

LOUISVILLE BUSINESS FIRST

PEOPLE TO KNOW

Wealth Management and Financial Planning

Market volatility sparked by the coronavirus pandemic has investors dealing with uncertainty. Meet 20 Louisville-area professionals on the front lines of navigating change.

PAGES 4-14

A DEBUT

Members club makes debut Downtown

Louisville Thoroughbred Society's opening coincides with Oaks, Derby season.

MARTY FINLEY, 16



IN PERSON

Schuler Bauer CEO on caring for people

Kurt Schuler takes an "others first" approach in leading the large real estate firm during Covid-19.

MARTY FINLEY, 26-27

HIGHER EDUCATION

Long-awaited dorms closer to reality at UofL

Construction has begun on an \$87M residence hall project at the University of Louisville's Belknap campus.

CHRIS LARSON, 19



Area's largest
residential real
estate firms **20,22**

LBF PHOTO MONTAGE



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FIRST THINGS FIRST

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THIS WEEK'S PODCAST

This week on the Access Louisville podcast we discuss the most powerful people in Louisville.

Louisville Business First just put out a list called Power 50, which recognizes some of the city's biggest power brokers. LFB Editor-In-Chief Shea Van Hoy tells us some of the people who made this list. (The full list was in last week's edition and is available online at LouisvilleBusinessFirst.com.)

We also discuss a lawsuit involving Brough Brothers Bourbon, as well as the latest restaurant news, this time with a focus on NuLu.

You can find Access Louisville on popular podcast services or on our website here: bizj.us/1pxvbkx.

LETTERS TO THE EDITOR

Business First publishes letters to the editor and guest commentaries. Send submissions to editor Shea Van Hoy at svanhoy@bizjournals.com. Please provide a daytime telephone number where you can be reached.

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3 BIG THINGS

YOU SHOULD KNOW THIS WEEK

Humana Inc. announcing it will rename two of its primary care clinic companies; McBrayer PLLC adding two members to its Louisville office; and the Center for Nonprofit Excellence partnering with a local consulting firm to form a new school to address specific nonprofit sector shortfalls — all are 3 Big Things to Know this week. Find out more about each below.

1. HUMANA TO REBRAND TWO CLINIC COMPANIES

Louisville-based insurer and health care company Humana Inc. will rebrand two of its senior-focused primary care clinic companies.

The new name for Partners in Primary Care and Family Physicians Group will become CenterWell Senior Primary Care. The transition will begin in April and will roll out over the next year or two, according to a news release from the company. Partners in Primary Care will be the first to adopt the new brand.

The rebrand will not impact the more than 90 centers that operate under the Conviva brand in South Florida and South Texas.

The change is pitched as the next step in Humana's development of payer-agnostic care offerings.

2. MCBRAYER ADDS MEMBERS TO ROSTER

Two new members have joined McBrayer PLLC in a move to expand their respective practices.

Ed Monarch and Louis Winner are the newest members of the firm at 500 W. Jefferson St., with both starting effective Jan. 1.

Winner joins the firm from Clay Daniel Winner LLC, a law firm he formed with attorneys Kirsten Daniel and Thomas Clay after splitting from Clay Daniel Walton & Adams PLC in 2018. Two associates from Clay Daniel Winner also joined McBrayer, Meryem Kahloon and Sidney Vieck.

Winner said his firm is dissolved, though he still owns the office building at 917 Lilly Creek Road. He said doesn't have any plans for the space at this time.

3. NEW NONPROFIT SCHOOL LAUNCHES LOCALLY

The Center for Nonprofit Excellence will launch a school meant to tackle two major challenges in the local nonprofit scene — a shortage of training for fundraisers and the smaller-than-expected pool of potential local philanthropy dollars.

The center and Louisville-based consulting firm Ashley Rountree and Associates, which works with nonprofits, partnered to form the School for Fundraising and Engagement. It will launch 13 virtual classes, with space for 25 students in each, as part of its first term that begins in April.

Twenty-one local volunteers will teach the courses — nine, or 43%, are Black or people of color. The second term will run from September through November.

THE LIST

- **March 26:** Catering firms; wineries
- **April 2:** Home health agencies and hospices; home care agencies
- **April 9:** 18-hole private golf courses, 18-hole public golf courses

Do you have questions about our lists? Do you want to receive a survey for an upcoming list? Contact Business First data editor Allison Stines at astines@bizjournals.com or 502-498-1973.

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THE LATEST

► ON THE MOVE

ALI CENTER NAMES INTERIM LEADER

The Muhammad Ali Center has named a new interim leader, and she is the first Black woman to head up the organization.

Laura Douglas, the Ali Center's immediate past board chairwoman and a decade-long member of its board of directors, is the new interim president and CEO of the Ali Center after the announced departure of Donald Lassere, who was recently named president and CEO of The Chicago History Museum. His final day is April 9.



Laura Douglas

Douglas will oversee daily management of the downtown organization and assist the center's executive committee on the transition to a permanent leader. The committee is seeking out firms now to manage the national search for a new CEO.

The release noted that Douglas is a respected leader in the corporate, legal, education and social justice communities. She has worked for numerous local organizations, including the Legal Aid Society, the Metropolitan Sewer District, the Louisville Water Co., E.ON.US; and LG&E and KU Energy LLC. She also previously served as secretary for the Public Protection and Regulation Cabinet and was the former interim co-executive director of the Transit Authority of River City.

The Ali Center has been closed in response to the Covid-19 pandemic. Upon its reopening April 1, hours will be Wednesdays through Sundays from noon to 5 p.m.

— Marty Finley

COMMERCIAL REAL ESTATE

BUILDING'S FUTURE AS LANDMARK IN DOUBT

BY MARTY FINLEY
mfinley@bizjournals.com

A local landmark designation for a Downtown Louisville building could soon be overturned despite the outcries of a group of preservationists trying to stave off its demolition.

Louisville Metro Council's Planning and Zoning Committee approved a resolution Tuesday in a 5-1 vote that would reverse the Odd Fellows Building's status as a local landmark. The resolution now moves to the full Louisville Metro Council for a vote.

The Louisville Metro Historic Landmarks and Preservation Districts Commission approved the landmark designation for the four-story Odd Fellows Building at 211 W. Muhammad Ali Blvd. in November. The building is more than a century old.

The designation was approved after the Omni Louisville Hotel filed plans to raze the building and replace it with an entertainment area that the hotel said would better utilize the space.

The resolution to overturn the landmark status is sponsored by Metro Council President David James and Councilman Jecorey Arthur. Downtown Louisville is in Arthur's district.

The men list a few reasons why they disagree with the landmark decision,



CHRISTOPHER FRYER | LBF

Downtown's Odd Fellows building would have its local landmark status removed if a new resolution is approved by Louisville Metro Council.

citing that the Odd Fellows Organization did not remove its "whites only" clause until 1971, which the resolution said "calls into question the value of preserving this vague legacy" when no specific individuals or events are identified with the building.

Local preservation and advocacy groups Neighborhood Planning & Preservation, Vital Sites and the Louisville Historical League have been working to save the building from demolition.

Historical League President Steve

Wiser on Tuesday criticized the committee's vote as a rejection of the landmarks process.

"By disregarding the criteria upon which it was landmarked, the council no longer respects the commission members nor the ordinance nor the overwhelming community support for saving this building," Wiser said. "Downtown needs as much strengthening now than ever, and this only creates another vacant, blighted lot that will make our city a less desirable place to live and visit." ▮

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PEOPLE TO KNOW

Wealth Management and Financial Planning

20 People to Know connects the Louisville-area business community with influential businesspeople in key roles that are crucial to their businesses. People featured run the gamut from behind-the-scenes movers and shakers to key leaders to up-and-comers in the featured industry. See full profiles online at LouisvilleBusinessFirst.com.

SEEMA SHETH, vice president, relationship strategist, PNC Wealth Management

Years in current job: 2 Years in wealth management and/or financial planning: 8

Ensuring financial security is part of the American dream



What are you telling clients about cryptocurrency? Most people are in love with crypto because it feels too good to be true.

However, for the most part, investing large sums of money in unregulated, untaxed speculative currency is a risky decision.

Investors should also take into account that as cryptocurrency becomes more mainstream, it will likely garner more regulatory attention in the months and years to come.

Yet, the question remains – is there money to be made here? Sure.

Does it make sense to invest heavily with the hopes of large returns? Only if you're comfortable gambling with your money.

Like with any speculative investment, if crypto seems appealing to you, consider taking a small portion of your portfolio and take a swing.

With the great wealth transfer underway, how do you advise clients about looking out for the next generation? A general rule of thumb is to plan early, speak often and mind the tax code.

Ensuring financial security for the next generation is part of the fabric of the American dream, but without proper planning, there are so many ways hard-earned wealth can disappear.

Additionally, it is critical to prepare the next generation through education and empowerment. We work with our clients to not only ensure they are taking advantage of the most beneficial strategies, many of which rely on timely maximization of available tax strategies, but also that we are fully discussing their options and educating their children on how to manage and retain the wealth they may inherit.

How has digital analytics and the use

of cloud-based platforms changed the way you serve clients? The pandemic environment has made for some interesting progress in this space, one of the most important of which is technological advancement.

