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Cardinals dominate college basketball;
UofL fans still celebrating NCAA title

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1st Session
Introduction

How the Affordable Care Act's new rules and regulations will impact businesses providing health insurance to their employees.



Presented by seminar moderator **Vickie Yates Brown, J.D.**, president/CEO of Nucleus and co-chair of the health

law practice group at Frost Brown Todd LLC.

2nd Session
Employer's compliance requirements and decisions required before 2014

New rules apply to large and smaller employers' shared responsibility for health care.



Presented by **Alison Stemler, J.D.**, employee benefits practice group, Frost Brown Todd LLC.

3rd Session
Federal requirements concerning standard benefits and premiums packages

A discussion of the ACA's oversight of the health insurance functions provided by state departments of insurance.



Presented by **D.J. Wasson**, acting director of the Kentucky Department of Insurance.

SEMINAR NOTES

4th Session
Role of the Health Insurance Exchange

Beginning Oct. 1, 2013, Kentuckians can access the Kentucky Health Benefit Exchange. How the exchange will work, insurance products offered and penalties for improper access will be discussed.



Presented by **William Nold**, deputy director of the Office of the Kentucky Health Benefit Exchange.

5th Session
Health care reform and its impact on health insurance coverage premiums



Lawrence Ford



Dave Kemmerly

Presented by **Lawrence Ford**, Director of Government Relations for Anthem Blue Cross and Blue Shield; and **Dave Kemmerly**, director of state public affairs at Humana; and a representative of United Healthcare Kentucky.

6th Session
Questions and Answers

A panel of speakers will accept questions from seminar participants.

For more information on the Kentucky Health Care Reform Seminar, contact Lori Jo Hill at 502-848-8727.

Kentucky Health Care Reform Seminar

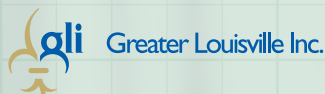
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Spring 2013
Volume 5, Issue 1



ON THE COVER

An exciting time for UofL fans: The Louisville Cardinals seem to sail their way through the NCAA Tournament this year. With only brief moments in rough waters, the Cards easily took home the national title for the first time in 27 years. The Lady Cardinals had a surprising NCAA run. They won their region and played in the final game of the NCAA Women's Basketball Championship.

Photo courtesy of UofL Athletics

3 FROM THE EDITOR

Editor Stephanie Apple discusses the excitement of spring in Louisville and the people we feature in this edition.

6 NEW IN THE LOU

A look at what's new in Louisville, from new attractions, exciting opportunities and events, and an economy on the move.

12 YOUNG PROFESSIONALS

Louisville supports its young professionals with a variety of organizations and program. We feature Ignite Louisville and Young Professionals Day at the Capitol, two events that prepare rising leaders for expanded roles in the community.

14 HEALTH & WELLNESS

Warmer weather seems to make eating healthy a little easier. There are several ways to make sure you enjoy fresh, seasonal produce this spring and summer, from the local dining scene to distribution and catering services, farmers markets and more.

16 EAT & DRINK

In summer 2011, 25 young professionals created The Supper Club to benefit the Dare to Care Food Bank and raise awareness about hunger. The club's events support local restaurants, and offer networking opportunities and the chance to make a positive impact in the community.

18 ENTREPRENEUR

J Wagner Group, an event planning, marketing and promotions company, has produced Kentucky Derby and Super Bowl celebrity parties, charity events, launch parties, fashion shows and more. Founder Joey Wagner shares his story.

20 COVER STORY

For the first time in 27 years, the Louisville Cardinals are national champs. From the beginning of the season, Louisville was one of the best teams in America, a Top 2 preseason team. No one could have predicted the experiences they shared to make it to the end, but it was a championship we will all remember for a long time.

24 PROFESSIONAL DEVELOPMENT

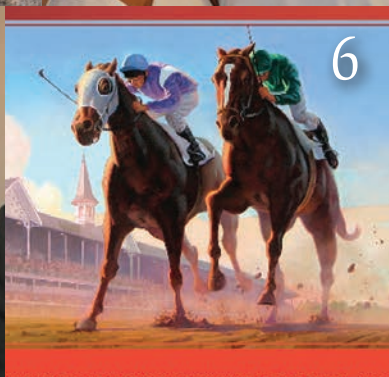
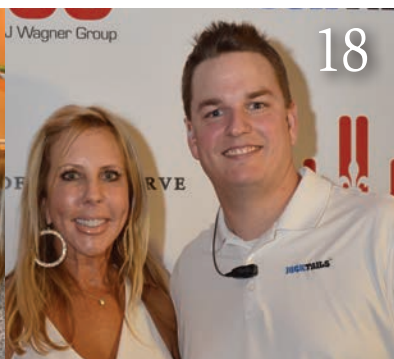
NeXt! is a prestigious leadership development program sponsored by the Fund for the Arts to infuse new energy into Louisville's vibrant arts scene. Young professionals prepare for volunteer leadership roles and learn about budgeting, fundraising and relationship building.

26 FEATURED COUPLE

Anthony and Mollie Noe recently opened an upscale paint-and-sip franchise called Pinot's Palette in St. Matthews. With two young children and a new business, they are always on the go and trying to keep things in balance.

28 FINANCE

You hear a lot about saving for retirement and the importance of having health insurance, but life and disability insurance are two things young professionals may not think about. Find out why it's worth it – even in your 20s and 30s.



Celebrating **spring** in the Derby City

What a great time to live in Louisville! With the Kentucky Derby and the many festivities that lead up to the city's signature event, spring is one of the best times to be a Louisvillian. It's even sweeter this year, as we continue to celebrate big wins for the University of Louisville Cardinals: the men's basketball team brought home the NCAA title for the third time, and the Lady Cardinals made it to the final game. Go Cards!



Stephanie Apple is the editor of BG Magazine. Reach her at apple@lanereport.com.

The Louisville Convention and Visitor's Bureau's slogan, "Louisville: It's possible here," has never rang truer.

In this issue, we celebrate the Cardinals and a lot of other great things about living in the Derby City. You'll learn about some of the opportunities available to young professionals to get engaged in and give back to the community – like YP Day at the Capitol, Fund for the

Arts' NeXt! leadership program and Dare to Care's Supper Club.

And when it comes to living well, learn more about a fresh food revolution that's taking place in Louisville. From the local dining scene, community supported agriculture (CSA) shares, farmers markets and more, there are several ways to enjoy fresh, seasonal produce and support the local farm community.

We also introduce you to Joey Wagner, and Mollie and Anthony Noe. These young entrepreneurs bring more fun to the community with enthusiasm and great ideas. We're not sure how they make it all happen, but we're glad they do!

As always, BG – Greater Louisville invites you to find inspiration in the possibilities. Have a fabulous summer, and we will see you again this fall!

Stephanie Apple



For 139 years, Churchill Downs' spring meet – highlighted by the legendary Kentucky Derby – has ushered in springtime in Louisville. The racetrack is just one of many attractions that bring millions of visitors to the Derby City each year.



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UofL in Panama

Graduate students in Panama are now able to earn a master's degree from the **University of Louisville's College of Education and Human Development** without leaving their home country. The UofL master's degree in human resources and organizational development is the first such program in the Central American country. Classes are being offered at Panama City-based **Quality Leadership University**. Panama has one of the fastest-growing economies in the world, serving as a hub for logistics and for international companies such as **Hewlett-Packard, Dell, Procter & Gamble, LG** and **Caterpillar Inc.**

Oscar Leon, president of the Panama-based Quality Leadership University, and Blake Haselton, dean of UofL's College of Education & Human Development



Kentucky Bourbon Trail named top spring trip for 2013

National Geographic has named the **Kentucky Bourbon Trail** tour as one of the Top 10 "Best Spring Trips" for 2013. The Kentucky attraction had more than 500,000 visitors in 2012, the first time the tour has broken the half-million mark since its creation in 1999 by the **Kentucky Distillers' Association**. The tour gives visitors a chance to see the bourbon-making process and educates them about the history and tradition of Kentucky's signature spirit. The trail is showcased in *National Geographic* along with excursions and festivals in Argentina, India, the Netherlands, New Zealand, Portugal, Romania and South Africa. Only three American trips made the Top 10.



