.com.

Salvo

Like Red Tree, Salvo, whose doors opened July 1, offers a variety of home furnishings. The new retail store is described as a hand-to-home collective that provides functional items and home accessories along with handmade items. The part of Salvo that is most unique is the collaboration of artists that have come together in this one location.

Artists like David Metcalf, Alex Adams, Jamie McPherson and co-owner Nathan Morgan all bring their unique talents to the retail store and rotating gallery.



Red Tree has eight rooms on two floors packed wall to wall with one-of-a-kind home furnishings.

Morgan and his partner, co-owner David Levine, put a high priority on showcasing local talent. Currently, 25 of the featured artists are local.

Like most of the NuLu community, Morgan was drawn to the location at 216 Shelby Street right away. The converted church/firehouse was exactly what they were looking for.

"The building is a gem – a fantastic, architectural gem," he said. "We took it over and turned it into something beautiful."

Much like the art housed inside, Salvo focuses largely on repurposing materials, another common theme among NuLu businesses. Inside the store you'll find furniture, pottery and a variety of other items. They also specialize in custom work. In addition to the furniture items, customized kitchen design and general construction is also available.

Salvo is a must see. Store hours are Wednesday and Thursday 11 a.m. to 3 p.m.; Friday and Saturday 11 a.m. to 6 p.m.; and Sunday noon to 4 p.m. You can also visit salvocollective.com for a complete list of artists.

Music With Me

And last, but certainly not least, is the technology side of NuLu. Music With Me, a product of ParkVu, is an easy way to sync iTunes music to your smart phone and share music with your friends across a variety of platforms.

Co-owners Terry Goertz and Jeff Fedor started out in a basement in 2008. They had the idea to develop some type of mobile expansion since they saw the way mobile phones were dominating the market. They knew there had to be a way to tie smart phones and the social media revolution together. They found their niche through Music With Me.

The company moved into its current location at 806 1/2 East Market in March. They, too, chose the area because of the great community. They also noted Louisville and surrounding cities provide a strong consumer area that is essential for their success.

"Working in the areas of technology, social media and mobile devices, the landscape is always changing," said Goertz.



Co-owners Terry Goertz and Jeff Fedor started Music with Me in a basement in 2008.

And because of the change, it's difficult to predict where the company will be a year or five years from now. But regardless, they are convinced NuLu is a great community that perfectly merges arts and entertainment.

Currently, Music with Me is compatible with Android. All you need is a Wi-Fi connection or your phone's cellular connection and you can wirelessly sync your iTunes library to the Android. Plans are currently underway to offer the service to all smart phones.

"We want to be the dominant player in the way people access and share music," Goertz said.

For more information, visit music.withme.com.

From the emerging arts scene and retail spots to the many galleries and organic, locally sourced restaurants, NuLu is truly an area that will continue to showcase the creative side of Louisville. For more information on NuLu, visit eastmarket district.com.



Salvo brings together functional home furnishings and accessories and a rotating local art gallery.



Misty Cruse is the owner f CrusePR. Melissa B. Joeller is the owner of Z wublic Relations and cowner of A to Z Kids Jonsignment Sale, LLC. by John Johnson



Wine Fantasy

Drink vino from some far-off country and taste its land, weather and sunshine

Getting away to someplace beautiful and different is on many a wine drinker's mind. You might try doing what I usually do to cope, which is to drink refreshing vino from some far off land and fantasize! Here are some wines from two of my favorite nations in the world to visit, Spain and Italy.

Yes, it just so happens that they are the same lands that produce many of the world's greatest wines. This is likely not a coincidence. The wines are not mass market products, but are all currently available in Louisville. Cheers!

Castelvero

Cortese 2009 Piemonte, Italy \$9.99

The beautiful Piemonte region of northwest Italy is where I fell in love with wine. Gorgeous hillsides covered with grapevines in full splendor is something to behold anywhere, but it's different in Piemonte. The towns are friendly and filled with locals, the weather a little cooler, the countryside spectacular, the cuisine distinctly its own, and the wines range from delightful to regal.

Nestled against the Alps, very close to Provence and Switzerland, Piemonte literally means "foot of the mountains." Best known for age worthy Barolo and Barbaresco, which are made from the renowned Nebbiolo grape varietal, Piemonte also produces a range of lighter bodied reds and some wonderful dry whites, not to mention Moscato d'Asti.

This bottle from Castelvero is made from the local Cortese grape, best known as the grape of Gavi. The Castelvero version has slightly more body than most Gavi versions, but is still on the lighter side. The wine is totally unoaked and shows lovely pink grapefruit and melon on the nose. These fruit essences carry forward to the palate and are joined by a light minerality. Acidity is bright, and the wine has a pleasantly long finish. Pair with marinated, pan-seared swordfish and capers for a healthy, delicious late summertime dinner.