PNC has invested heavily in ensuring both advisers and clients have access to state-of-the-art technology. That means that, even though we aren't able to meet in person, our clients are still getting hands-on, high-touch, timely service.

Cloud-based platforms, securely managed, allow us to work more quickly and seamlessly with our clients.

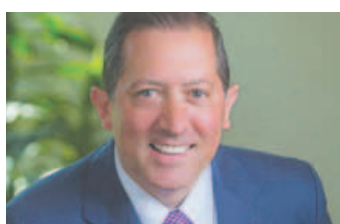
What's your favorite book or movie about Wall Street and why? The one where a black woman becomes president of the New York Stock Exchange. Wait, that isn't a real movie? Well, when it comes out, it'll be my favorite.

FRANK ROCCISANO, managing director, complex manager, Morgan Stanley

Years in current job: 9 Years in wealth management and/or financial planning: 27

SOUND INVESTING REQUIRES A PRUDENT STRATEGY, DISCIPLINE

What is the biggest misconception people have about investing? One of the biggest misconceptions is that investing is easy because of the strong, long-term performance of stocks, as evidenced by the performance of the major market indexes. Save the sharp equity market downturn in March 2020, investors have enjoyed solid gains for the better part of the past 12 years. Moreover, the decades-long



performance of equities has been impressive, particularly when compared to fixed-income securities and money market instruments. These facts aside, sound investing

requires a prudent strategy tailored to your unique needs and the discipline to stick with that strategy through all types of market and economic environments.

What is your strategy for competing against digital and hybrid advice platforms? Our overarching strategy is to keep doing what we are doing: delivering a very personalized level of high-quality service that is tailored to each individual's

needs and periodically rebalanced to best reflect any changes in them. Undoubtedly, technological advancements will continue to have an effect on the securities industry, but they will never commoditize completely what is important to every investor.

A significant segment of the population will always rely on the give-and-take collaboration between adviser and client to identify goals and pursue them with a

sound, flexible financial plan.

What's your favorite book or movie about Wall Street and why? One of my favorite movies is "Wall Street," an Oliver Stone film starring Michael Douglas and Charlie and Martin Sheen. Not only was it entertaining but it had a compelling message: Don't be driven to success just because you want to achieve it. Have a positive mission, ideally to do good and help others.



GET TO KNOW THEM
Louisville Business First's People to Know puts a spotlight each month on 20 area business professionals in a given industry. Visit **LouisvilleBusinessFirst.com** to see others featured in past editions.

WANT TO SUGGEST SOMEONE FOR 20 PEOPLE TO KNOW?
If you know of someone who would be a good fit for 20 People to Know, contact Managing Editor Jason Thomas at jthomas@bizjournals.com.

CHRISTOPHER FRYER | LOUISVILLE BUSINESS FIRST

CHARLIE DICKEN, executive vice president and trust officer, First Kentucky Trust Co.
Years in current job: 15 **Years in wealth management and/or financial planning:** 20

CLOUD-BASED PLATFORMS HAVE BEEN AN ASSET DURING THE PANDEMIC

How has digital analytics and the use of cloud-based platforms changed the way you serve clients? Digital analytics are impacting strategies for practically everything we do. Research partners of our firm leverage analytics of market and economic data, which help form the risk-and-return expectations that are the foundation for our process. Cloud-based platforms virtualize aspects of our office



and operations, and these technologies have aided our staff in remaining accessible and effective during the pandemic. Privacy, information security and internal controls

are important pillars of our firm which generally place us comfortably just behind the curve of these trends. **What's the most common investing question you've gotten during Covid-19 and how have you answered it?** The primary question from clients has been some form of request for reassurance about their portfolios and plans that we have in place. Our process is built on a careful understanding

of an investor's unique risk profile and liquidity needs and simply revisiting this analysis has been very reassuring to clients. A close runner-up on the list of common questions has been "are you and the team doing OK?" We are so fortunate to work for reasonable, thoughtful people. **If you had \$1 million to invest it in only one company's stock, which would it be and why?** A \$1 million single stock

position at our firm generally implies an equity allocation in excess of \$15 million. In this context, I'm personally intrigued by companies still under some pandemic-related distress like the energy sector or companies in a vital technology like semiconductors. But I believe this question implies this would be my "only" \$1 million, and if so, I must say Berkshire Hathaway as it is, in and of itself, a diversified investment.

PEOPLE TO KNOW

Wealth Management and Financial Planning



MARIA HERNANDEZ HUERTA

financial planning associate, Coats Financial Planning Inc.

Years in current job: 1

Years in wealth management and/or financial planning: 1

What's the biggest misconception people have about investing?

Many people think that you have to have a certain amount of money saved before you can start investing. In many cases, it may make sense to start investing even with a seemingly small amount. Getting an early start on investing can make a big difference in helping reach long term goals.

How has digital analytics and the use of cloud-based platforms changed the way you serve clients? Being a newer adviser, digital analytics and cloud-based platforms have always been a part of my job.

When the pandemic forced the advisers in our firm to work from home, these tools allowed us to continue to provide financial services and have virtual reviews with clients with relative ease. Cloud-based platforms and digital analytics make the collaborative work we do possible and have been incredibly helpful during a time when we are not all in the same office.

What are you telling clients about cryptocurrency?

Our firm does not see cryptocurrency as a legitimate investment that would justify inclusion in our client portfolios. We generally discourage clients from placing any large percentage of their portfolio in these types of speculative investments.



MONEY CONCEPTS

DIGITAL ANALYTICS HAS BEEN GAME-CHANGER

RUSS LYTLE

regional vice president, owner, Money Concepts

Years in current job: 20

Years in wealth management and/or financial planning: 40

How has digital analytics and the use of cloud-based platforms changed the way you serve clients? It has completely transformed the way we present and develop plans for clients. Using AI and real-time projections, we can instantly illustrate the impact of a client's financial decisions.

The more informed that individual is about the impact of their decision, the more confident they are in making it (or not making it) and the better they feel about it.

With the great wealth transfer underway, how do you advise clients about looking out for the next generation? The more you give, the more you get in life. It is a privilege to help clients do things on purpose to impact people and the causes they care about. For clients that wish to leave behind a legacy, we focus on the "now" and the "then." For some, this means investing in a socially responsible manner now.

As for the "then," we focus on estate planning strategies aimed at shrinking Uncle Sam's take and maximizing gifts to children, grandchildren and passion projects.

Congratulations,
Charlie Dicken

EXECUTIVE VICE PRESIDENT AND TRUST OFFICER

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PEOPLE TO KNOW

Wealth Management and Financial Planning



JOYCE MEYER
senior vice president, wealth management, UBS Financial Services
Years in current job: 13
Years in wealth management and/or financial planning: 25
What's the biggest misconception people have about investing?

People fear investing at market highs. However, history has shown that having too much cash is actually a drag on a portfolio. Generally, systematic investing is more advisable than high concentrations of cash — time in the market beats timing the market.

With the great wealth transfer underway, how do you advise clients about looking out for the next generation? We are suggesting to wealthier clients to start gifting their assets to the next generation now. The annual gift-tax exclusion amount remains \$15,000 for 2021. We are a multigenerational team, ranging in ages and backgrounds. A key focus for my two client service associates, Kelly Hymes and Vincent Straight, is to connect with Gen Xers and millennials, making sure they are educated in wealth management.

What is your strategy with competing against digital and hybrid advice platforms? I don't think we are competing at all with these platforms; they are simply a part of investing in our new environment, and we are actually enhanced by these platforms. We have automated our wealth management process. The value of our relationship with our clients greatly surpasses any automated and general advice these platforms give.

CRYPTOCURRENCIES NOT A SOUND INVESTMENT FOR LONG-TERM PLAN

TENDAI CHARASIKA
chief strategy officer, Saling Wealth Advisors
Years in current job: 1
Years in wealth management and/or financial planning: 1

How has digital analytics and the use of cloud-based platforms changed the way you serve clients? Wealth management has historically been slower to adopt newer technologies, both for regulatory and compliance reasons, but also, candidly, just because the industry has been notoriously slow to adapt to the evolving landscape. Fortunately, being an independent fiduciary, we can make strategic decisions with our technology by partnering with world class partners without having to navigate big company politics or infrastructure challenges.

What are you telling clients about cryptocurrency? While some people view cryptocurrencies as an alternate

asset class for their investment strategy, we feel cryptocurrencies struggle to meet the requirements to be a true currency, thus not a sound investment now for their long-term financial plan. Until cryptocurrencies become more universally accepted as forms of payment for goods and services, we are advising clients to take a wait-and-see approach before investing heavily in this category. **If you had \$1 million to invest it in only one company's stock, which would it be and why?** Unfortunately, this goes back to one of the bigger misconceptions regarding investing that for some reason you would take a large sum of money and risk it all on one stock. I am not that bold. Rather than risk it all on one stock, I would prefer to develop a goals-based financial plan covering all the areas of my family's financial life, including the specific areas and ways we would invest this sum of money.



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BILL KAISER

vice president and trust officer,
Central Bank & Trust Co.

Years in current job: 15

**Years in wealth management and/or
financial planning:** 30

**What's the biggest misconception
people have about investing?**

The most common misconception is that timing short-term market movements is the key to successful investment returns.