Visitors get a firsthand look at the art and science of crafting bourbon during a visit to Buffalo Trace Distillery in Frankfort, Ky., one of seven stops along the Kentucky Bourbon Trail.



Louisville's nightlife gets shot in the arm

A new cocktail lounge and nightclub are helping to reinvigorate **Fourth Street Live!** and Louisville's downtown nightlife landscape. **The Kill Devil Club** and **Marquee Bar** have replaced the **Angels Rock Bar**, which occupied the second floor at 432 S. Fourth Street for more than five years. The Kill Devil Club, which originated

in Kansas City, Mo., features the largest rum selection in Louisville. (Kill devil is the historic English predecessor to the word "rum.") The drink menu also includes a variety of cocktails with made-from-scratch ingredients, such as syrups and fresh-squeezed juices. Adjacent to the Kill Devil Club is the Marquee Bar, a dance club with a state-of-the-art sound and lighting system and VIP bottle service.

Speed Art Museum sets up temporary offices in NuLu



The **Speed Art Museum's** doors are closed for a \$50 million expansion. While Phase II of the construction project ramps up this spring on the

six-acre site, the 85 museum staff members have temporary offices in the **NuLu District** of East Market Street. Gill Holland, president of the **NuLu Business Association**, and his wife Augusta, own the building and are renting the space to the museum. Beginning in June, Speed Art Museum summer camps are "speeding about town" for kids to participate in drawing and printmaking, design and architecture, and other artistic skills. Summer camps will be conducted at the **Clifton Center, Jewish Community Center** and **Frazier Museum**.



Restoring an icon

Louisville Water Co. is undergoing a \$2.6 million restoration project to renovate the interior of **Pumping Station No. 1**, which was built between 1858 and 1860 on Zorn Avenue at River Road as part of the city's original **Water Works**. The site also features the city's iconic water tower, which is also a **National Historic Landmark**. Louisville Water will bring the pumping station to closely resemble its original pre-Civil War condition, and upgrade the electrical, fire and lighting systems. A catering prep kitchen and small gift shop also are being added. Louisville Water is developing the **WaterWorks Museum** inside the west wing of Pumping Station No. 1 with public tours expected to be available this fall.

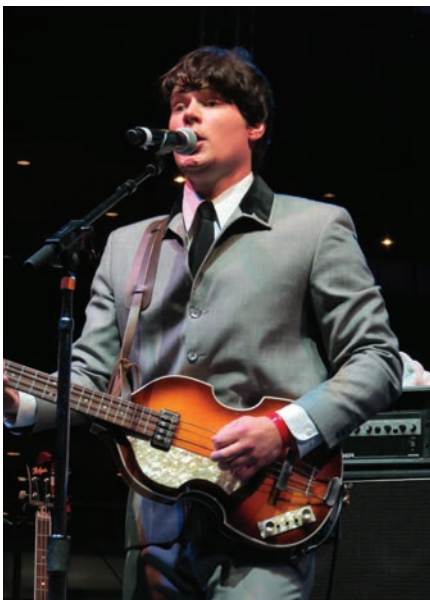


Transfer Madness attracts 2,400 college students

Kentucky's first statewide online transfer college fair, **Transfer Madness**, was a big hit in March, as more than 2,400 students registered for the 12-hour event. **KCTCS**, along with 26 of Kentucky's four-year institutions and the **Kentucky Council on Postsecondary Education**, collaborated to organize Transfer Madness, which supports the council's **Stronger by Degrees** strategic plan to improve the quality of Kentucky's workforce by increasing the number of students who transfer from KCTCS colleges to four-year institutions.

Abbey Road and Ali on the river

The organizers of **Abbey Road on the River**, the world's largest **Beatles** tribute festival, have partnered with the **Muhammad Ali Center**, a multicultural center and museum dedicated to Ali's life. In February 1964, the Beatles met "The Greatest" in Miami while he was preparing for his fight against heavy-weight champ **Sonny Liston**. Many of the 50 world-class bands that will travel to Louisville for this year's Abbey Road on the River will perform at the Ali Center throughout Memorial Day weekend, May 23-27. For the first time in the festival's 12-year history, Abbey Road on the River attendees will be able to participate in a **John Lennon** songwriting contest. There will also be a "Give Peace a Chance" sing-along at the **Ali Center Public Plaza and Amphitheatre** during the festivities.



A member of a Beatles tribute band performs a song in 1964 attire.

Derby 139 by the bottle



Woodford Reserve, the official bourbon of the **Kentucky Derby** for the past 15 years, is honoring the country's favorite horse race with the release of its 2013 Kentucky Derby commemorative bottle. This year's limited-edition bottle features the artwork of Oregon-based painter **Eric Bowman**, depicting a sunny Kentucky Derby day with blue skies over the historic **Twin Spires** and a close-up of two horses racing neck-and-neck down the track. An attached tag hangs around the bottle bearing information about the product and the artist. The commemorative liter-size bottle will be available in 46 markets nationwide at a suggested retail price of \$43.99. Woodford Reserve also sponsors the **Woodford Reserve Turf Classic**, a Grade I race with a \$500,000 purse, on Derby Day.

It's always a good time to buy local

The **Louisville Independent Business Alliance**, in conjunction with **Grasshoppers Distribution**, hosts the fifth annual **Buy Local Fair** on Saturday, May 11, at the **Water Tower**. The venue encourages cooperation between two of the most emergent local economies: the local farm-fresh food movement and locally produced arts and crafts. Last year's event had more than 6,000 attendees, and this year's Buy Local Fair hopes to attract even more people to see local businesses, musicians, artists and craftspeople, chefs, community organizers and farmers, all showcasing the unique beauty and artistic foundation of locally produced goods. Featured events include concerts, a cooking competition, farmers market, craft beer tent and other specialty market areas. A national survey by the **Institute for Local Self-Reliance**, based in Washington, D.C., showed encouraging trends for independent businesses in both sales and a rise in pro-local attitudes. Independent businesses served by an alliance such as the Louisville Independent Business Alliance are outperforming their peers by a wide margin, with 68 percent of Louisville respondents reporting an increase in overall sales in 2012.



Donation means more Shakespeare ... to be

Kentucky Shakespeare has received the largest donation in the organization's history, eliminating debt that had accumulated for nearly a decade. Community activists and corporate leaders **Christy Brown** and **Jim and Marianne Welch** have shown their support for Kentucky Shakespeare's new strategic plan by infusing the organization with much-needed capital. Brown gave her donation in memory of Lee Davis. Founded in 1949, the summer productions in **Old Louisville's Central Park** are celebrated as the oldest free Shakespeare festival in the country. Productions for 2013 include **"Twelfth Night"** and **"Taming of the Shrew,"** June 20-July 21.



New campaign promotes 30 locally owned restaurants

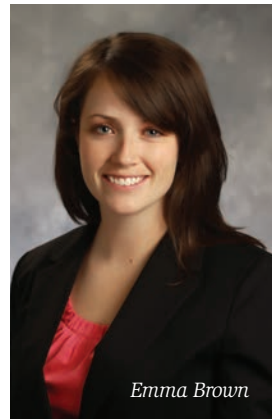
The **Frankfort Avenue Business Association** recently launched a new branding campaign, including a website and signage, for **"The Avenue."** FABA represents



180 businesses, including more than 30 locally owned restaurants that offer al fresco dining, international cuisine and farm-to-table menus with locally grown produce. FABA also coordinates the monthly **FAT Friday Trolley Hop** program on the last Friday of each month.