Antinori "Villa Antinori"

Rosso Toscana IGT 2007 Tuscany, Italy \$19.99

Now that autumn is here and the heat wave is finally over, I find the familiar visceral urge towards red wine firmly in place. One great choice is a red blend from Antinori simply labeled as Villa Antinori. Comprised of 60 percent Sangiovese, 20 percent Cabernet Sauvignon, 15 percent Merlot and 5 percent Syrah, this is essentially a poor man's Super Tuscan (term for reds made from grapes not native to Italy) as Cab, Merlot and Syrah are not historically "approved" Tuscan varietals.

You can't tell the grapes that, however, as all do quite well in the sunny hillsides of this beautiful vineyard land. Deep garnet in color, with orange tinges at the edge, the wine is visually showing a little bit of well served bottle aging. Decanting this wine will help it open significantly. After 30 minutes of breathing, this rosso offers up aromas of dried cherries, currants, fresh thyme, walnuts and white pepper. On the palate, the wine has a nice vanilla creaminess, with cherries and raspberries joined by subtle earth and leather. Excellent with a homemade paisan dish of penne with sausage, red peppers, tomato and garlic.

Mardevinas, by Gran Vinum, Adegas

Albarino 2010 Rias Baixas, Spain \$14.99

Albarino is an interesting wine. Native to the Rias Baixas zone in northwest Spain's Galicia region, the grape is a close cousin to Riesling, but on the drier side. This particular bottle, from Gran Vinum, Adegas, is an excellent example of the varietal's character. Showing green apple and lemon on the nose, with floral accents adding to its allure; the wine just smells like refreshment. Great choice for salads, or steamed mussels with garlic, tomato and fresh Italian parsley.



by Susan Gosselin

Farming Is a Food Art

Harvest restaurant's dishes are inspired by the fresh ingredients from its farm partners

To most people, farming is a trade. But to the owners of East Market's newest restaurant, Harvest, farming is an art. It's this unique perspective that gives the restaurant its reason for being: bringing fresh, locally grown food to its patrons in the most sophisticated way possible.

"People think of things like meats and cheese and fruits and vegetables as commodities. But they're not," said Jim McArthur, one of four managing partners at the restaurant. "They're really the opposite of a commodity. When you bite into a beautiful tomato fresh picked from a nearby farm, you can taste the quality. It becomes something different, something handcrafted – artesinal. That's what we're trying to bring to people at Harvest."

Anderson said that about 80 percent of Harvest's menu ingredients are locally sourced from area farmers who are committed to growing food in the most sustainable way possible, with fair trade practices and in most cases,



From left to right: Ivor Chodkowski, Mayor Greg Fischer, Peter Kuhl and Jim McArthur.



Harvest strives to bring fresh, locally grown food to its patrons in sophisticated, flavorful dishes.

organic growing methods. The restaurant's logo, in fact, features a map of Louisville with a 100-mile circle around it, to symbolize the restaurant's commitment to sourcing ingredients from within 100 miles. While other restaurants feature artwork on their walls, the art at Harvest features poster size, professional black and white portraits of the farmers they use as their sources.

Chef Coby Lee Ming, formerly of another East Market St. icon, Wiltshire on Market, is in charge of a menu that not only changes with the specials, but with the ingredients, too. All the dishes, from the fried chicken to the vegetarian pizza to the seasonal cocktails, hinge on the ingredients they are able to get from their farming partners and are inspired by Kentucky regional cooking.

The day my husband and I dined there, the menu featured everything from fresh ricotta-herb gnocchi to handtossed individual pizzas, smoked pork shoulder, and even roasted chicken salad sandwiches. Most entrees were between \$13 and \$25 and lunch items typically run \$7-\$15. While the menu is ever changing, McArthur said they are finding customer favorites, like their buttermilk fried chicken dinner with arugula biscuit hoecakes, or their burger with chevre cheese and pork jowl jam and a pretzel bun, or even hot potato salad, can't be yanked from the menu without creating an uproar.

"We buy our chickens whole then butcher them into pieces, and it makes for a taste experience that's head and shoulders above most chicken that's been sitting around in a freezer," McArthur said. In fact, he said the storage and prep area is nearly twice the size of their actual kitchen, in large part so the restaurant can store and process the fresh ingredients coming in to the restaurant every day.

"It creates some unique challenges for us," McArthur said. "For instance, we're going to have to have a lot of wing specials to make up for all the fried chicken dinners we sell. And we store up beets, but when they're gone, we won't be able to get your favorite chilled beet soup or candied beets until next year. When it's gone, it's gone," he said.

The restaurant has its own dedicated farm that is owned by Ivor Chodhowski, one of the four main partners in Harvest. Chodhowski became well known for organizing the Bardstown Road Farmers' Market, where he and his partner Peter Kuhl made Belgian waffles and other popular items. Ivor teamed up with McArthur and Peter's brother Patrick Kuhl to form the managing ownership group of the restaurant.

After years of planning, research and site selection, the group finally settled on their East Market location, the previous location of the Mayan Gypsy. They still needed additional investment money to make the restaurant dream a reality, however, and took the unusual step of courting 20 additional, non-managing partners who each paid an equal, undisclosed sum. Each will get 1 percent of the profit as dividend at the end of each year.

"That may seem like a lot of investors to answer to, but it has actually been great for us. It gives us a great customer base to start off with. They've been friends to us and help spread the word," McArthur said.