With the great wealth transfer underway, how do you advise clients about looking out for the next generation? The first step is to understand wealth transfer is a complex field that covers many areas, including wills, trusts, insurance, accounting, business continuation, and estate, gift and income taxes. Clients need to understand they are the captain of the wealth transfer team. Clients that are prepared to share information and personal goals are rewarded with better analysis and team recommendations. The client will decide when to implement plan.

We have found that client situations, goals and feelings are unique. Building the best team to plan and carry out client wishes is a very important first step.

How has digital analytics and the use of cloud-based platforms changed the way you serve clients?

Both digital analytics and cloud-based platforms have enhanced our client communication, our internal analytical research process, as well as our overall delivery of professional service.



ROB DAVENPORT

CEO, Kentucky Planning Partners

Years in current job: 16

**Years in wealth management and/or
financial planning:** 31

With the great wealth transfer underway, how do you advise clients about looking out for the next generation? First, you must

build an overall financial plan. You need an organized inventory of all your assets, liabilities, insurances, pensions, real estate, etc. Second, by running the mathematics within the plan, it becomes clearer how to pass assets more efficiently to the next two generations, children and grandchildren, or charitable organizations.

If family dynamics or irresponsible parties are an issue, then working alongside an estate planning attorney who can draft trusts and explain estate transfer in a simple to understand manner is critical.

How has digital analytics and the use of cloud-based platforms changed the way you serve clients? It is very easy to go online now and open an investment account, but it doesn't mean you know how to properly invest. Technology, while great, can have the capacity to also hurt. Our team seeks out and utilizes new financial technology to better partner with and serve our clientele.

It also helps us operate our business more efficiently. Technology is going to continue evolving, and those that embrace new tools moving forward will be better positioned to both help their client families and run a successful practice.

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Congratulations to **Mark Liston** for his well-deserved recognition as one of *Louisville Business First's* 20 People to Know in Wealth Management.

PEOPLE TO KNOW

Wealth Management and Financial Planning



J. DANIEL RIVERS
managing partner, Northwestern Mutual Wealth Management
Years in current job: 16
Years in wealth management and/or financial planning: 35
With the great wealth transfer underway, how do you advise clients about looking out for the next generation?

First and foremost, it all starts with a conversation. Key family members must understand their role and be prepared to take on the responsibility to ensure long-term success for future generations. We advise clients to be flexible and communicate their true desires, and not just rely on legal documents that could be left to interpretation.

What's the most common investing question you've gotten during Covid-19 and how have you answered it? The most common question was when the market would recover from its March 2020 low point. We have since seen that the market was destined for a quick rebound. Now, some have started to question when the next market correction will occur. Of course, the answer is that no one knows. Any other answer is pure speculation.

What's your favorite book or movie about Wall Street and why? I recommend "The Next Millionaire Next Door," by Thomas Stanley and Sarah Fallaw. I tend to recommend books that teach and reinforce the fundamentals of following a budget, managing risks and accumulating wealth through a long-term, systematic investment approach that minimizes taxes.

STOCK MARKET'S MOST RECENT RETURNS CANNOT BE EXTRAPOLATED TO FUTURE

SAM HARVEY
president, Harvey Investment Co.
Years in current job: 20
Years in wealth management and/or financial planning: 50
What's the biggest misconception people have about investing? The biggest misconception investors have is that the stock market's most recent returns and general tone can be extrapolated into the future. It doesn't work that way. Change is constantly occurring.

What are you telling clients about cryptocurrency? We focus on subjects about which we feel we have a meaningful understanding. Cryptocurrencies do not fall in the category, so we don't talk about them at all.

How has digital analytics and the use of cloud-based platforms changed the way you serve clients? We want deep and meaningful relationships with our

clients. The pandemic has made this more difficult. While we connect with clients in new, digitally enabled ways, we don't like it as well.

What is your strategy with competing against digital and hybrid advice platforms? We are not making any adjustments to compete with digital and hybrid platforms. We are simply trying to provide excellent investment advice. Staying focused on that is challenge enough.

What's the most common investing question you've gotten during Covid-19 and how have you answered it? The most common question we have gotten during Covid-19 is, "how can the stock market soar in the face of so much disturbing news?"

What's your favorite book or movie about Wall Street and why? My favorite book or movie about investing is an old movie, "Quiz Show." It is not about investing per se, but addresses all the pitfalls that challenge investors to make good decisions.



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— Charlie Dicken



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CHRISTOPHER FRYER | LOUISVILLE BUSINESS FIRST



JOHN KALLIS
senior financial adviser, partner,
Meritrust Wealth Management
Years in current job: 11
**Years in wealth management and/or
financial planning:** 21

**What are you telling clients about
cryptocurrency?** At the moment,
there are very few approved products
at most broker-dealers related to cryptocurrencies.
Personally, I believe it makes sense to have a very modest
allocation of your overall liquid net worth tied to cryptos
— and for those clients that agree, they can open an
account at Coinbase or another similar exchange.

**With the great wealth transfer underway, how do
you advise clients about looking out for the next
generation?** We always start with a financial plan.
Parts of that plan include investment management,
tax minimization strategies, charitable gifting and
succession planning. It's critically important to bring
the next generation along for the ride, and the best
way to do that is to provide access to information and
educational opportunities so that the entire family is in
sync with their family's mission.

**What's the most common investing question you've
gotten during Covid-19 and how have you answered
it?** Most investors want to know if and how the investing
landscape has changed as a result of Covid. It has. We've
all seen the acceleration in sectors like communication
services and technology. We've responded to these
changes by leaning into certain stocks within these areas.



PAMELA THOMPSON
managing director and senior wealth
adviser, Mariner Wealth Advisors
Years in current job: 13
**Years in wealth management and/or
financial planning:** 28

**What's the biggest misconception
people have about investing?** Many
people, as they get older and enter
retirement, think they need to shift their portfolios to
more bonds and less stocks. Decades ago, interest rates
were much higher, and retirees could live off of the
interest from bonds. These days, many stocks pay higher
dividends than the interest on bonds, and with the
growth that stocks can provide over time, have become
an essential part of most retirement plans. The role of
bonds is still important. ... but for most retirees they are
no longer the dominant force in their portfolio.

**What's your favorite book or movie about Wall Street
and why?** "Wall Street." I like it simply because it's a
good movie. But also because of the deeper "good guys
winning" theme with Bud Fox deciding to save Bluestar
Airlines at the cost of losing the success he has found
with his mentor Gordon Gekko.
As Bud proceeds to drive the stock price dramatically
higher and then lower by making a few phone calls
and spreading rumors, I think it is also an important
reminder that movements in a stock price on any
given day are always a function of that day's supply
and demand — and do not always reflect the true
appropriate "value" of a company.

Morgan Stanley



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PEOPLE TO KNOW

Wealth Management and Financial Planning



W. SCOTT NEFF
president and CEO, Glenview Trust Co.
Years in current job: 11
Years in wealth management and/or financial planning: 38

What's the biggest misconception people have about investing?
Many people confuse investing with speculation or think stocks are very risky. Stocks do decline sharply at times, but historically, there has been no better way to grow wealth over time. Investing in stocks is owning a fraction of a real business, and in the long run, the price of stocks usually increases with their profits. Looking at each stock as a business can remove some the fear when markets become volatile.

What are you telling clients about cryptocurrency?
Cryptocurrencies certainly have some very intriguing characteristics, but they remain speculative at this point. If the client is concerned about having an alternate store of value versus the U.S. dollar due to concerns about future inflation, our advice would be to consider gold. Gold has provided a long-term hedge against inflation and retained purchasing power for thousands of years.

How has digital analytics and the use of cloud-based platforms changed the way you serve clients?
Interestingly, Glenview has been using cloud-based services as part of our technology solutions for a number of years, allowing us to be more productive and to provide better service to clients. More recently, we have upgraded our client-facing technology so our families can access more analysis of their investments.

HUMAN CONNECTION IS ESSENTIAL
IN BUILDING CLIENT REALATIONSHIPS

TRACEY BALLARD
vice president, senior trust adviser,
Fifth Third Bank
Years in current job: 4
Years in wealth management and/or financial planning: 28

With the great wealth transfer underway, how do you advise clients about looking out for the next generation? Develop an estate plan. Be intentional. Enlist a trust adviser and financial expert team to support your goals.
An estate plan allows you to pass what you own to the ones you love, the charities you support and the next generation to follow your example. Succession planning isn't always the easiest conversation to have, but it's important for those your leave behind to understand how you're dispersing your financial assets.
I would also consider appointing a corporate fiduciary to carry out your planned wishes. It's an honor to be asked by a loved one to be executor

or trustee, but they might not have the expertise to make sure your wishes are carried out legally and efficiently. It ensures the generations you pass your wealth onto are protected in the best possible way and your legacy carries on.
What is your strategy with competing against digital and hybrid advice platforms? We are in a relationship business and in order to be a trusted adviser, you must have the human connection. Developing a relationship with clients and listening to their concerns and needs cannot be replicated on a digital or hybrid platform.
At Fifth Third Bank, our Life 360 platform allows us to integrate technology with advisory services. We use this web-based system to combine account aggregation technology with wealth-planning functionality. It gives our clients and their other advisers (CPAs, attorneys, etc.) a 360-degree view of their complete financial picture on an ongoing basis.