YPAL hires director

The **Young Professionals Association of Louisville** has promoted **Emma Brown** from partnership relations manager to executive director. Brown is YPAL's first full-time employee and first executive director, helping the organization meet its fundraising, community partnership and strategic goals. She started as a volunteer with the organization in 2009, two years after earning a B.A. in economics and management at **DePauw University**.



Emma Brown

New to the BG Advisory Board

Ali Turner has joined **BG Magazine's** advisory board as the YPAL liaison. Turner is a social media specialist with **LeapFrog Interactive**, a Louisville-based digital marketing agency. She is a 2011 graduate of the **University of Louisville's MBA** program and holds a bachelor's degree in journalism from **Ball State University**. Turner serves as vice president of public relations for the **Young Professionals Association of Louisville**, as the director of community for **MBA Women's International** and as a member of the public relations team for the **Louisville Advertising Federation**.

Ali Turner



Ignite Louisville Challenge

Since 2004, 56 nonprofits have benefited from the **Ignite Louisville Challenge**. The young professionals in the 2013 class of the **Leadership Louisville Center** are participating in the challenge by spending seven months working on marketing plans and other hands-on projects to serve the community. The seven nonprofits benefiting from Ignite Louisville this year are **Brooklawn Child & Family Services**; **The Patty Smith and Mildred Jane Hill Happy Birthday Park, Inc.**; **Hope Scarves**; **Kids Center for Pediatric Therapies**; **Louisville Youth Philanthropy Council**; **Restorative Justice Louisville** and **St. Elizabeth's Catholic Charities**.

The Ignite Louisville team working with **Hope Scarves** was selected as the winner of the 2013 Yum! **IGNITES Louisville Challenge**. **Hope Scarves** is a one-year-old nonprofit that spreads survivor stories and head scarves to women facing cancer. Founder **Lara MacGregor**, wearing a **Hope Scarf**, is surrounded by Ignite Louisville team members **Tamara Lewis**, **Mick Miller**, **Abby Shue**, **Kevin Richie** and **Kacy Noltemeyer**.



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Congrats to UofL on its championship season.

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Louisville chef is Restaurateur of the Year

Varanese Restaurant celebrated its fifth anniversary with a major renovation and has shifted the menu away from Mediterranean to New American cuisine in order to showcase more locally made products. The restaurant on **Frankfort Avenue** now has a dining area for private events. There's room for 150 guests throughout the dining room, bar and all-season patio. Earlier



this year, chef/owner **John Varanese** was honored as one of the country's top culinary talents in the premier edition of **Best Chefs America**. He was also named **Restaurateur of the Year** by the **Kentucky Restaurant Association**. Varanese partners with various wineries and distilleries to host monthly wine and bourbon dinners.

Chef/owner John Varanese



courtesy of The Brown Hotel

The Brown Hotel does it again

Louisville landmark **The Brown Hotel** has been awarded the **AAA Four Diamond Award** for the 20th year in a row. Since 1993, the downtown hotel has been one of AAA's top places to stay in America. Fewer than 200 hotels nationwide have retained a Four Diamond rating for two decades or longer; of the 30,000 hotels approved by AAA, only 5.1 percent made the Four Diamond list in 2013. **The English Grill** restaurant inside the Brown Hotel received its 19th consecutive award from AAA and is the longest-running Four Diamond award winner in the state of Kentucky.

Students learn to CARE about credit



In March, more than 90 local professionals took part in the **Credit Abuse Resistance Education (CARE) Program** to help high school seniors at 20 Jefferson County schools learn why they should care about credit. The partnership pairs JCPS high schools with the **Kentucky Bar Foundation** and the bankruptcy section of the **Louisville Bar Association** to give students a lesson about the consequences of credit abuse from the judges and lawyers who work with those affected by it. The presentations focused on the truth about car loans, home mortgages, credit cards, cash advances, student loans and predatory lenders. Each student received a booklet filled with essential credit advice to take home and share with their parents. Founded in 2002 by **Bankruptcy Judge John C. Ninfo** in Rochester, N.Y., the program is now offered in all 50 states and the District of Columbia.

Marriott expands bourbon offerings

Marriott Louisville East, Kentucky's only bourbon-themed hotel, has been named an official sponsor of the **Kentucky Bourbon Trail** adventure. With this partnership, the hotel will expand upon its bourbon-related hospitality offerings. The hotel opened on **Embassy Square Boulevard** in June 2012 following a \$30 million top-to-bottom rebuild that infused bourbon characteristics throughout the hotel and its 252 guest rooms. Even the carpeting depicts flames similar to those that char the inside of bourbon barrels. The **Charr'd Bourbon Kitchen & Lounge** carries more than 80 premium bourbon brands and uses bourbon in many of its recipes.



Gwenda Bond is one of Unbound's featured authors.

Fiction on the radio

Louisville Public Media and **89.3 WFPL**, Louisville's **NPR** radio station, have created a new radio show highlighting short fiction. The program, called "Unbound," begins this summer as a series of 10 episodes of short fiction works read by their authors and inspired by a common theme. One 10-episode season will cost approximately \$9,000 in production expenses, contributor payments and promotional costs. Louisville Public Media has secured a sponsor for the show to cover more than half of these costs and is seeking \$4,000 from **Kickstarter** contributors to ensure the remainder of the funding. The Kickstarter campaign can be found at kickstarter.com/profile/unbound.

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91.9 WFPK Presents

JIM JAMES

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DAVID SEDARIS

Thursday, April 18, 7:30 p.m., The Kentucky Center, Whitney Hall

The Kentucky Center and National Shows 2 present

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with special guest Drew Holcomb and the Neighbors
Thursday, April 18, 7:30 p.m., Brown Theatre on Broadway

91.9 WFPK presents

JOSH RITTER & THE ROYAL CITY BAND

with special guest Martin Sexton
Friday, April 19, 8 p.m., Brown Theatre on Broadway

The Kentucky Center and LIVE NATION present

BRIAN REGAN: Live In Concert

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David Sedaris



Jim James

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Il Divo

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JOSH ROUSE

with special guest
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Yum! family series

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Community celebrates **new leaders**



Bobby Ferrari of Greater Louisville Inc. talks with Ankur Gopal of Interapt, a member of the Ignite Louisville Class of 2013.

Ignite Louisville prepares rising leaders for expanded roles in the community

The **54 members** of the Ignite Louisville Class of 2013 were celebrated March 27 during the Northwestern Mutual Networking Series, an event designed to connect emerging and seasoned leaders and increase their level of exposure in the community. The rising leaders were welcomed by members of the Leadership Louisville Center board of directors, as well as the Leadership Louisville Class of 2013.

Ignite Louisville, presented by Norton Healthcare, has graduated more than 400 up-and-coming leaders and is now in its 10th year of preparing emerging leaders for expanded roles in their organizations and in the community. The seven-month program helps young professionals grow by developing the key components of leadership.



Christa Whaley, left, Richard Rowland Jr., and Tamara Allen are members of the Louisville Urban League Young Professionals, which supports the Ignite Louisville program.

The 2013 class will learn cutting-edge leadership concepts from program partners, including Norton Healthcare, Yum! Brands Inc., Brown-Forman Corp. and UPS. Northwestern Mutual sponsors the networking series, an Image of a Leader dinner and a program day with U.S. Army officers from Fort Knox, including members of the Special Forces.

Ignite Louisville also is supported by the Young Professionals Association of Louisville (YPAL) and the Louisville Urban League Young Professionals (LULYP). ■



Members of the Young Professionals Association of Louisville and the Lexington Young Professionals Association visited the State Capitol in Frankfort to learn more about Kentucky's legislative process. Rep. Ryan Quarles, R-Georgetown, and Rep. Jonathan Shell, R-Lancaster, met with the group and posed for an official photo with the young professionals before heading to committee meetings.