People who come to Harvest should expect to find a "white tablecloth" restaurant with world-class service but with a boisterous, casual atmosphere where jeans and Dockers are welcome. The décor is rustic, featuring a bar made from recycled church pews and tables made from reclaimed wood.

The wine list features a strong showing from around the world, most for around \$8 or \$9 a glass. A fun selection of beers is available, too, including the Symphonic Lager from Bluegrass Brewing Co., which benefits the Louisville Symphony. The real genius is in the creativity of their cocktail menu, which features the "Lolita" - a mix of Fernet Branca, Luxardo Maraschino and locally-made Roobie Red Tea - and a whimsical "Kentucky Champagne" featuring Old Forrester, Ale 8 and Licor Cuarenta y Tres, just for starters.

Don't leave until you've tried the restaurant's incredible signature desserts. Their sorghum cookie with candied bacon

and cream filling is celestially and inexplicably delicious. Their bread pudding proves that this traditionally gummy dessert can be remarkably light, fresh and decadent all at once. "We're here to deliver a great

here to make a statement," McArthur said. "We want to show the restaurant community what can be done when you make a commitment to locally sourced, sustainable ingredients. We'd love it if we could be a model for other restaurants in the future."

public relations at Vest Advertising.



by Heather Hise

Jason and Erica Lee Williams

The verdict is in: It's love

It was her second year at the University of Kentucky College of Law when Erica Lee decided to participate in a mentoring program that would match her with an incoming first-year law student.

On orientation day, when Erica caught sight of her assigned mentoree, Jason Williams, he had been surrounded by a swarm of girls who were anxious to introduce themselves. After they dispersed, she approached him and said, "The only name you need to know is Erica Lee." The rest is history.

"I remember calling my father that night to tell him I'd met my husband," said Erica.

Erica and Jason graduated from law school in 2002 and 2003, respectively, and the couple moved to Louisville where Erica began her career with Boehl Stopher Graves and Jason with Frost Brown Todd. They married in March 2009 in Hawaii, and that July, while working for Dinsmore & Shohl, Erica was approached about an opportunity to be appointed district court judge. With Jason's support and the encouragement of her family and friends, Erica accepted the appointment and immediately launched a successful 18-month campaign for the seat in the 2010 election.

"I love my job," said Erica. "At first, I couldn't imagine myself doing it, but now I can't imagine doing anything else."

Jason's hard work has also paid off, most notably in January when he became one of the youngest partners at Frost Brown Todd. He also recently received the UK College of Law Young Professional Alumni Award.

"Frost Brown Todd has fostered a great mentoring environment," Jason said. "I wouldn't be where I am today without the support they've given me along the way."



Paying forward the support they received in building their careers, Erica and Jason reach out to young people to teach them that childhood circumstances do not necessarily dictate a person's future. They served on the board of Family & Children First until their terms recently expired, and they are mentors at Central High School and Indian Trail Elementary.

Jason and Erica Lee Williams met while attending law school together at the University of Kentucky. They married in March 2009.

"We try to show the kids that they don't have to go down the same path as the adults in their lives or the people they've grown up with," Erica said. "Jason grew up in Louisville's west end



without a lot of advantages, but he never let people tell him 'no' or that he couldn't achieve something."

With busy careers and numerous volunteer commitments, Erica and Jason's advice for staying connected as a couple is to disconnect – from technology. They switch into "no work mode" for a little while each day to relax and catch up on each other's lives. Whether they watch Jeopardy together or take their five-year old Yorkshire terrier Olivia for a walk, Erica and Jason emphasize that stepping away from phone calls, text messages and emails gives them a chance to enjoy each other's company and keep their relationship in tune.

"It's as simple as making time for our marriage," Jason said. "We also try to stay positive and keep each other in check. We don't let the other person complain too much – we remind each other how blessed we are."

They do take advantage of technology to stay connected when they're not together. Because Jason's work requires frequent travel, Erica sets an alarm on her phone for Jason's wake-up call. Whether he's only one state over or several time zones away, she never misses the chance

Jason and Erica live near the Summit in the Rock Springs subdivision.

to be the first person he talks to in the morning. Jason often calls Erica throughout the day just to say hello, and he checks in at the end of his work day to see if she needs anything on his way home – a habit that has become even more important to him now that the couple is expecting their first child late this fall.

"Our baby is going to have a passport as soon as he or she is born," Erica said. "We love to travel."

The couple has taken cruises for the past eight years and enjoyed other trips to Arizona, Hawaii and Paris. As much as they enjoy getting away, Erica and Jason are content to call Louisville home.

"Everybody's friendly, everybody speaks to you," said Jason. "How could you not be in a good mood living here?"



Heather Hise is communications and public relations specialist for Goodwill Industries of Kentucky.



As the premier networking group for young professionals, YPAL connects its members with prominent community leaders, key Metro decision makers, and other ambitious and passionate 20-and-30 somethings. Join YPAL today and begin rubbing elbows with some of Louisville's present and future "people to know".



www.ypal.org

by Meghan Mando and Abby Shue



YPs Get Involved

So many opportunities, so little time

Young professionals in Louisville have a variety of opportunities to join associations and advocacy organizations that are tailored to their interests. From arts to leadership organizations, many community groups are reaching out to young professionals to get them informed and involved. The benefits to young professionals can be career development, relationship building and giving back to the community.