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CHRISTOPHER FRYER | LOUISVILLE BUSINESS FIRST



MARK LISTON

director, Robert W. Baird & Co.

Years in current job: 30

Years in wealth management and/or financial planning: 30

What's the biggest misconception people have about investing? I think the biggest misconception about investing is that it is a short-term game. The most successful investors I have seen over my 30 years treat it as a long-term game.

How has digital analytics and the use of cloud-based platforms changed the way you serve clients?

The analytic capabilities and platforms today are so much better than when I started 30 years ago. Baird's technology is great. Newer technology has made it easier to take care of the client by quickly gathering data and building reports/models to help the client better understand their financial situation. Technology also helps clients see the future, so they are comfortable understanding the path to reach their retirement goals.

With the great wealth transfer underway, how do you advise clients about looking out for the next generation? I think the transfer of wealth is a huge issue. Every client thinks about it very differently. Our job is to listen to a client's needs and map out a plan to accomplish their goals.

Interestingly, as clients move through life, their thoughts about wealth transfer often change. Our primary focus is to stay in touch with clients as their lives evolve and adjust their plans accordingly.



RYAN ANTEPENKO

financial adviser, Rosselot Financial Group; chief financial officer, Strothman Wealth Care

Years in current job: 18


Years in wealth management and/or financial planning: 18

What is your strategy with competing against digital and hybrid advice platforms? Digital and hybrid platforms will never replace a long-term relationship. Due to Covid, we have been meeting with more clients virtually, but we're excited to get back to seeing everyone in person. Our core beliefs are family, growth and service, and we see our clients as family. We are excited to see our family again.

What's the most common investing question you've gotten during Covid-19, and how have you answered it? Before the market rebounded, the most common question I've gotten is, "Am I still on track?" Typically, this refers to retirement, but it could refer to any goal. Our focus is on our client's goals and customizing a financial plan to best reach those goals. We answer this question, we would start by updating their plan and giving them feedback about where they are. Instead of focusing on the news headlines, focus on what you can control and that is your plan.

What's your favorite book or movie about Wall Street and why? "The Big Short." It tells the story of the 2008 market crash and explains various complex financial terms, such as CDOs (collateralized debt obligations) and subprime mortgages. Entertaining and informative.


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Matthew W. Carper, CFA

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PEOPLE TO KNOW

Wealth Management and Financial Planning

**EVAN THURMOND**

director of portfolio management, Lifetime Wealth Strategies

Years in current job: 11

Years in wealth management and/or financial planning: 19

What's the biggest misconception people have about investing? That anyone with a mobile device or internet connection can be consistently accurate and successful at making money. Money and investing are emotional, and process is the only way to avoid the common emotional pitfalls inexperienced investors ultimately fall victim to.

What are you telling clients about cryptocurrency? Be careful. Do not be afraid to hit the sell button. Anyone can get lucky and make money, but hogs always get slaughtered.

How has digital analytics and the use of cloud-based platforms changed the way you serve clients? We are more efficient at contacting our clients and providing proactive advice. Many areas of finance have been automated and have allowed for a better, real-time client experience.

DIVERSIFICATION, UNDERSTANDING NEEDS ARE FIRST STEPS IN INVESTING**KATIE PFEIFER**

director, corporate relations and senior financial adviser, ARGI Financial

Years in current job: 7

Years in wealth management and/or financial planning: 15

With the great wealth transfer underway, how do you advise clients about looking out for the next generation? Two things come to mind: 1. start early and, 2. gift while you're alive to see it be enjoyed. The sooner you talk to your kids about financial planning, the better you are setting them up for success.

Due to recent changes to non-spouse beneficiaries of IRAs, we are seeing many of the next generation inheriting assets and having to distribute them during their highest tax-earning years, which isn't efficient for anyone.

If gifts can be made to your beneficiaries while you are alive and able to see them use it, not only



could it be more fulfilling, but it may also be more tax-efficient.

If you had \$1 million to invest it in only one company's stock, which would it be and why?

APPH (AppHarvest Inc.) It's an ag-tech (agriculture technology) company out of Appalachia that is focused on large-scale indoor farming. They are resource efficient, climate resilient, and right in our backyard. That said, as a CFP and an employee of an RIA (registered investment adviser), I must act as a fiduciary at all times. With that comes the responsibility of tying my clients' goals and risk tolerance to their investment portfolios.

The importance of diversifying your investments and ensuring you understand what your plan needs is the first step before making decisions about where to invest your money.

MATTHEW CARPER

senior vice president, Parthenon LLC

Years in current job: 6

Years in wealth management and/or financial planning: 18



What's the most common investing question you've gotten during Covid-19, and how have you answered it? "How can the stock market be so strong in the midst of a pandemic?" Although there are no easy answers, the combination of a forward-looking market and low interest rates seem to be the major contributors. Our response is to continue to be rational and conscientious investors. Clients get our best thinking in our personalized portfolios, as well as our proprietary hedge fund, Fort Nelson Partners.

What is your strategy with competing against digital and hybrid advice platforms? Technology has certainly had a transformational role in investing. However, it cannot replace the human element. Creating personalized portfolios that reflect the individual client is a cornerstone of what we do — it is not as simple as putting dollars into a model.

A Life of Climb

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Senior Unsecured Notes Offering

Energy, Power & Utilities



Administrative Agent, Joint Lead Arranger & Joint Bookrunner
\$90,000,000
Senior Secured Credit Facility

Healthcare



Joint Book-Running Manager*
\$450,000,000
Senior Unsecured Notes Offering

Healthcare



Joint Book-Running Manager*
\$1,200,000,000
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ECONOMIC DEVELOPMENT

MARTY FINLEY covers real estate, economic development and sports business

5 QUESTIONS



MAURICE URRUTIA

Maurice Urrutia

NEW GYM CONCEPT SET TO OPEN IN EAST END

Who: Maurice Urrutia, local entrepreneur, personal trainer and former University of Louisville football player.

What: Urrutia plans to open MPower6 Gym for professional and everyday athletes. The facility will be located inside a 9,000-square-foot space in Middletown.

Urrutia said the concept is not your typical gym but rather an experience within an all-inclusive facility housing high-quality performance equipment, professional trainers and support staff. The business also will feature nutrition offerings and apparel.

In addition to the equipment and performance areas, MPower6 will have an open concept design layout that includes a built-in mezzanine, smoothie bar, lounge area, saunas and luxury locker rooms.

Where: 401 North English Station Road

When: The complex is slated to open this summer. An opening date has not been finalized.

Why: Urrutia said the concept is an extension of himself and his take on the fitness industry, and he wants to build a versatile brand with power.

"From the beginning, I wanted to bring a gym to Louisville like no one has ever seen here before. As a professional trainer myself, I have had the opportunity to visit top gyms across the country and felt passionate to bring a premier gym destination to Louisville," he said.



LOVE THY ORDINARY

The Louisville Thoroughbred Society's name is displayed inside the facility.

MEMBERS CLUB DEBUTS DOWNTOWN

Thoroughbred Society opening coincides with Oaks, Derby season

A much-discussed project has reached the finish line.

The roughly 12,000-square-foot Louisville Thoroughbred Society inside the former Fetzer building at 209 E. Main St. in Downtown Louisville has finalized a full opening date of Friday, March 19, for members and guests.

Mike Schnell, one of LTS' co-founders, said the full opening was preceded by a couple soft openings for investors and members.

The founders have invested nearly \$2 million into the project, and its opening coincides with the season leading up to Kentucky Oaks and Derby. It is slated to be open Wednesday through Sunday from 11:30 a.m. to about

9 p.m. But Schnell said closing hours could be flexible, especially on weekends.

LTS has been in the works for several years and has a number of amenities, including an outdoor terrace, cigar lockers and lounge, on-site wagering and simulcasting, special events dining and bars.

The club is dedicated to promoting and supporting the thoroughbred industry while giving members a place to have fun and dine, discuss the sport and watch and wager on races. It offers different membership tiers that range in price, including the traveler, premier, young professional and corporate packages. Schnell said the club will cap memberships at around 900.

"We are moving at a nice little pace now that people are starting to get vaccinated," he said of memberships.

Schnell, of Louisville-based Schnell Contractors Inc.,

"No pun intended, but we're seeing it through to the finish line here. We can envision what this thing is looking like."

MIKE SCHNELL,
one of LTS'
co-founders

co-founded the concept with horse racing handicapper Gene McLean and Dave Steinbrecher, a principal with Louisville-based Derek Engineering Inc. Erica Outlaw holds a management role.

The society was fortunate last summer as it suffered little to no damage from a fire that broke out on the building's roof in August.

LTS hosted members in November for The Breeders' Cup World Championships, which was held at Lexington, Kentucky's Keeneland Race Course, and has hosted some other special events, including open houses, prior to the full opening.

Schnell said he wants to see LTS become a premier gathering spot and social club for Louisvillians.

"We are just thrilled to get it open. It's fulfilled all of our dreams," he said. "No pun intended, but we're seeing it through to the finish line here. We can envision what this thing is looking like."