YPs get first-hand look at democratic process

Young Professionals Day at the Capitol, March 5 in Frankfort, brought together members of the Young Professionals Association of Louisville and the Lexington Young Professionals Association to learn and explore the many

aspects of state government. They toured the Capitol, visited the Governor's Mansion and sat in on a session of the General Assembly.

Guest speakers included Rep. Ryan Quarles, R-Georgetown, and Debra Stamper

of the Kentucky Bankers Association. Stamper discussed the legislative and lobbying processes, and reviewed the 2012 session. Bryan Sunderland, vice president of public affairs for the Kentucky Chamber of Commerce, spoke on the importance of young professionals participating in the legislative process. He spent most of the session at the Capitol, lobbying for pension reform and some of the Chamber's other key issues.

The young professionals capped the day off with a reception at Buffalo Trace Distillery in Frankfort, where they networked with legislators and heard from Bob Babbage, managing partner of Babbage Cofounder, a government relations and corporate business development firm. ■

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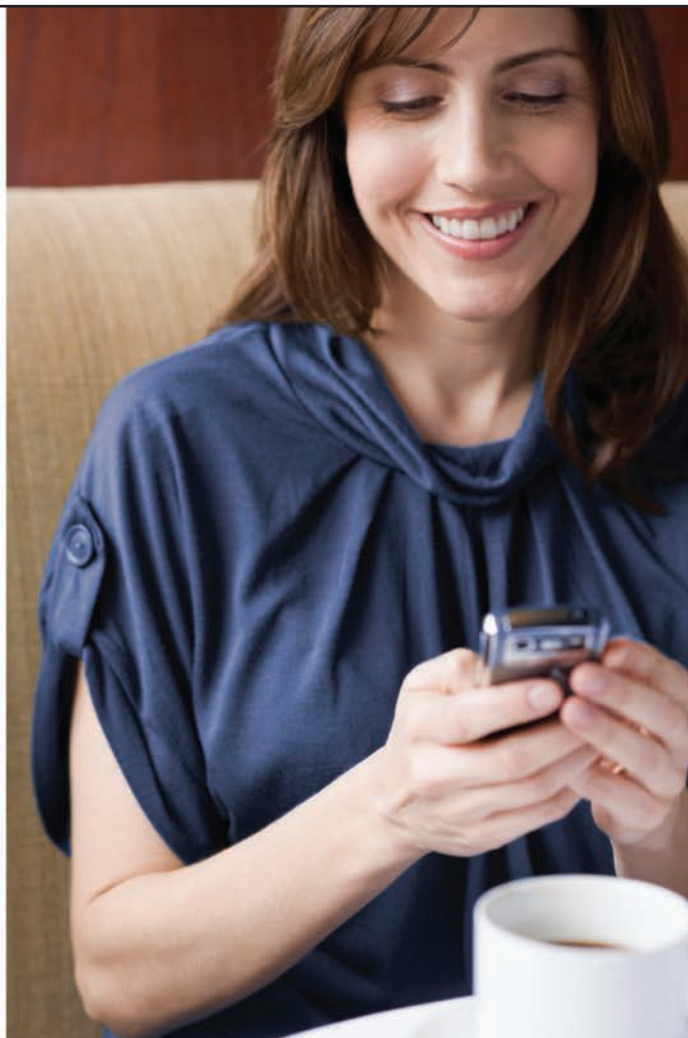
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Fresher foods fuel local economy

One of Mary Courtney's favorite pastimes is tending the vegetables on her farm in Bagdad, Ky., on a warm, summer afternoon, her daughter trailing behind her and eating cherry tomatoes off the vine.

Courtney Farms, a family-run operation that provides fresh produce to local distributors, is a prime example of the area's ever-growing farm-to-table movement.



Mary Courtney and her daughter water vegetables in a greenhouse at Courtney Farms in Shelby County.

That concept, which refers to producing and delivering food locally, not only serves as a way to improve quality of life, but it's also helping fuel the economy.

There are several ways to make sure families enjoy fresh, seasonal produce this

spring and summer and support the local farm community — from at-home gardening to the local dining scene, community-supported agriculture (CSA) shares and catering services, farmers markets and more.

Community-supported agriculture gains popularity

Seed Capital Kentucky, an organization that provides grants and micro-loans to farmers who grow responsibly and sell locally, recently released a study that shows significant unmet demand for local food in Louisville. Residents here spend \$100 million on local foods, but many indicated they are interested in purchasing an additional \$158 million each year.

Commercial buyers spend \$214 million on local foods, but would be willing to spend an additional \$139 million, according to the study. Almost 72 percent of Jefferson County consumers already are buying some amount of local food, Seed Capital Kentucky said.

Community-supported agriculture helps meet the demand by delivering locally grown products — without preservatives or long-distance traveling — to families in the area.

Because it is grown on nearby farms, CSA produce typically is fresher, better tasting and more nutritious than one would find at a mainstream grocery store. Purchasing these products supports the local economy by helping small farmers who are trying to provide pesticide-free “green” produce.

The produce is purchased on a “per share” basis, and is available for weekly or bi-weekly pick-up, either directly from the farm or another location. Seasons typically run from mid-spring through early fall.

The “share” generally consists of a box of vegetables, but some farms may also offer fruit, flowers, eggs, cheese and meat as add-ons.

CSAs create several rewards for both the farmer and the consumer. Receiving payment from members at the beginning of the season helps with the farmer's cash flow. CSAs also give the opportunity for the farmer to develop a relationship with the people who eat the food they grow.

For the consumer, CSAs provide fresh produce full of the nutrients that may be lost in long-term shipping. The process also often exposes consumers to new vegetables.

'Diverse enterprise' approach

Adam Barr is passionate about expanding the farm-to-table movement. With his wife, Rae Strobel, Barr farms 260 acres of land in Rhodelia, Ky., that has been in his family since 1835.

Barr Farms is owned in partnership with Barr's father and two brothers. For the past five years, Barr has offered a vegetable CSA and has approximately 30 members. The farm also raises 2,000 chickens for meat and has about 250 laying hens for eggs.

The hens roost and lay eggs in a converted school bus, called an "egg-mobile" that gets moved around the fields, so the chickens

the number of Louisville farmers markets has grown from 10 to 12 to more than 26 in various parts of the city.

Many avenues for local foods distribution

Shane and Mary Courtney of Courtney Farms are not offering CSA shares to its consumers this season, but they are growing and selling produce to local distributors, which sell those products to Louisville grocery stores and restaurants.

Courtney Farms plans to grow watermelon and sell it this year to Jefferson County Schools as part of the "farm to school" movement (farm-toschool.org).

The Courtneys are taking a break from CSA involvement to

have more time to focus on their three young children. For the past four seasons, they have grown squash, zucchini, peppers, eggplant, cucumbers, corn and beans in Shelby County. They also grow tobacco.

Before purchasing their farm, Shane was an agriculture teacher and Mary was a

The demand for the farm-to-table foods has greatly increased in the past few years, Mary said. But even with the added interest, purchasing locally grown foods still requires the consumer to make a conscious effort. The majority of such produce is only sold in natural grocery stores, farmers markets and CSA shares, which may seem more costly and less convenient than stopping by the local discount grocery store.

Another challenge is that many people are unsure of how to prepare certain vegetables.

Mary suggests eating locally grown foods whenever possible, but understands it may not be possible in all circumstances.

Forming relationships with local growers

Sherry Hurley's Farm to Fork is one of several catering companies in the Louisville area that features locally grown ingredients.

Hurley, who grew up eating produce from her family's Western Kentucky garden, made the decision to carry on the tradition of farm-fresh foods within her company for several reasons.

"I choose it because of the quality, freshness, taste and personal relationship with the grower," she said.

She also liked the idea of supporting a local food economy, small family farms and sustainable agricultural practices, as well as helping the environment by having to travel less miles to obtain food, Hurley said.

Some studies also suggest there is more nutritional value in local food because it stays on the vine or in the ground longer and travels less miles to get to the consumer, she noted.