NeXt!

Young professionals passionate about the arts should consider applying for NeXt!, the leadership development program through Fund for the Arts. With a mission of preparing the arts community with a next generation of leaders, the NeXt! program focuses on education, budget allocation and fundraising, leadership and relationship building. Program participants attend one luncheon per month for two years, and are invited to various arts events in the community. The program is free, and applications are accepted in the spring. At the end of each year of the program, the NeXt! participants participate in the allocation process alongside the Fund for the Arts board of directors and its cultural partners.



Young professionals on the 2010 GLIDE trip to Pittsburgh heard from the city's mayor, Luke Ravenstahl. Ravenstahl became the mayor of Pittsburgh in 2006 at the age of 26.

GLIDE

The Greater Louisville Idea Development Expedition (GLIDE) is an annual, invitation-only executive program for regional business and community leaders. GLI encourages young professionals ages 25-39 who have a passion for making a difference, building relationships and encouraging innovation to apply for a limited number of scholarships each year. Recipients are young visionaries who have the potential to impact our region's future.



YPAL hosted a Metro Council meet and greet, moderated by BG advisory board member Tim Corrigan, at The Gallery at Whiskey Row in June. Pictured left to right are: Metro Council members Kelly Downard, Jerry Miller, Tina Ward-Pugh and David Tandy; Tim Corrigan and Rebecca Weis, secretary of the board of directors for YPAL.

YPAL

The Young Professionals Association of Louisville (YPAL) has nearly 700 members and is Louisville's largest networking organization for young professionals. YPAL aims to connect, engage and develop Louisville's young professionals through community, professional and social opportunities. With 10 committees including communications, community outreach, diversity, entertainment, finance, legal, professional development, public issues, recruitment and technology, there really is something for every interest. Members have the opportunity to network with key decision makers, prominent community leaders and ambitious 20- and 30-somethings. YPAL partnered with Habitat for Humanity in 2010 to plan, build and fund Kentucky's first Platinum LEED-Certified Habitat home.



Young professionals get together for a YPAL "meet and eat" at The Village Anchor in Anchorage.

New2Lou

New2Lou is a social organization designed as a resource for transplants to Louisville who are looking to meet people, try new places and get involved in Louisville. The second Wednesday of each month, New2Lou hosts a social at a local restaurant or bar, where people mingle and meet other newcomers as well as locals who provide insiders' information to make the transition to Louisville a smooth one. Where can I hear free local music? Best drink specials on Wednesdays? What about my haircut? Where do I get breakfast at 4:00 in the morning? While the group is primarily young professionals, newcomers of all ages are welcome.

LULYP

The Louisville Urban League Young Professionals (LULYP) has a member base of more than 300 individuals in the Louisville area. LULYP has a mission of assisting African Americans and other minority groups to reach social and economic equality through direct services and advocacy. LULYP has committees for information technology, marketing and public relations, membership, policies and procedures and a social committee. Meetings are held on the second Monday of each month at 6:00 p.m. at the Louisville Urban League.



The sixth annual Ignite the Night, the region's largest wine social for up-and-coming leaders, was held on May 19 at the newly renovated Creation Gardens on East Market. The Leadership Louisville Center, along with partners Brown-Forman Corp. and Northwestern Mutual, hosted nearly 300 young professionals and Ignite Louisville graduates. Robert Polk, Horseshoe Southern Indiana; Jasmihn Woodard, Ralcorp and Sarah Herzog, U.S. Census Bureau.



Ignite Louisville

Ignite Louisville is a seven-month program offered by the Leadership Louisville Center that provides training and exposure for emerging leaders. Program participants learn best practices from top local corporations; connect with key decision-makers, community leaders and talented peers; and gain hands-on experience through service learning. The service learning component of the program, the Yum! IGNITES Louisville Challenge, pairs Ignite Louisville teams with area nonprofits to plan, execute and sustain new strategies for success. Through the program, individuals and their companies gain visibility in the community. Leaders age 25 to early 40s from all industries should apply to participate in the next Ignite class.

Downtown Advisory Group

The Louisville Downtown Development Corp.'s young professionals' branch, the Downtown Advisory Group, meets monthly and acts as a sounding board to LDDC as it works through current initiatives and explores ideas for future development in downtown. DAG meetings begin with a community or business leader presenting on an important topic in downtown development, and the last half of each session is an open forum to ask questions, challenge existing ideas and brainstorm new initiatives to continue to make downtown Louisville a place where people want to work, play and live. Past presentations have included the Nucleus Life Sciences Research Park, Whiskey Row develop-

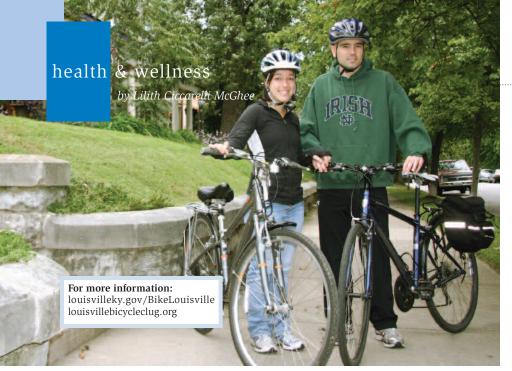
Locals and newcomers mingle at a New2Lou event at Bodega on Market.

ments, the Bridges project, South Fourth Street retail market analysis and Museum Plaza, among others.