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AT A GLANCE

Kevin Cogan's firm eyes East End office project

Louisville's Jefferson Development Group is forging ahead on another development in the bustling Old Henry Road and Factory Lane area of Louisville.

The real estate development firm, led by Kevin Cogan, filed plans with Louisville Metro Government last week to build a 11,000-square-foot medical office building on a one-acre site at 2755 Terra Crossing Blvd.

No tenants were disclosed for the complex, and it was not clear when construction could start and how much JDG plans to invest in the project.

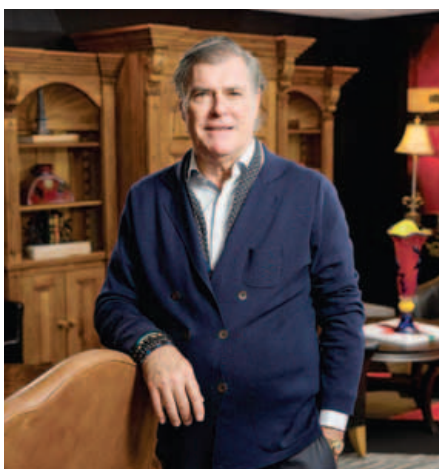
The office complex will be located near a new Bluegrass Harley-Davidson facility in the area. Louisville Business First reported last year that Bluegrass

Cogan's company purchased this land from The St. Joseph Catholic Orphan Society for \$11.9 million in summer 2017. Cogan's firm also filed a development plan last year for 307

apartments on nearly 10 acres along this site that is part of the Vinings of Claibourne apartment complex. The second phase of the project will exceed 460,000 square feet across four build-

ings, according to the plans.

This project comes along shortly after JDG purchased the roughly 14,000-square-foot office property at 2297 Lexington Road for \$2 million. ▮



CHRISTOPHER FRYER | LBF

Kevin Cogan, chairman and CEO of Jefferson Development Group, in his office.

Harley-Davidson is relocating its Louisville dealership from 11701 Gateworth Way, at Blankenbaker Parkway and Interstate 64, to a larger facility on a 4.3 acre site along Terra Crossing Boulevard inside Cogan's development, which is located on 100 acres at 13508 Factory Lane.

► BIG NUMBER

\$2.5M

That's the list price for Fuzzy Zoeller's Covered Bridge Golf Club at 12510 Covered Bridge Road in Sellersburg, Indiana, according to an online listing with real estate brokerage firm Marcus & Millichap.

The current ownership group, which includes Zoeller, said in a statement last week that it does not need to sell but is investigating succession plan options for the course moving forward.

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FOOD & DRINK

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FEDERAL PROGRAM GIVES LOCAL RESTAURANTS HOPE

It's been a year since Kentucky restaurants were first ordered to close their doors to combat the spread of Covid-19, and what began as a two-week shut-down extended into a year of additional closures, capacity restrictions and financial hardships.

But hope is on the horizon as the American Rescue Plan Act was signed by President Joe Biden last week, bringing with it the Restaurant Revitalization Fund, a \$28.6 billion in grant program earmarked specifically for the beleaguered restaurant industry.

Like the Paycheck Protection Program, the new restaurant relief fund will be administered through the Small Business Administration.

Grants will be available for up to \$10 million per restaurant entity, with a limitation of \$5 million per physical location and businesses are limited to 20 locations. \$5 billion will be set aside for small restaurants with less than \$500,000 in 2019 revenue.

The \$28.6 billion is far less than the \$120 billion initially proposed in the Restaurants Act last year, but it's a good down payment, said Stacy Roof, CEO of the Kentucky Restaurant Association.

"It can't come soon enough," she said, noting that local restaurants are coming off of a tough first quarter as a result of the slower winter season. "I think it will run out quickly and so, hopefully, once we see what the SBA is going to do with language and see how quickly or how slowly all of this happens, I think we'll be playing offense again, trying to beat that drum and say 'OK, that was a nice down payment – what are we going to do next?'"

Dallas McGarity, chef and owner of The Fat Lamb in Louisville and Portage House in Jeffersonville, Indiana, said while \$28.6 billion is just a drop in the bucket when split between the nation's hundreds of thousands of restaurants,



CHRISTOPHER FRYER | LBF

The dining area at CASK Southern Kitchen & Bar on Linn Station Road.

it's something he and other restaurateurs have been fighting for since the pandemic began.

"It's a big deal – it's one of those things where all the restrictions got placed on restaurants and there hadn't been any restaurant-, bar- or service industry-targeted relief. So for this to happen, it's just tremendous," he said.



Dallas McGarity

McGarity said he is hopeful the new grant program will benefit more small, independent and minority-owned businesses, rather than the large corporations that got sizable checks through the first round of the PPP program last April.

"I think since then, more rules have been put into place to make it more effective for smaller businesses and less effective for the big places that can figure ways to get around it," he continued,

“

"I do think it's a light at the end of the tunnel, but I think the tunnel just a lot longer than any of us thought it was going to be. And I think that it's going to be probably a couple of years before anybody can even ponder profitability."

STACY ROOF, CEO of the Kentucky Restaurant Association

noting that he is happy the SBA will prioritize restaurants owned by women, veterans or are otherwise socially and economically disadvantaged for the first three weeks of the program.

Eligibility and other factors

The rules of the new grant program are presenting challenges for some newer restaurants, however. Travis Sayler, who owns CASK Southern Kitchen & Bar with his wife, Ashley, said since their eatery opened in late 2019 and took a PPP loan last year, it won't be eligible for much grant money.

"I think they've tailored it to a point that big businesses can't get it, but I think they've tailored it so much that the small mom-and-pop shops aren't going to be eligible, or if they are, they aren't going to get a lot," he said.

Sayler said CASK's 2020 revenue was about \$480,000, and using the formula provided, its 2019 figure averages out to \$600,000. Without factoring in the PPP loan, the restaurant would be able to access \$100,000 through the grant program, but with the PPP loan added to 2020's revenue, CASK isn't eligible for much at all.

"I'm hoping that SBA comes up with something different for anybody that really opened in 2019," he continued.

Restaurants will need all of the help they can get with expenses, with continued capacity restrictions and shuffled events, coupled with the general fear of indoor dining during a pandemic.

"I think 2021 is going to be an extremely challenging year, with Derby being reduced and there's a lot of stuff not happening this year like Forecastle," McGarity said. "We're going to lose a lot of that income that we normally get throughout a regular year again this year, and we lost it all last year. This year I think we're going to just be holding on until 2022." ▮

BY THE NUMBERS

\$28.6B

Total amount of grant money available for restaurants through the Restaurant Revitalization Fund

\$5B

Set aside for specifically for small restaurant entities

\$10M

The most any one restaurant entity can receive

THE GRANT EQUATION

Here's how the SBA will calculate how much restaurants will be able to receive, according to the Independent Restaurant Coalition:

- ▶ If the restaurant opened prior to 2019: (2019 revenue) minus (2020 revenue plus PPP loans)
- ▶ If the restaurant opened during 2019: (2019 revenue multiplied by 12, then divided by months open in 2019) minus (2020 revenue plus PPP loans)
- ▶ If the restaurant opened during 2020 it will be eligible to receive funds for qualified expenses



HIGHER ED & HEALTH CARE

CHRIS LARSON covers health care, higher education and nonprofits

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► COMING SOON

NORTON HEALTHCARE TO ESTABLISH WEST END INSTITUTE

Norton Healthcare Inc. will open its Institute for Health Equity in the Russell neighborhood.

Specifically, it will open in The Village at West Jefferson, a two-story facility at 1225 W. Jefferson St that is owned by MOLO Village. Norton Healthcare announced in June that it would establish the Norton Healthcare Institute for Health Equity as part of a larger slate of initiatives meant to tackle inequity in health in Louisville.

The institute will occupy a 3,800-square-foot space that will



JAMIE RHODES/NORTON HEALTHCARE INC. Russell Cox, CEO of Norton Healthcare Inc., speaks at a press event about the institute.

be built out to accommodate staff, community meeting space and a telehealth consultation room. It's expected to open in June.

"The primary focus of the Institute for Health Equity is to identify and remove obstacles that prevent people from receiving the health care they deserve, as well as to eliminate disparities in care. This includes increasing access to care and partnering with local organizations," Russell Cox, president and CEO of Norton Healthcare, said in a statement. "Health care is not just a privilege, but a right."

Overall, there are three goals for the institute — to act as an anchor and hub for coordinating health resources and services for West End residents; to improve access to care in underserved areas, identifying them down to specific ZIP codes; and to raise awareness of historical health disparities in certain communities.



The University of Louisville is moving forward with its plan to replace some of its aged residence halls.

JRA INC.

UofL STARTS CONSTRUCTION ON \$87M PROJECT

The University of Louisville broke ground on the first of two new dorms on its Belknap campus March 10. The project is an \$87 million development that will eventually replace the dorms Threlkeld Hall and Miller Hall.

Threlkeld Hall was built in 1962, the same year John Glenn became the first American to orbit the Earth. Miller Hall was built in 1964, the same year The Beatles made their first live TV appearance in the U.S. on "The Ed Sullivan Show." That was also the year that Sen. Mitch McConnell graduated from UofL.