Farm to Fork, established in 2008, works directly with farmers and artisans to offer meals created with local pasture-raised meats and poultry, sustainably grown fruits and vegetables, farmstead cheeses and fresh eggs. Farm to Fork also practices composting and recycling at its production kitchen and offers eco-friendly materials for events.

"I think we have been successful because of the quality and taste of our food, which we believe is directly related to the use of local ingredients," Hurley said. ■



Esther Marr is a writer for BG Magazine. Reach her at editorial@lanereport.com



Adam Barr and his wife, Rae Stobel Barr, are farmers in Rhodelia, Ky., on land that been in his family since 1835.

are on fresh grass, which in turn increases nutrients in the eggs and grows better grass for the cows.

Barr also has a 30-head grass-fed cow/calf operation and sells the beef at local restaurants, farmers markets, and through a meat CSA. Barr's soil is nourished with its own compost, and no chemical fertilizers, herbicides and pesticides are used. Barr often uses his own draft horses to plow, harrow and cultivate the land.

"I really like the diversity of all the different enterprises we have in terms of farming," said Barr, who sells his meat, eggs and produce at Douglass Loop Farmers Market on Saturdays and at Phoenix Hill NuLu Farmers Market on Tuesdays from April to November. Barr's produce also can be found at several Louisville restaurants.

His favorite part about participating in a CSA program is making the connection with consumers of his farm's products.

"I enjoy the marketing, going to town, talking to people and letting them know what's going on at the farm and seeing what's happening in their lives," Barr said.

There has been a consumer-driven push in recent years for more locally grown foods, he said. For example, over the past decade,



Hens graze around the "egg mobile" at Barr Farms in Rhodelia, KY.

financial lender for farmers and rural residents. Now, the couple is living their dream by working full time on the farm.

"Selling local gives me the opportunity to teach others about how our food is produced," Mary said. "We've been able to connect people to their food and have an understanding for the whole agricultural industry."

Courtney Farms' produce is offered in several Louisville restaurants, many of which train servers to mention the specific farms where their vegetables are grown.

by Ali Turner

In the Derby City, we take tremendous pride in the accolades we receive for being a city known for its food. And while Louisvillians can take pleasure in our epicurean prowess, there still remains an issue of which we must be aware: hunger.

Obviously, is no shortage of local restaurants where you can enjoy a delicious meal and atmosphere. But just think: what if you could couple your unique dining experience while

ness of Louisville food bank Dare to Care and its mission, and foster relationships with other motivated, compassionate professionals.

Now with two years of meetings under their belt, the Dare to Care Supper Club team has hit its stride.

**Supper Club
raises hunger
awareness,
supports local
food bank**

Laura Schiller, donor relations manager at the Dare to Care Food Bank, said the Supper Club focuses its efforts

and most recently Bistro 1860. Thanks to the owners and staff of these local restaurants, event-goers don't just enjoy hors d'oeuvres or dinner and drinks, but proceeds of the event represent the thousands of meals that have been donated to members of the community.

"Louisville restaurants have gone above and beyond to help the Supper Club be successful," Schiller said. "We've had great support throughout the community, which helps us reach more young professionals who can make a real difference."

Of course, the Dare to Care Supper Club is about much more than food. It's about supporting a great cause. It combines an excellent dining experience with professional and social networking, and the chance to make a real difference when it comes to fighting the hunger problem in the city of Louisville.

Each bi-monthly event brings in more than 50 participants, depending on the size of the restaurant, and provides attendees with a full tasting menu of the finest fare from each location. The typical Supper Club-goer is between 25 and 40 years of age, creating a vibrant, service-oriented community within the group, according to Schiller and Jackie Keating, chief development officer at Dare to Care.

Morgan Pedigo has been attending Dare to Care Supper Clubs for the past year and has seen firsthand the personal and community benefits of being involved.

"Since my first Supper Club, I have attended the majority of them and even helped co-host the event at Doc Crow's," Pedigo said. "I've made some of my dearest friends through connections with the Supper Club. It is, by far, the best way to meet new people and to support a worthy cause in Louisville."

It is people like Morgan who help keep the program thriving and bring in new regulars to Supper Club, Keating said.

"At Supper Club, it's the more the merrier," Keating said. "At every event, we usually have a great group of regulars and a number of new faces as well. It's tangible proof that we are reaching even more young people in our community and creating awareness for the services Dare to Care provides."

To learn more about the Supper Club, including how to get involved, contact Schiller at laura@daretocare.org. Event updates and announcements will be posted on the Dare to Care website, daretocare.org.

Dining with purpose



Sarah Mueller and Theresa Reno-Weber attend a Dare to Care Supper Club event at Seville in Louisville. The club was created to raise awareness of Louisville food bank Dare to Care while offering another networking avenue for young professionals.

benefitting a great organization that helps fight hunger in the city we all love?

Well, you can when you attend the Dare to Care Supper Club.

In the summer of 2011, the Supper Club was created by a group of young professionals who were trying to find ways to raise aware-

toward partnering with local dining establishments, bringing in a captive clientele for at least one night, and hopefully beyond. Since Supper Club's inception, the group has dined at some of Louisville's finest restaurants, including Chef Edward Lee's famed 610 Magnolia, Seville, Harvest, Hillbilly Tea

What is Dare to Care?

Dare to Care is a leading nonprofit social service agency that addresses the hunger needs of Kentuckiana. It partners with more than 300 local food pantries, shelters and emergency kitchens to distribute food to those in the community who need it most. In the past year, Dare to Care and its partners have provided over 13 million meals to more than 192,000 people. The organization's mission is to "lead our community to feed the hungry and conquer the cycle of need."

Ninety-four cents of every dollar directly funds Dare to Care's mission.



You'll have to admit food tastes a little better – even if it's fine dining – when you're doing something good for the community.

Dare to Care's Supper Club is the perfect way to enjoy some of the finest Louisville eats while helping fight hunger in our city, too.

So, go ahead. Get your palettes ready. ■

Allison Vermilion, Theresa Reno-Weber, Morgan Pedigo, Rob King and Jason Dierking are members of the Dare to Care Supper Club, which partners with local dining establishments to offer a fine dining experience while raising awareness of the Dare to Care food bank.



Ali Turner is a social media specialist at LeapFrog Interactive.

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Walk in and say 'Wow'

Entrepreneur making a name for himself planning some of Louisville's biggest events

A sold-out crowd attends J Wagner Group's Kentucky Derby Jocktails event, which featured the 2012 Derby jockeys. Jocktails are celebrity-charity bartending events that allow fans to see their favorite athlete or celebrity mix drinks for a good cause.



Headed to a Derby Party this year?

Rumor has it the best ones are planned by the J. Wagner Group and founder Joey Wagner. If you want to walk the red carpet with the stars, then you want to make sure you get in to one of J. Wagner's soirees.

A Louisville entrepreneur, Wagner has been making a name for himself for more than 10 years. The secret to his success?

"The most important thing I do is take care of my clients and consumers," he said. "This helps to build the relationships. Referrals are a big part of my business."

The J. Wagner Group is a full-service events, marketing and promotions company that plans some of the biggest events for

companies, brands and bands across the United States, including Brown-Forman, Churchill Downs, Grey Goose Vodka, Maxim and Susan G. Komen.

Earlier this year, Wagner decided that partnering with a public relations company would offer J. Wagner Group clients everything they might need all in one spot. And so a partnership with Boxcar PR was born.

"I have a lot of clients who were asking me if we did PR work, and it was something that we always outsourced," Wagner said. "So partnering with Boxcar just made sense because now everything is in-house, and we can help our new and current clients with public relations."

Big ideas

Wagner is full of enthusiasm and great ideas. One of those ideas helped Susan G. Komen raise nearly \$12,000 last year during its first Pink Prom event.

"I've never seen an event grow the way it did so quickly," Wagner said. "There are already plans to branch this concept out into other cities."