Board involvement

In addition to getting involved with the various organizations above, another way to volunteer and network in the community is by serving on the board of directors for a nonprofit organization. Serving on a board can be a small or large time commitment, depending on the board. Many nonprofits have boards specifically aimed at young professionals, such as the Actors' Theatre GO Board and the American Red Cross Crossing Generations Board. These boards can prepare young professionals for serving on the larger boards. In addition, organizations like United Way and the Center for Nonprofit Excellence have training that teaches young professionals what to expect when serving on the board of directors. Many boards also have committees focused on marketing, finance or fundraising that a professional can join prior to serving on the board to gauge their interest. Volunteering for an organization with a mission that you support can also be a good way to get involved and network.

Meghan Mando is a communications manager at Stoll Keenon Ogden, PLLC. Abby Shue is the director of executive projects at The Kentucky Center for the Performing Arts.



Riding a Bike for the First Time (Again)

Many of us had bikes as kids, but now that we're adults, not many of us ride a bicycle anymore.

My husband, Jamie, and I recently started biking again. Today, we both commute by bike on a regular basis; we go to work, the gym and occasionally the bar. Over Memorial Day weekend, we took our first long road trip to Madison, Ind.

During my last year of college, my apartment, part-time job and the university were all within a half-mile radius. It seemed silly to drive such insignificant distances, so I got a bike. When I moved for graduate school, I upgraded to a Giant Cypress hybrid (hybrid bikes are designed to include features of both road bikes and mountain bikes) and commuted about four miles a day. Many of my friends were doing the same; it was fun, good exercise and cheaper than parking on campus!

When I moved back to Louisville, I brought my bike with me. Jamie bought a Trek FX, also a hybrid, and started commuting to work. On the weekends, we began taking short trips together around the city.

Many people, when they hear how much we depend on our bicycles for transportation, say they're afraid of traffic. I agree, cars are a little scary. However, Louisville has some bike lanes, many shared lanes and is in the process of developing more of both. Drivers are slowly but surely getting accustomed to sharing the road. My advice is to ride prudently but confidently, use lights and signals as necessary, and stay off busy highways until you're comfortable with stop and go traffic. Ignore the jerk who yells at you. It happens.

A week before Memorial Day weekend, Jamie and I decided to take a two-day road trip to Madison. We made reservations at the Hillside Inn and mapped out a route along the Ohio River, following the Indiana side to Madison and the Kentucky side on the way back to Louisville. We prepared by buying bags to attach to our racks and stocking up on Clif Bars and emergency supplies. Two days before the trip, we started drinking more water to ensure we'd be properly hydrated.

The trip was an adventure to say the least. The temperature climbed to 96 degrees both days. In Bethlehem, Ind., we ran out of water. We found nothing more there than a church, post office and a few residential buildings, so we had to stop at someone's house and ask for water. Several times we zoomed down a steep hill

Lilith and Jamie McGhee enjoy biking to work and leisurely around the city. They recently took their first road trip by bike to Madison, Ind.

only to find ourselves huffing and puffing back up another hill moments later.

When my back tire went flat, we incurred an impromptu lesson in tire patching (via a phone call to my father). My directions were not always the best; multiple times we ran into dead ends, including a quarry where we saw the road continue on the other side but had no way to reach it, and an old army munitions plant, where many of the roads, despite being on the map, were gated. We lifted the bikes over a fallen tree and saw tons of wildlife. Historic Madison is neat; I wish we'd had more time to explore it, but once we arrived, we showered, found a place to eat dinner and fell into bed.

All in all, we biked 125 miles in two days, with an average speed of about 12 miles per hour, according to Cyclemeter, a handy smartphone application. We

returned to Louisville exhausted, sunburned and sore, but thrilled that we had successfully completed our first trip.

Since then, we've purchased a matching pair of Cannondale road bikes. They're much lighter and faster than our hybrids, and they'll make our next long trip easier. We also joined the Louisville

Bicycle Club, a group that organizes daily rides around the city.

Regardless of how many more trips we attempt or how fancy our bikes and gear may get, Jamie and I will always remember our first long bike trip to Madison, riding on our regular old hybrid bikes.



Lilith Ciccarelli McGhee is a writer for BG Magazine. by Meghan Mando



Southern Hip Hop

New CD reminiscent of Nappy Root's original music

Nappy Roots, the Grammy-nominated Southern hip-hop artists with Louisville roots, released their first single "Congratulations" off their new CD on July 13. Their new CD "Nappy Dot Org" is set to be released this fall. Produced with Organized Noise, who has worked with Outkast, the group thinks the CD will be representative of the times, and relatable to hard-working Americans.