"We know that a couple of our

dorms have aged, and they don't quite measure up to what the students of today expect and indeed deserve," UofL President Neeli Bendapudi said, speaking at the virtual event. "And so, as you know, we're well on our way to fixing the problem with the new and more inviting housing that will make all of us, the entire campus community, proud."

For the past few years, Miller and Threlkeld halls have been dogged by student reports of mold and cockroaches.

The groundbreaking marks the establishment of the first building, monikered NRH2021. It is slated to

house 452 rooms on five floors and open in fall 2022.

Firms working on the project include JRA Architects, Messer Construction, Walker Mechanical Inc., Quality Interiors Drywall and Precast and East & Westbrook Construction.

Mike Materna, assistant director of university planning, design and construction at UofL, said that the project is estimated to require 800,000 people-hours, 15 miles of electrical wiring, about 95,000 bricks and 5,000 yards of concrete.

Bendapudi also said the halls will include several living/learning communities — groups that share common academic interests that meet and conduct activities.

"New college students do so much better academically and socially when they live on campus," Bendapudi said, citing ease of access to other university buildings and services.

The two buildings are in the heart of the Belknap campus and are meant to be affordable for students. ▮

QUOTABLE

“

"I think we need to have this ability to help hold the school boards accountable. ... To have an odious petition process is a bit much."

THERESA CAMORIANO, No JCPS Tax Hike's organizer, said of the passage of HB 133, which would create a max signature total of 5,000 for education board tax recall petitions.

BIG NUMBER

262:1

That's the ratio of the value of Humana Inc. CEO Bruce Broussard's 2020 compensation compared to the median compensation of Humana employees. Broussard's was \$16.5 million while the median employee compensation was \$62,900.

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Compiled by Allison Stines
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RESIDENTIAL REAL ESTATE FIRMS

AREA'S LARGEST RANKED BY THE DOLLAR VOLUME OF HOMES SOLD IN 2020 OUT OF LOCAL OFFICES

	Name / Prior rank Website	Address Phone	Local sales volume: 2020	Local sales volume: 2019 ¹	Residential transactions: 2020 ²	Number of local agents	Year founded locally	Top local executive(s)
1	Semonin Realtors ① semonin.com	600 N. Hurstbourne Pkwy. #200 Louisville, KY 40222 502-425-5000	\$897.67 million	\$839.8 million	3,582	426	1915	Brad DeVries bdevries@homeservices.com
2	Schuler Bauer Real Estate Services ③ schulerbauer.com	4206 Charlestown Rd. #200 New Albany, IN 47150 812-948-2888	\$736.13 million	\$627.29 million	3,295	208	1980	Kurt Schuler kurtsschuler@schulerbauer.com
3	Keller Williams Louisville East ② kwlovilleeast.com	9911 Shelbyville Rd. #100 Louisville, KY 40223 502-554-9500	\$719.61 million	\$647.59 million	2,915	226	2008	Kim Alexander kim@kimalexandergroup.com Elissa Withrow elissa@teamwithrow.com
4	RE/MAX Properties East ④ homesinlouisville.com	10525 Timberwood Cir. #100 Louisville, KY 40223 502-425-6000	\$697.06 million	\$485.48 million	2,599	170	1987	Joe Hayden
5	eXp Realty ⑤ ky.exp Realty.com	5964 Timber Ridge Dr. Prospect, KY 40059 888-624-6448	\$631.37 million	\$449.8 million	2,327	322	2018	Stephanie Gilezan
6	Keller Williams Realty Consultants of Southern Indiana ⑦ kwsoin.com	1994 Charlestown New Albany Rd. #200 Jeffersonville, IN 47130 812-944-7024	\$477.62 million	\$316.18 million	1,643	112	2009	Dana Gentry danagentry@kw.com
7	United Real Estate Louisville ⑫ unitedrealestatelouisville.com	101 Bullitt Ln. #110 Louisville, KY 40222 502-509-4498	\$381.75 million	\$248.52 million	1,693	225	2015	Bonnie Mays bonniemaysrealtor@gmail.com
8	Lenihan Sotheby's International Realty ⑩ lsir.com	3803 Brownsboro Rd. Louisville, KY 40207 502-899-2129	\$346.91 million	\$283.94 million	746	36	2011	John Lenihan jlenihan@lsir.com
9	Berkshire Hathaway HomeServices Parks & Weisberg Realtors ⑪ bhhsbw.com	295 N. Hubbards Ln. #102 Louisville, KY 40207 502-897-3321	\$344.28 million	\$282 million	1,235	125	1953	Dave Parks dparks@bhhsbw.com Judie Parks dparks@bhhsbw.com
10	Keller Williams Louisville Highlands ③ ⑥ kellerwilliamsloville.com	6106 Dutchmans Ln. Louisville, KY 40205 502-459-5509	\$330.46 million	\$334.85 million	1,416	120	2005	Jamey Cox jameycox@kw.com Kim Smith klrw603@kw.com
11	Kentucky Select Properties ⑧ kyselectproperties.com	1757 Frankfort Ave. Louisville, KY 40206 502-271-5000	\$330 million	\$306.79 million	808	85	2004	John Stough Jr. Jay Gulick Sandy Gulick
12	Coldwell Banker McMahan ⑨ cbmcmahan.com	6402 Railroad Ave. Crestwood, KY 40014 502-241-8811	\$295 million	\$289.56 million	1,300	135	1954	Matt Weaver mattweaver@coldwellbanker.com
13	RE/MAX First ⑬ 28first.com	2123 Veterans Pkwy. Jeffersonville, IN 47130 812-283-4778	\$269.29 million	\$235.24 million	1,365	70	2006	Bill Burns bburns@28first.com
14	RE/MAX Premier Properties ⑭ homes502.com	10605 Shelbyville Rd. Louisville, KY 40223 502-384-5944	\$249.87 million	\$179.57 million	1,107	75	2015	Zachary Pitts Jen Pitts Jay Pitts jay@pittsteam.com
15	Homepage Realty ⑯ homepage Realty.com	4050 Westport Rd. Louisville, KY 40207 502-690-6685	\$217.63 million	\$135 million	884	104	2015	George Barrett george@homepagerealtyky.com Carrie King carrie@carriekingrealtor.com
16	Red Edge Realty ⑮ rededgelive.com	1230 S. Hurstbourne Pkwy. #200 Louisville, KY 40222 502-509-5131	\$128.09 million	\$140.28 million	615	64	2010	Mike Hall mikehall@rededgelive.com
17	Weichert Realtors - ABG Properties ⑰ abgrealtors.com	2920 Frankfort Ave. Louisville, KY 40206 502-893-1900	\$108.4 million	\$118.51 million	395	77	2004	Allison Bartholomew allison@abgrealtors.com Bill Friel bill@abgrealtors.com
18	Family Realty LLC ⑳ viewlouisvillehomes.com	138 Wiltshire Ave. Louisville, KY 40207 502-458-4100	\$105.64 million	NA	345	30	2003	Scott Boehnlein scott@viewlouisvillehomes.com
19	Real Estate Unlimited PC ⑲ reuproperties.com	412 E. Court. Ave. Jeffersonville, IN 47130 812-288-6080	\$104.66 million	\$95.45 million	494	92	1999	Fran Evola fmevola@gmail.com
20	Breland Group Realtors Ltd. ㉔ brelandgroup.com	2616 Bardstown Rd. Louisville, KY 40205 502-451-4107	\$97.25 million	\$90.01 million	424	52	1995	Lamont Breland lb@brelandgroup.com

¹ Information appeared on last year's list.

² A transaction is one home sold. Two sides are counted in each transaction; the buyer's side and seller's side.

³ Previously listed as Keller Williams Louisville.

CLOSER LOOK

\$8.2 billion

The dollar volume of the homes sold in 2020 out of the local offices for the firms on the list

31,995

The combined residential real estate transaction sides closed in 2020 for the firms that provided the figure

3,058

The combined number of local brokers/agents

ABOUT THE LIST
Information was obtained from representatives of listed companies. Other companies might have been eligible but did not respond to requests for information. Local refers to the Louisville area of Jefferson, Bullitt, Oldham and Shelby counties in Kentucky and Clark, Floyd and Harrison counties in Indiana.