So what is the concept? Basically, it is a prom where you're old enough to drink ... legally. The event recreates prom for the 21 and over crowd and all the proceeds benefit Susan G. Komen and the fight against breast cancer.

Another brilliant idea taking the sporting industry by storm is Jocktails.

Want to watch your favorite celeb, athlete or racecar driver mix a drink? You can with Jocktails. By invitation only, these exclusive, celebrity-charity bartending events are conducted at major sporting events.

"It's a cool concept we created, and the public loves it because they get to interact with their favorite celebrity," Wagner said.

Then, there's the GlowGo 5K at Waterfront Park on July 27. J. Wagner Group is partnering with Jam Active to put on this unique, nighttime 5K as a fundraiser for the Susan G. Komen Foundation. Glow-in-the-dark shoelaces included.

How does Wagner come up with his ideas?

"My wife (Nikki) thinks I'm crazy," he said. "I actually come up with a lot of them at night while I'm trying to sleep, and I'll just get up and start writing."

But Wagner doesn't take all the credit. He relies on a great team of friends and colleagues to help turn his ideas into a reality, he said.



Vicki Gunvalson of the reality TV show "The Real Housewives of Orange County" attends the 2012 Kentucky Derby Jocktails event, planned by Joey Wagner of J Wagner Group.

Where it started

Wagner attended Fern Creek High School and then Morehead State University, where he was a DJ at a local bar. After

college he landed a position with Jillian's, where he learned a lot about the business of event planning.

"I got to learn about the business at a national level," he said. "I was taught how to put on events, how to get sponsors and how to give those sponsors a return on their investment to keep them happy."

Over the years, he has been able to keep those clients and sponsors happy because, time-after-time, they come back to him to throw parties everyone will remember.

"When you walk in, I want you to say, 'Wow,'" says Wagner. "And when you walk out ... you can't wait to come back."

Wagner lives in Louisville with wife, Nikki, son Jaden, 6, and daughter, Chloe, 4. ■



Misty Cruse is owner/president of CrusePR and a writer for BG Magazine.



Kentucky's business news as it happens

The Lane Report's **Faster Lane**

Free eBlast at fasterlane@lanereport.com

cover story

by Mary Jo Perino



The University of Louisville Cardinals and Coach Rick Pitino celebrate their NCAA title after the game in Atlanta. Earlier that day, Pitino was named to the Naismith Memorial Hall of Fame.

Louisville dominates college basketball, men's team wins third NCAA title



Photo by Jeff Reinking | Louisville Athletics

University of Louisville fans could not contain their excitement as the Cardinals beat Michigan 82-76 in the finals and won the 2013 Men's NCAA Basketball national championship.

Center of the Universe

Confetti poured down from the top of the Georgia Dome. Fans cheered for their team, and some even cried when Kevin Ware cut down his share of the net. For the first time in 27 years, the Louisville Cardinals were the national champs.

But the journey to hang another banner began long before that Monday night in Atlanta.

A year ago, the Cards surprisingly found themselves in the Final Four. Kentucky was supposed to be there as the overall No. 1 seed. Louisville didn't win that game, but the players remembered that feeling. They knew after that they could get back there, and they knew they could win it.

From the beginning of the season, Louisville was one of the best teams going in America, ranked No. 2 preseason. Expectations were high. Virtually everyone on that Final Four team was back and a few new pieces were added, new additions who would prove to be very valuable in the end.

On Feb. 9 in South Bend, Ind., Louisville had an eight-point lead over Notre Dame with a minute to go. That game ended up going



Photo by Jeff Reinking | Louisville Athletics

Sophomore Kevin Ware, who was gruesomely injured in the NCAA tournament regional finals, was on the sidelines for the Final Four in Atlanta, cheering the Cardinals on to victory.

into five overtimes and the Cards lost in the end. That was the last time Coach Rick Pitino's team lost, and yet it was that game that let the coach know he had something special.

Pitino said his team usually got blown out at Notre Dame, so to fight the way they did meant they would continue to fight, no matter the situation.

His team certainly battled it out in the Big East Tournament. In the championship game, Louisville trailed by 16 points with 16 minutes to play. The Cards ended up winning by 17 points, something that would become their mark during March Madness.

After winning the Big East tournament, Louisville earned the overall No. 1 seed. They were certainly the favorites heading in to the NCAA tournament, but no one could have predicted what happened next.

After cruising through their first three games, Duke was up next in the Elite 8. It would be arguably the toughest match-up of the

Each member of the team, right down to walk-on Tim Henderson, had moments in the tournament that neither they, nor Cardinals fans, will ever forget.

Senior guard Peyton Siva scored 18 points for the Cardinals and had four steals in the NCAA Championship game against Michigan. Siva later said the team's biggest motivation to win was a promise Coach Rick Pitino made earlier in the year that he would get a tattoo if the Cardinals won it all.



From the beginning of the basketball season, Louisville was one of the best teams and was ranked No. 2 preseason. The Cardinals (35-5) proved they worth the hype when they won the NCAA Men's Basketball Championship in early April.

ourney for them. In the first half, a horrifying moment happened that no one will soon forget. Sophomore guard Kevin Ware landed awkwardly and snapped his leg, leaving him writhing on the floor in pain, the bone sticking through his skin. His teammates were speechless. They were crying, some became ill. Even Duke players wiped their eyes.

It was Ware, however, who pulled his team together and told them to just go out and win. And thus was born the Cardinals' new slogan, "Win For Ware."

The UofL team dominated Duke the entire second half. They wanted to get Ware back to his hometown of Atlanta. And they kept winning. They kept finding themselves down, but they kept winning. In the Final Four, the Cards were down a dozen points to Wichita State and Michigan. Both times, poised with their press, the Cards came back.



So we're back to the confetti pouring down, to Pitino saying he'd make good on his promise to get a tattoo, to hugs from Peyton Siva and Russ Smith, Gorgui Dieng and Chane Behanan, to the goal being lowered so Ware could cut his piece of the net. Each member of the team, right

down to walk-on Tim Henderson, had moments in the tournament that neither they, nor Cardinals fans, will ever forget.

Not to mention Pitino's entry into the Naismith Memorial Basketball Hall of Fame earlier that day.

The whole thing was made even sweeter by the much more surprising NCAA run from the Louisville women. A five seed in the tournament, they knocked off mighty Baylor, who everyone had predicted would win the whole thing. The Lady Cardinals knocked off perennial power Tennessee, and didn't let up against Cal in the national semi-final. Their run only came to an end when they met up with UConn in the championship game. But



Photo by Michelle Hutchins | U of L Athletics



Photo by Michelle Hutchins | U of L Athletics

Top: The University of Louisville women's basketball team, a No. 5 seed, knocked off Baylor, Tennessee and California, before falling to UConn in the NCAA Women's Basketball Championship game.

Above: Jude Schimmel, a sophomore guard with a GPA of 3.737, received the Elite 89 award for the 2013 NCAA Women's Basketball Championship. Schimmel averaged 5.7 points per game and led the team in assists, with 106.

until that point, the Lady Cards had been crashing the party, as coach Jeff Walz put it, and energizing the city of Louisville.

There is no doubt that next year could have a similar ending. Both teams are returning with talented players who have overcome incredible odds to do what they did this year. But until then, Louisville fans will savor the hanging of a banner for the first time in nearly three decades. They will relish the fact that the Lady Cardinals did what no one thought possible. They will reflect on the man Kevin Ware turned out to be.

All those moments will last long past March Madness, long past the summer months. These are the moments they will share with their grandchildren: the year that Louisville became the center of the basketball universe. ■



Mary Jo Perino is former sports anchor for WLEX-TV in Lexington. She can be reached at editorial@lanereport.com.

by Robert Hadley

The next generation of arts leaders

Program recruits YPs to help lead Louisville's vibrant arts community in the coming years



The Louisville Ballet performs during the Fund for the Arts Campaign Kick-off at the Brown Theatre.