The Nappy Roots members (aka Skinny, Scales, Big V, B. Stille and Clutch) have always prided themselves on being accessible and not fabricating lifestyles like other artists. For example, each group member has his own Twitter and Facebook page to be accessible to fans. The guys hope to have some promotional parties soon for their fans in Louisville, and recently, the group performed pro bono to benefit the Brightside Green Tie Bash.

Big V particularly likes the song "Legend Live On" on the CD, which celebrates the triumphs of the group. "It's a triumph for us to still be around and doing what we love," Big V said.

Clutch prefers a song entitled "Pete Rose," which he describes as a hard street track that is political and will encourage listeners to think. Big V and Clutch both cite their fellow group members as inspiration. They view the CD as reminiscent of some of the original music they have produced in that the five of them recorded together in the studio, allowing them to vibe off each other.

Nappy Roots is used to working hard. "You have to be prepared for it to get bloody," said Clutch. "Keep your business and personal life separate, and know where to draw the line."

"You have to educate yourself, regardless of what it is that you want to do," Skinny said. "And you have to be willing to sacrifice. Big V always used to say that you have to risk it all to get it all. Your faith will always be tested, and you will be tempted by both good and bad. But sacrifice and education are keys to success."



Meghan Mando is a communications manager at Stoll Keenon Ogden, PLLC.



entrepreneurs

by Nick Phelps

Heather Howell

Rooibee Red Tea 1102 Lyndon Lane, Suite B Louisville, KY 40222 (502) 749-0800 rooibeeredtea.com

Meet Heather Howell for coffee and in the amount of time it takes to enjoy a latte, you find out that she's all about business - and right now, business is good!

"Failure is not an option," Howell said as she shared her plans and goals for the emerging new local beverage, Rooibee Red Tea.

Rooibee Red Tea is brewed and bottled in Louisville using Rooibos, a plant found only in South Africa. It is an organic, USDA-approved, Kentucky Proud product that is high in antioxidants and naturally caffeine-free, which makes it extremely popular among health-conscious consumers. As the only full line of Rooibus ready-to-drink tea in the country, Howell says she and her team are poised for expansion.

"We will succeed because of our passion for a better lifestyle for our consumers. That is what Rooibee Red is all about."

Raised in London, Ohio, Howell attended and played volleyball at Eastern Kentucky University. After college, she accepted an assistant coaching position with the University of North Florida. Her confidence and drive eventually led her to a thriving career in business.

Howell was recruited by Humana to open its Jacksonville, Fla., service center. A few years later, she relocated to Humana's corporate headquarters in Louisville, where she enrolled in Bellarmine's executive program. Upon completing her MBA, she took a position as the director of workforce development for CARITAS, now Jewish Hospital and St. Mary's Healthcare.



Her next move was to Birmingham, Ala., where her husband planned to complete his medical residency program. In Birmingham, Howell opened the U.S. division of an international firm called Trillium, a company that specialized in human resource consulting, healthcare recruitment and international nurse placement and was eventually promoted to vice president of Trillium's U.S. division.

After a few years, the Howells agreed it was time to settle down and decided that Louisville was the perfect place to raise their children. Howell went back to Humana, where she ultimately managed the company's infusion program while her husband started his own medical practice in Louisville.

While supervising Humana's involvement in diversity conferences,

Howell was introduced to the National Association of Women MBAs (NAWMBA, mbawomen.org). Her passion for women's advancement in business helped convince the national board of NAWMBA to bring 2,000 members to Louisville for the organization's annual conference. During this effort, Howell was introduced to local business leader and UofL trustee Phoebe Wood. As it turned out, Wood was searching for a commitment as well.

Jeff Stum, founder of Rooibee Red Tea, had presented his business plan to Louisville's Enterprise Angels, a local group of investors to which Wood belongs. Wood liked the product, so she reached out to Stum. After initial development, they knew it was time to add to the team. After meeting Howell though NAWMBA, Wood believed that she might be just the person Stum needed..

"Jeff's 10-year background in branding, distributing, and supply chain management at Brown-Forman matched Heather's incredible leadership, clarity of vision, and perseverance, so we knew it was right," Wood said.

Howell joined the Rooibee Red Team as CTeaO in May 2010, with a focus on building the brand and company and fundraising.

"We have had excellent growth, and growth means we need more money," Howell said, noting that Rooibee Red Tea is close to raising \$1 million through selling preferred stock.

"We have investors who really believe in the potential of this product," said Wood.



Fitz Schultze

Stanley Schultze & Co. 849 South Six St. Louisville, KY 40203 (502) 585-4256 stanleyschultze.com

At 21 years old, Fitz Schultze received a phone call that most could not imagine during their last semester of college. His father had passed away and left behind Stanley Schultze & Co., a family-owned and operated business he had managed for 30 years. Without hesitation, Schultze packed up his '94 Defender and headed home from the College of Charleston.