NA — not applicable, not available or not approved

Ⓢ Not ranked on the 2020 list

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RESIDENTIAL REAL ESTATE FIRMS

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	Name / Prior rank Website	Address Phone	Local sales volume: 2020	Local sales volume: 2019 ¹	Residential transactions: 2020 ²	Number of local agents	Year founded locally	Top local executive(s)
21	WR Realtors ②① wrrealtors.com	6511 Glenridge Park Pl. #10 Louisville, KY 40222 502-425-0225	\$93.84 million	\$83.93 million	257	35	1986	Brad DeVries bdevries@homeservices.com
22	RE/MAX Real Estate Center - RE/MAX Champions ①⑧ louisville-ky.com	6001 Claymont Village Dr. #10 Crestwood, KY 40014 502-222-5212	\$90.02 million	\$118.09 million	385	37	2002	Gale Cox Tom Cox
23	RE/MAX Alliance ②③ kentuckyindianahomes.com	10302 Brookridge Village Blvd. #103 Louisville, KY 40291 502-239-2000	\$83.05 million	\$79.02 million	415	25	1993	Josh Jarboe joshjarboe@remax.net
24	RE/MAX 100 ②② the100collection.com	154 Thierman Ln. Louisville, KY 40207 502-253-9100	\$73.49 million	\$80.92 million	294	25	2015	Daneen Smith dsmith@the100collection.com
25	Coldwell Banker Larry K. Rogers Inc. ②⑥ shelbyvillehomesource.com	820 Main St. Shelbyville, KY 40065 502-633-4696	\$62.02 million	\$54.94 million	259	41	1997	Larry Rogers larrykrogers@coldwellbanker.com
26	RE/MAX Results ③② kyresults.com	9204 Taylorsville Rd. #216 Louisville, KY 40299 502-531-9408	\$53.99 million	\$30.31 million	254	15	2018	Eric Scroggin scroggin.eric@gmail.com
27	Skelton Company Realtors ③① skeltoncompany.com	155 Thierman Ln. Louisville, KY 40207 502-899-9922	\$36.03 million	\$25.16 million	64	8	1947	Mike Skelton mike@skeltoncompany.com
28	RE/MAX Action First ②⑦ louisville-home.com	11001 Bluegrass Pkwy. #300 Louisville, KY 40299 502-297-0079	\$32.52 million	\$41.81 million	154	11	2001	Beverly Sherrard bsherrard@remax.net
29	Parkside Realty ②⑨ parksiderealtyky.com	4006 Norbourne Blvd. Louisville, KY 40207 502-802-9949	\$31.98 million	\$35.49 million	121	7	2014	Jason Wade jwade@parksiderealtyky.com
30	First Saturday Real Estate * firstsaturdayre.com	11603 Shelbyville Rd. #4 Louisville, KY 40243 502-553-9912	\$27.11 million	NA	86	6	2016	Stephanie Virgin
31	Parker & Klein Real Estate ③③ parkerandklein.com	317 Wendover Ave. Louisville, KY 40207 502-233-1295	\$24.12 million	\$23.15 million	78	9	2007	Ashley Parker Jacqueline Klein
32	PML Real Estate Group LLC ③④ pmofl.com	1815 Frankfort Ave. Louisville, KY 40206 502-895-9136	\$18.67 million	\$13.2 million	89	10	2006	Brian Stocker bstocker@pmofl.com
33	John Nitzken Realtors PLLC * nitzken.com	1215 Hess Ln. Louisville, KY 40217 502-639-9264	\$17 million	NA	70	11	2010	John Nitzken john@nitzken.com
34	Metts Company Realtors * mettscompany.com	4014 Dutchmans Ln. #15 Louisville, KY 40207 502-894-0300	\$16.15 million	NA	76	16	1965	Sandra Metts sandy.metts@mettscompany.com
35	G. Starks Realty Co. * gstarksrealty.com	4229 Bardstown Rd. #101 Louisville, KY 40218 502-961-9313	\$14 million	NA	100	18	2000	William Starks
36	Gardner & Brunstetter Properties ③⑥ LouisvilleLighthouse.com	200 Meridian Ave. Louisville, KY 40207 502-608-1452	\$12.6 million	\$9.54 million	43	5	2017	Jamie Gardner jamiebgardner@gmail.com Jayson Brunstetter jayson@kentuckyappraisal.com
37	Elite KY Homes LLC ③⑦ elitekyyhomes.com	8923 Stone Green Way # 200-A Louisville, KY 40220 502-500-4124	\$9.5 million	\$7.6 million	NA	4	2015	Dolly Lopez dolly@elitekyyhomes.com
38	AdVance Realtors Inc. * advance-realtors.com	1004 Artisan Pkwy. La Grange, KY 40031 502-817-6999	\$3 million	NA	20	3	2004	Greg Vance
39	Missy Klein Realty * missykleinrealty.com	2608 Shiloh Ln. Goshen, KY 40026 502-376-1327	\$2.06 million	NA	21	3	2020	Melissa Klein missy@missykleinrealty.com
40	Advantage Commercial Real Estate ③⑧ acremgmt.com	4229 Bardstown Road, Annex Bldg. Louisville, KY 40218 502-708-1553	\$1.8 million	\$2.9 million	9	6	2008	Suzie Morrison suzie@acremgmt.com William Whitman al@acremgmt.com
41	Phillip Leigh Inc. * phillipleighdeveloper.com	4518 Portico Ct. Louisville, KY 40299 502-267-5300	\$1 million	NA	5	1	1970	Phillip Wayne Leigh phillipleigh43@aol.com
42	Rankin Realty ③⑨ shanerankinhomes.com	3701 Norbourne Blvd. Louisville, KY 40207 502-554-5491	\$250,000	\$2 million	1	6	2014	Shane Rankin
43	DRL Realty LLC * drlrealty.com	5209 Silverton Ln. Louisville, KY 40241 502-327-0960	\$200,000	NA	6	2	2005	Darlene Lovely

¹ Information appeared on last year's list.

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CLOSER LOOK

OLDEST FIRMS

Semonin Realtors1915

Skelton Company Realtors1947

Berkshire Hathaway HomeServices Parks & Weisberg Realtors1953

Coldwell Banker McMahan1954

Metts Company Realtors1965

MARKET STATS

Active and pending single family/condo listings: 2,794 active in February

Sold single family/condo: 1,170 sold in February

Average cumulative days on market: 39.8 days

Absorption rate: 1.03 months of inventory in February

SOURCE: GLAR

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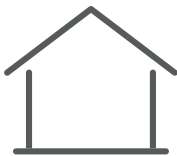
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DATA DIVE



Residential home sales

The number of homes sold last year in the Louisville area was up 4.5% compared to the prior year.

According to Greater Louisville Association of Realtors, the average price of homes increased 9% in 2020 compared to 2019 for all MLS areas.

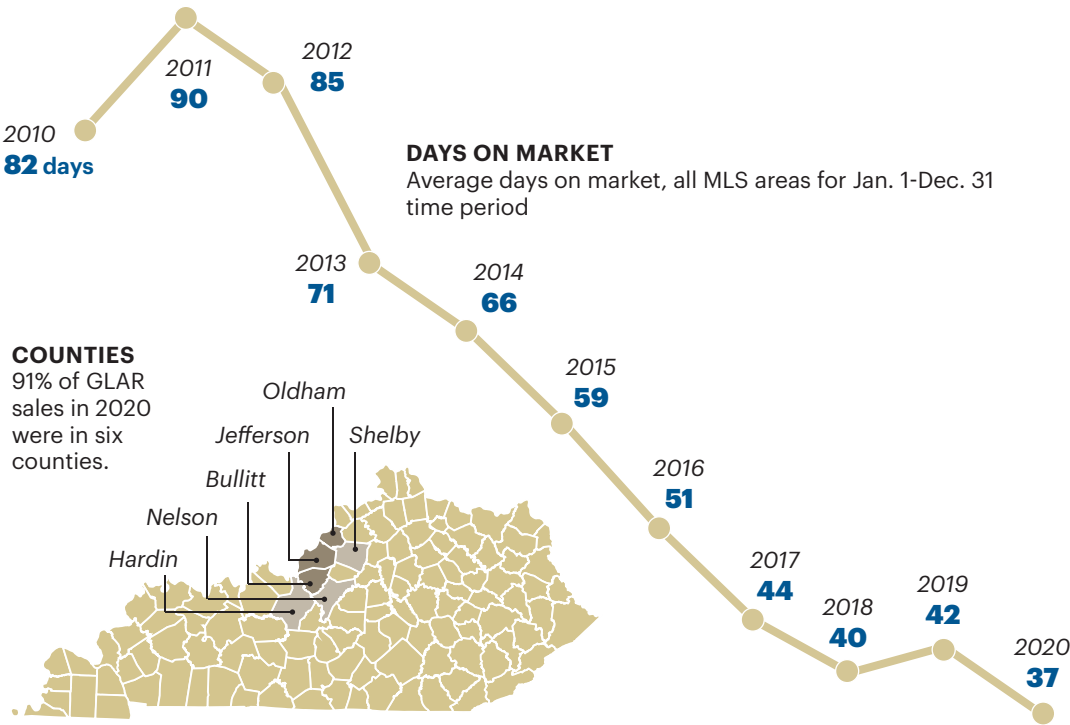
For Jefferson County, the average selling price in 2020 was \$228,451, up 8.5% from the prior year, and the median selling price was up 10%, at \$208,000.

The average days spent on the market decreased to 37 from 42 in 2019.

Data on this page includes the total figures for the MLS area and some of the counties in the area with the most activity.