One of the great ironies in America is that despite living in a land of Oscars, TMZ-style celebrity news and big-budget blockbuster films, there is still a debate about the value of the performing arts, or at least how they should be funded. For proof, one need only consider the 2012 presidential campaign, in which one candidate announced plans to trim the deficit by de-funding PBS and its roster of arts and education programming.

No matter which side of the political spectrum one sits, the arts often are seen as an easy target for spending cuts.

Louisville's Fund for the Arts, one of the nation's oldest and most well-funded arts organizations, is out to change that perception. Its NeXt! Leadership Development program aims to recruit and educate young business

professionals who may help lead Louisville's vibrant arts community in the coming years.

Launched in 2007, NeXt! exposes participants to a range of issues surrounding the performing arts while preparing them to be effective board members for arts organizations. Participants commit to a two-year term of monthly luncheon meetings where guest speakers from the Louisville Orchestra, Walden Theatre, Louisville

Ballet and other arts groups discuss aspects of managing nonprofit arts organizations.

Since its inception, NeXt! has graduated some 150 participants trained in the program's four pillars: education, budget allocation and fundraising, leadership, and relationship building, according to Meghan Mando, the Fund for the Arts' relationship development manager.



"This program is accomplishing exactly what we set out to do — to create the next generation of board members, patrons and donors," said Barbara Sexton Smith, president and CEO of Louisville's Fund for the Arts organization. "This program is our way of keeping young professionals in the region and offering them ways to engage."

It also goes a long way toward educating business professionals about the challenges

arts organizations face, particularly when it comes to funding. NeXt! graduate Emma Hutchens, a human resources systems program manager at Brown-Forman, said learning about the financial struggles facing arts organizations was an eye-opener.

"Most people have the perception that ticket sales pay for programs and programming, which is not the case at all," Hutchens said. "In most cases, tickets provide 10 percent or less of the operating budget. Most funds come from individual and corporate donors, or from organizations like the Fund for the Arts."

Cynthia Lewis, an engineer with General Electric and a current NeXt! participant, said she is gaining insight into the behind-the-scenes aspect of arts management.

"Working in corporate, we understand profit and loss and how we have to have re-



Barbara Sexton Smith is president and CEO of Louisville's Fund for the Arts organization.

turn on the dollar," Lewis said. "Without this experience, I would never have been able to apply that to a nonprofit as far as what things the actors, players and dancers have to sacrifice to make a show happen."

Graduate Scott Dingle, a

financial advisor and franchise owner with Ameriprise Financial Services, credits Fund for the Arts for its sound fiscal practices, especially in an era of belt-tightening.

"Barbara and her team do a tremendous job continuing to fundraise at an exceptionally high level," Dingle said. "From a government and political standpoint, I wish more things operated like the fund."



Participants in the 2012-2013 NeXt! Leadership Development program, shown above, are trained to help lead Louisville's vibrant arts community in the coming years. The program exposes them to a range of issues surrounding the performing arts while preparing them to be effective board members for arts organizations.

Dingle's appreciation for the arts grew when he saw plays, ballet shows and orchestra performances during visits to his parents in London, England. After graduating from NeXt!, Dingle continues to see the arts as a crucial part of the community.



Community tap dancers of various ages fill the stage of the W.L. Lyons Brown Theatre and dance to music from *The Artist* to celebrate the theme of the 2013 Fund for the Arts campaign, "How do you tap into the Arts?" The kickoff celebrates the beginning of the Fund for the Arts campaign each year, with more than 1,400 schoolchildren and community leaders attending the event.

"Going through the program has really made me aware of how many different opportunities and cultural partners we have available to us," he said. "I think that's what makes us such a unique city."

Having a thriving arts community often is seen as a selling point when it comes to helping companies decide whether to relocate to Louisville or to remain in town when other cities come calling, said Dan Rivers, who has served on the Fund for the Arts' board for five years and is managing partner for Northwestern Mutual's Louisville office.

"The arts, in my opinion, are what make Louisville a special city," Rivers said. "Many (company leaders) will tell you the

quality of life is an extremely important factor in attracting and keeping talent. The arts are an incredible part of that quality of life."

NeXt! participants have seen first-hand how the arts help reach out to students that might have limited exposure to the arts. Current participant Mark Melvin, an attorney with Bingham Greenebaum

Doll, said lesser-known arts entities often provide enrichment opportunities for children.

"When you start looking at programs such as the West Louisville Performing Arts Academy and Stage One, these are programs that are critical in educating," Melvin said. "They touch young people throughout the community."

Melvin became involved in NeXt! in part out of interest in seeing how the arts help fuel economic development, an area of specialization in his practice. Other NeXt! graduates have seen a career boost from their participation.

Nick Phelps, vice president of business development at Your Community Bank in New Albany, Ind., graduated from NeXt! in 2011. After friends recommended the program, he applied and was accepted at age 23, two full years before he entered the 25-to-35 age group the program targets.

"I absolutely loved it," Phelps said. "The opportunity to meet corporate leaders and up-and-coming business professionals, and to learn about successful nonprofit management strategies, was priceless." ■



Robert Hadley is writer for BG Magazine.



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Creative

Anthony and Mollie Noe juggle multiple businesses, two children under the age of 2 and a growing 'paint and sip' studio

Anthony and Mollie Younger Noe have their hands full. The Louisville couple juggles two young children – Memphis, age 2, and Mila, born in December – and a rapidly growing business, a “paint-and-sip” studio in St. Matthews.

In November, the Noes opened Pinot's Palette, a franchise based in Houston. In the paint-and-sip concept, adults (who likely are not artists) can relax with a glass of wine or a beer during a guided painting class. (In some Pinot's Palette studios, participants bring their own wine or beer, but that's not legal in Kentucky, so Anthony and Mollie make beer and wine available for purchase.)

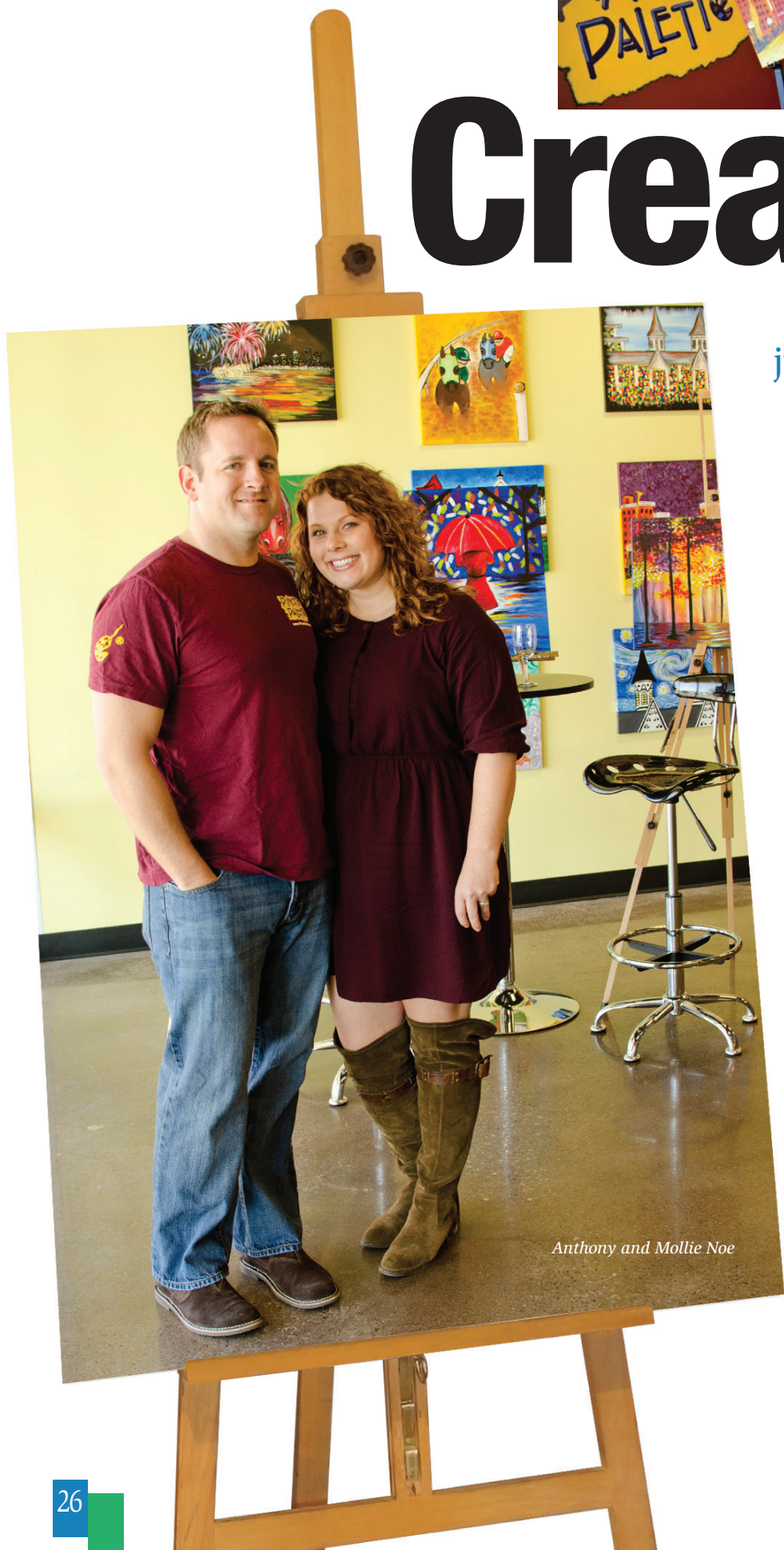
Mollie got the idea to open the studio after having her mother's 60th birthday party at a Pinot's Palette franchise last year.