"I knew where I belonged. I headed home immediately and never went back. It wasn't easy. It was the last semester, and I had a girlfriend in Charleston. I went right to work at the shop and lived at home with my mom," Schultze said while reflecting on that moment 10 years ago. Stanley Schultze & Co. was founded in 1941 by Schultze's grandfather to service, fabricate and install commercial glass and aluminum windows and doors. In the last few years, the company has grown tremendously, doubling in size to about 65 employees. In 2010, they landed in the No. 40 spot on Business First's Fast 50 list. When asked for the main reason for their growth, Schultze said it was simple: "Being quick! There is a ton of competition in our industry; each bid consists of two or three competitors. We pursue hard on the front end; we want the client to know we are serious about doing business. The key is to deliver a quality product in an efficient manner."

Stanley Schultze & Co. has certainly seen the rewards of their focused effort, but it didn't come overnight and Schultze admits that leading the company did not begin smoothly.

"I didn't have my own management style. I was 21 and had a lot to learn," he said. "Thankfully, I had worked in the shop during the summers, so I had some experience. Along with that, our



base crew remained intact." The six main sales representatives stuck by young Schultze as he transitioned into leadership. He credits the entire company for pulling together as he settled in to his new role. As time passed and Schultze became more comfortable, the growth and success of Stanley Schultze & Co. followed.

The company was recently awarded contracts in Kentucky, Ohio, Tennessee, and Michigan. With record high unemployment rates, strict financial regulations that hinder banks from investing in small businesses, and a lack of consistent leadership in business, Schultze and his company have defied the odds with continued employment and company growth.

"We would like to grow the commercial and industrial side of the business along with residential, which currently is about five percent of our business," Schultze said, "Our consistent, moti-

Fitz Schultze owns Stanley Schultze & Company, a family-owned and operated business established in 1941.

vated and knowledgeable employees enable us to meet our goals."

Along with his full-time commitment to Stanley Schultze and Co., Schultze says he finds ways to enjoy life, working on projects around the home and on his collection of vehicles.

"I love projects," he said. "Everything I buy, I like to make better."

Schultze says he is motivated by his staff and is viewed by his co-workers as a devoted and caring leader.

"I feel so fortunate to be doing what I do and to be just a happy, healthy guy."



Nick Phelps is a sales representative for Prosoft.

by Robert Hadley

Realtor Uses Technology, **Marketing to Promote Biz**

Sooner or later when you meet a real estate agent, they'll hand you a business card. What distinguishes RE/MAX Advantage agent Paul Kiger's cards is his earnest gaze, peering out from below his name in a Michael Douglasinspired pose that makes him appear almost a decade beyond his 31 years.

"That's my boardroom look," he quips. Kiger may want to project an appearance that exudes maturity, but he has enough achievements to inspire client trust, despite his age. Since launching his real estate career in 2007, Kiger has become a multimillion-dollar producer, selling more than \$7 million in real estate in 2010, split almost equally between Kentucky and Southern Indiana. His recognition as 2011 Realtor of the Year for the Southern Indiana Region is the latest in a string of accolades that includes a place among 2008, 2009 and 2010's Top 100 Residential Agents, as well as recognition as one of Realtor Magazine's Top 30 Under 30 agents in 2010.

You could argue that his use of technology - namely, RE/MAX Advantage's

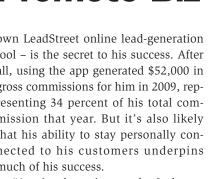
own LeadStreet online lead-generation tool - is the secret to his success. After all, using the app generated \$52,000 in gross commissions for him in 2009, representing 34 percent of his total commission that year. But it's also likely that his ability to stay personally connected to his customers underpins much of his success.

"As simple as it sounds, I always answer my phone," Kiger noted in his application for the 30 Under 30 award. "And if I do miss a call, I return voicemails within an hour."

The road to success hasn't necessarily been easy, however.

"My first year, I think my gross commission was like \$30,000," Kiger says. "But after all my expenses, and my advertising, and my marketing, and coaching, everything I spent money on, I think I netted like four (thousand dollars). You can't survive on that."

Kiger also faced a historic recession in 2008, his second year in business. He dug out from under the recession thanks to his emphasis on marketing and technology. He undertook a promo-





Paul Kiger's "boardroom look." Kiger was recognized as one of Realtor Magazine's Top 30 Under 30 agents in 2010.

tional campaign that saw him sponsoring farmers' market bags, purchasing full-page ads in local magazines and reaching out to his childhood friends and former classmates on Facebook.

"Now I'm way more responsible with my money," Kiger said. "But there is no way I could have climbed as fast as I climbed if I didn't go out and look at all those different avenues of marketing."

This year, Kiger formed a team within RE/MAX Advantage named Paul Kiger Realty Group. He added a buyer's agent, Kristen Becht, and hopes to add another Realtor and an administrative person.

Producers from HGTV's "House Hunters" recently filmed an episode featuring Kiger and a client who had purchased a home in New Albany's midtown revitalization district. The show allowed him to demonstrate his sales philosophy on a national platform.

"Selling a house takes all parties involved working as a team," he said. "I try to educate my buyers as much as possible. I want to make sure that they make a good investment, because then I'll be their Realtor for life."



Kiger hopes to keep growing the team he has formed within RE/MAX Advantage called Paul Kiger Realty Group.



Robert Hadley is president of IABC-Kentucky and a writer for BG Magazine

by William Summers V

It's a Good Time to Buy

Those who dive in now will benefit the most

According to a recent Gallop poll published by CBS Market-Watch, 67 percent of Americans believe that now is a good time to buy a house.

It makes you wonder why more people aren't rushing back into the housing market to take advantage of the "opportunities" that are available. After all, interest rates are still at historically low levels and home prices have declined in many areas, including Lexington. Why, then, are people so reluctant to act?

In a word, people I talk to are held back by uncertainty. For some, it's uncertainty about jobs and the economy. Others cite uncertainty about the difficulty of getting financing. Still others mention uncertainty about housing prices going even lower. The sum of all these fears has put most families on the sideline watching the housing market's struggles from a safe distance.

According to Gallop, many Americans are still worried about their home values, with 27 percent saying that home prices in their communities will fall this year and 42 percent concerned that their own house will lose value. Twenty-one percent said they expect home prices in their area to increase.

It's enough to make any prospective homeowner downright cautious. But many economists, like Mark Zandi with Moody's Analytics, say these concerns are overblown. "Everyone's re-evaluating more carefully whether they should own a home or not," Zandi said. "But for the vast majority of Americans, homeowner-ship is still the right thing."

Zandi says the same fundamentals are still true: If you can afford it, there are a lot of advantages to homeownership. With a fixed interest rate, your home payment never goes up. But your



rent will climb in most places. And even if prices don't rise that much, if you pay down the mortgage every month and don't take out a big home-equity loan, there's an automatic savings for the future built into owning.

"This is why homeownership has been such an important part of the American Dream, because people have used it as a way to save. And, it's been a relatively safe way to save," Zandi said. "Now of course, as we have seen, there are ups and downs. But in general, it's been a pretty good investment."

Zandi says the housing crash hasn't changed the nature of homeownership.

"The other thing to consider is that like any asset – after a crash, after prices have fallen very quickly – everybody is very nervous and reticent to dive back in, but it's the people who do that who benefit in the long run," he said.

"Prices have fallen so far that single-family housing now is very, very attractive; very affordable [...] and it's now even attractive relative to renting."

While it's been getting cheaper to own a home, it's actually been getting more expensive to rent a place to live. These days, the monthly cost of renting or buying a home is about the same. That one-to-one ratio is the lowest in 25 years! That's down from 2006, just before the housing market crashed, when the cost of owning was 46 percent higher than renting. "We are at the very bottom of that

mountain right now and we have never seen that ratio so low," said Gleb Nechayev, a housing economist with CBRE Econometric Advisors, a Boston real estate research firm.

Nechayev's data goes back to 1986. Since that time, he says, it's never been this cheap to own a house as compared to the cost of renting. Of course, these are national averages, and there are some big differences depending on the city and neighborhood and type of home.

So here are the facts. The cost of renting is increasing and, for many, may exceed the cost of ownership. Current interest rates make long-term fixed rate loans very attractive for borrowers, especially those who believe they will be living in their home for at least five years. A huge amount of inventory is on the market, often at really attractive prices. Talk to your banker about your finances and learn how much home you can afford. Shop online to get a general idea of what's available in areas of town that are attractive to you. Ask a Realtor to show you homes that interest you or to find others like them. Get moving. Those who lead get the best bargains!



William Summers V is a senior vice president at Central Bank.

10 things we love. Louisville's Park System

by Brett Jeffreys

New York might have a park in the middle of its downtown.

Louisville has a downtown in the middle of its parks. You know that guy who designed New York's Central Park?

Frederick Law Olmsted. Well, he designed Louisville's entire parkway system. And that's just one part of Lousiville's 120-plus parks. You can find anything in a Louisville Park — inlcuding yourself.

Step back
in time by exploring
one of 18 parks or the
six parkways by Olmsted,
the father of American
Landscape Architecture.

Get lost in the bike trails of Cherokee Park.

in Central Park
during the annual
Shakespreare
performance, held
on the ampitheater
since 1960.

Act out

Learn

about the largest urban parks project in the country,
The Parklands. It will be a big part of the city's future.

Project – one of the largest parks expansion efforts in the U.S. – has been named a "Top 25" program in the Innovations in American Government Awards.

Spread the word

that Louisville's City of Parks

Take a hike

along the ever-growing
Louisville Loop – the future
100-mile shared-use path
encircling the entire city
of Louisville.

Catch some air

and avoid a face plant
at Louisville's Extreme Park.
It's a skate park with 40,000 s.f. of concrete skating surface, a wooden vert ramp and a 24-foot full pipe.
Yeah, we said it. A full-pipe.

Watch a movie with a thousand of your closest friends at the Irogouis Ampitheater.

in one of Jefferson Memorial Park's 6,218 acres.

Listen to a free Wa

to a free Waterfront
Wednesday concert on
Waterfront Park's
Great Lawn.

Be all you can be. (No boot camp required.)

Louisville

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Programs vary by campus.