After their first child, Mollie knew she would not always be able to keep up the 24/7 pace of real estate brokering, her profession for 13 years. She had been looking for a fun and profitable alternative. During her mother's party, Mollie remembers thinking, “This is a lot of fun. People aren't stressed out. They're coming to drink wine and paint with their friends. It's like a two-hour decompress, and I like the energy.”

She decided she wanted to do it and the couple went for it.

Pinot's Palette is a place to, “Paint. Drink. Have Fun,” according to its website. Its mission is to “bring fine art to the masses in a fun way, and to teach our painters the magic of creating their own masterpieces.”

The Noes keep their studio stress free by playing music and walking patrons through



Anthony and Mollie Noe

balancing act



the Pinot's Palette process. Mollie and Anthony provide the easel, canvas, the correct amount of paint, brushes – all the materials students will need to paint – and Anthony's mom often runs the bar. Every person in class paints the same pre-selected piece, chosen either from the Pinot's Palette corporate gallery, which has 40 paintings, or from additional pieces unique to the Louisville location and painted by local instructors.

Mollie and Anthony hired seven professional artists with college degrees and teaching experience as instructors, and these artists take up to 48 participants step-by-step from bare canvas to finished painting. It's slightly different on date night, during which each person in a couple paints half of a painting and puts his or her canvases together at the end of the evening to form one complete picture. Novice artists get to take home their paintings.

Pinot's Palette also offers nights for painting your own wine glass or fleur de lis. For corporate parties or charitable events, professional artists pre-sketch a design onto the canvass, and every partygoer gets the chance to add a stroke. The finished masterpiece often is auctioned off for charities.

Anthony said he appreciates the structure a franchise provides both for classes and for business.

"The support we get as business owners is great," he said.

Anthony is a project manager at Humana, but Mollie said he has always had a creative side.

"We (Mollie and her friends) used to say he was European just because he was loose and free and dressed funky," she said.

Both Louisville natives, Mollie and Anthony had been friends for more than 10 years when

they became a couple. They started dating during the 2008 ice storm, when Anthony, the only one among their group of friends with electricity, opened his home to several guests. Mollie and Anthony married in 2010 in Paris.

The artists at Pinot's Palette have inspired Mollie to be more creative at home. She has found ways to paint their furniture to match the walls, for example.

Mollie hasn't completely left real estate brokering, and the couple also owns a property management company and rental properties. All their activities and commitments can be challenging with little ones, "but I'm used to fast-paced, because I'm in real estate," Mollie said.

Living near the studio – plus the help of grandparents and babysitters – allows the Noes keep life in balance. They intend to hire a studio manager soon and to open a second Pinot's Palette location in Louisville within a year. They also plan to modify the studio's liquor license and get a restaurant license, so they can serve light food and offer classes for people younger than 21.

Learn more at pinotspalette.com/louisville.



Mariam Williams is a writing, communications and research consultant for Research Works.



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Why even young professionals need life, disability insurance

It was September of 2004 when I got the call. It was a client of mine — a 28-year-old, OBGYN resident at the University of Kentucky. He had a question about his disability income insurance policy that he purchased from me in February of that same year. It wasn't a question I expected to hear.

He had been diagnosed with lymphoma — a type of cancer that attacks the lymph nodes. He had been having night fevers and doctors couldn't figure out what was wrong. He finally encouraged them to do a chest X-ray and that's when a golf-ball size tumor was found in his chest.

This young client asked me what I needed to do to collect on his disability income insurance policy. We completed the claims process and he was paid a tax-free benefit for several months while he underwent intense chemotherapy.

I'm happy to report that this client is alive and well and is a very successful physician. But his call — with a question I certainly wasn't expecting — changed the way I had been thinking about my career up to that point.

Let's face it. Life and disability income insurance are probably two of the most boring, depressing topics. As a financial advisor, however, failing to discuss these issues with my clients and prospective clients would be committing malpractice. Retirement, wealth accumulation and all the fun stuff that goes with it can implode if the foundation of your financial strategy is not well planned with life and disability insurance strategies.

Let's begin with life insurance. "How much do we need?" and "What type should I buy?" are two of the most common questions when it comes to protecting those

who are left behind. In a family situation, I recommend three things be taken care of in the event a family member dies:

- 1** Pay off all debt
- 2** Put money aside for education
- 3** Replace all or some of the income of the person that passed away

These numbers are different for everyone, so the cookie-cutter approach of "buy X times your income" may or may not be the best approach.

In a business situation, there are many ways to structure a life insurance strategy. Here are a few questions to ask:

- 1** If I have a business partner, what are our shares of the company worth?
- 2** How much would I need to replace our key employee? How long would it take to train someone new? Would we lose business?

Business life insurance is a complex topic. I recommend consulting with your attorney and asking yourself this question if you own a business with someone else: "Would I want my deceased partner's spouse or immediate family to be my new business partner?" If the answer is "No," then life insurance owned by the business or the partner(s) can make this and a host of other problems disappear.

When it comes to buying a life insurance policy, there are two ways to do it. You can purchase a term policy, which pays out if you were to die during a certain period of time, or a permanent policy that pays off when you die, regardless of how old you are. Most permanent policies build cash value that is money you can access when you're alive.

What is right for you or the best kind to buy? It depends. I own both for different



reasons. A qualified insurance professional/financial advisor can sit down with you, determine what you want to accomplish — and more importantly what your family would want to happen — if you passed away.

Last but not least, let's talk about disability income insurance. What's your biggest asset? Your house? Your car? Wrong. It's you and your ability to earn an income. Disability income insurance protects your biggest asset. If that doesn't make sense, then ask yourself where your income would come from if you were too sick or too hurt to work?

What kind of disability income insurance policy should you look at? There is short-term disability income insurance, which pays a benefit for a few months up to a couple years. Then, there's long-term disability income insurance, which can pay a benefit all the way until you're 67 years old. Be wary of how the definition of disability is worded in the contract of the policy.

Meet with your financial advisor or insurance professional to make sure your financial foundation — complete with life and disability insurance — is rock solid.



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