— Allison Stines

THE LIST



	ALL MLS AREAS*			JEFFERSON COUNTY			OLDHAM COUNTY			BULLITT COUNTY		
	2019	2020	Percent change	2019	2020	Percent change	2019	2020	Percent change	2019	2020	Percent change
Houses sold	17,882	18,689	4.51%	12,341	12,774	3.5%	1,091	1,128	3.4%	1,153	1,232	6.9%
Average selling price	\$229,369	\$250,113	9.04	\$228,451	\$247,781	8.5	\$344,181	\$382,419	11.1	\$205,842	\$228,547	11
Median selling price	\$192,000	\$213,000	10.94	\$189,000	\$208,000	10.1	\$312,500	\$330,750	5.8	\$189,900	\$211,500	11.4

*MLS reflect any transaction by a Greater Louisville Association of Realtors (GLAR) member. Source: Greater Louisville Association of Realtors





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1622 CHEROKEE ROAD

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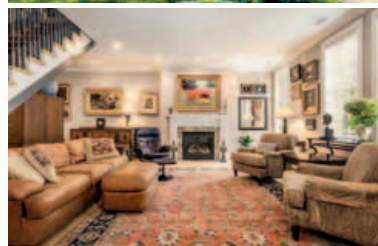
Perfectly balanced between a private retreat and a showpiece made for entertaining, this natural timber home is stunning in every aspect. Dark hardwood floors, custom iron staircase, and floor to ceiling windows set the tone for unparalleled design. Coffered ceilings and a natural stone fireplace give a modern rustic feel. Five acres combine meticulous landscaping with wooded areas featuring an infinity pool that spills over into a long cascading waterfall, creating a peaceful backdrop to the private guest house. A rare opportunity to inhabit a home that is near to perfection, contact us today to schedule a showing.



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805 Rugby Place

zoned gas heat and central air (2016), and updated double-pane windows and screens. 2 car attached garage and an oversized 2 car detached garage with a half bath. Meticulously landscaped yard and new exterior paint and trim completed (July 2020). Fantastic lot with minimal traffic but 3 miles to Oxmoor Mall & I-264. Won't last long! **\$1,325,000**



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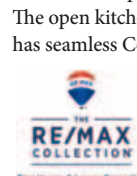


750 Zorn Ave. - Condo #46

One of the two largest condos in the Stonecrest development at 2,200 sf and the only unit with 2 one-car garages! This 2 BR, 2.5 bath condo has tons of updates including new flooring throughout, all baths updated, new lighting & ceiling fans, and all fresh paint! The 1st level has 9 ft ceilings with dedicated formal DR. Soaring windows in the open floor plan living area lets in tons of natural light and overlooks the beautiful, private treed grounds w/ a wonderful private balcony. The open kitchen is loaded with cabinets, some with glass fronts and has seamless Corian countertops. Outstanding location. **\$299,000**



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THE LIST

IN PERSON

Owner and CEO Kurt Schuler at the Schuler Bauer Real Estate Services office in East Louisville.

CHRISTOPHER FRYER | LBF

Schuler Bauer CEO on firm's future

BY MARTY FINLEY
mfinley@bizjournals.com

Kurt Schuler has been at the helm of the company that his father, Tony, helped build for about four years, and he has emulated the same leadership approach he watched his business mentors develop as a child.

Schuler, an owner and CEO of Schuler Bauer Real Estate Services, said he is still applying the “others first” ethos championed by his father and his father’s business partner, DJ Hines, and believes that putting others first will lead to victories for his team and clients.

Schuler Bauer has five offices in Louisville, Southern Indiana and Elizabethtown, Kentucky, and has grown to about 270 agents. It is the second largest residential real estate firm in the Louisville area by local sales volume with \$736.1 million in 2020. Learn more on the page 20 List this week.

Schuler said he is now looking to keep positivity flowing through his agency a year into the Covid-19 pandemic. While it was easier to treat others with grace during the onset of the pandemic, people can wear down and

KURT SCHULER

Age: 32

Hometown: New Albany, Indiana

Lives: Glenwood

Recent career history: Owner/CEO, Schuler Bauer Real Estate Services ERA Powered, 2016-present; real estate broker, Schuler Bauer Real Estate Services, 2013-16

Education history: Bachelor’s degree, entrepreneurship and corporate innovation, Indiana University, Bloomington, Indiana, 2011

Family: Wife, Amy Schuler; three kids: Lindley, 4, Coen, 2, and Bryce, 9 months

Hobbies: Family time, cooking, watching sports, traveling, horse racing

that positive mindset can retract as the challenges linger, he said.

“I feel it’s my job to nurture that positive mindset so it will trickle down to agents and their clients,” he said.

No pressure

Schuler grew up in building and construction as his father started working in the industry in the 1970s. The New Albany native was the youngest of three brothers.

“I loved it. It’s interesting because both of my parents started as teachers. They both were elementary teachers.”

As a child, he’d accompany his dad on the job, walking construction sites, climbing on dirt piles and watching empty tracts of land transform into communities.

“That’s what I do today with my kids now, and that’s what one of my brothers did with his kid. We’re continuing the tradition,” he said.

Schuler spent his high school and college years doing odd jobs, such as site cleanup, for the family business. The work took the place of internships.

“It really gave me an understanding of the building process, and a much greater appreciation of what people do in developing a home start to finish and making people happy,” he said.

But his father never applied pressure to follow him into the industry. Instead, he offered his support and encouraged him to follow his own passions in life.

Schuler, who played sports at Saint Xavier High School in Louisville and attended Indiana University in Bloomington, moved to Chicago after college with his now wife, Amy, who was an actuary for Allstate. Schuler obtained his real estate license and started planning his return after a couple years away.

He focused on real estate sales for the first few years back, forming his own team within the company. The transition into a leadership role came around 2016 and he leads the company with Morgan Bauer Brown.

Weathering a pandemic

The residential real estate market has stayed hot in 2020 and the first months of 2021 despite Covid-19 restrictions in Kentucky and Indiana and a lack of inventory that continues to be an issue.

When the pandemic first hit, Schuler said the firm went virtual thanks to an internal IT manager who quickly created at-home work setups so staff could support agents.

They held weekly virtual calls with all

THE LIST

agents to provide updates on restrictions and other items of interest and started hosting virtual showings, open houses and even buyer closings.

“Hopefully our industry learned a lot from it and gained some efficiencies as well,” he said.

Today, Schuler Bauer has returned to an in-person office setting as Covid-19 vaccinations ramp up and cases start to fall in Kentucky and Indiana. Agents are still wearing masks, and Schuler said their offices are large enough to adhere to social distancing guidelines.

“Some of our agents – a lot of our agents actually – had their best year ever,” he said of 2020, noting sales remained brisk with interest rates remaining low.

The concern now is the need for new listings. He said Schuler Bauer’s agents are hitting the streets and doing research in neighborhoods where clients want to be, but there are some areas where nothing is available. Schuler is optimistic for the future, leaning on that “others first” mentality.

“Our focus has always been our agents and our staff,” he said. “Our firm belief is if they’re successful and they reach the goals they want, then we will be successful.”

Learn more in the following Q&A:

What does a typical day look like for you, and how has Covid-19 altered your work routine? Every day has its

own feel and structure to it. Pre-covid, I routinely traveled to all of our offices each week. I’ve started back doing so, but I’m still traveling less.

All of our agent training and meetings went virtual in March of 2020 and have continued to be virtual with some in-person small group meetings.

Our management team increased the frequency of our meetings (and) myself and Morgan Bauer Brown began conducting weekly virtual updates to all our agents. We brought in speakers and trainers that we normally wouldn’t have the ability to [host] due to their in-person cost.

We hosted local business owners on our social media pages to provide them with a platform to promote their business and we put an even bigger focus on giving back and helping our local community.

What do you find most fulfilling about your job/industry and why?

We have the opportunity to have a lasting positive impact on a family’s life through a real estate transaction. Every buyer or seller is unique with different wants/needs.

It’s up to our agents to connect with our clients, earn their trust in a short time frame and ensure they have the best experience possible. It’s rewarding to hear our agents tell stories of

something they did for their client that was above and beyond the call of duty.

Who do you consider a business mentor and why? DJ Hines and my father, Tony Schuler. DJ was my dad’s real estate partner for over 30 years and he helped guide me into the role I am in now.

Early on, DJ allowed me to implement ideas and try things out so that I could learn by doing and, at times, failing. Both of them challenged me to think deeper, ask more questions and to view ideas or issues from multiple angles.

What was your first job and what did you learn from it? I believe my first job was selling lemonade on the corner of a neighborhood street with my brothers and our friends. We learned it was important to position ourselves at a four-way stop and for someone to stand on a ladder with a sign to increase awareness.

My first job out of college was as an inside sales representative for a stainless steel company in Chicago. As an inside sales representative, my job was to fill orders and make cold calls. At first, cold calling was a nightmare because I didn’t have the slightest clue what I was selling or what to say to people I had never and would never meet. Over time, it became fun because I figured I had nothing to lose and I stopped

trying to sell and started to listen.

How do you approach leadership?

Servant Leadership. I put the wants and needs of others ahead of my own. Our customers, agents and staff come first.


I believe in helping those around me achieve their dreams, listening and learning from others and building a community of individuals who share a common goal.

What’s your No. 1 goal in 2021? Acquire another real estate company in the region.

What motivates you? Being better. I wish I had a more glamorous answer, but it’s simple. I want to help others improve their lives and I want to be better tomorrow than I am today.

What would you say to someone considering a career in real estate right now?

A career in real estate can be extremely rewarding if you’re willing to put in the time and effort without expecting immediate gratification. Successful agents aren’t born overnight.

If you want to build a business in real estate, having a plan with actionable steps is critical. You should prepare to make sacrifices that you may not currently have to make if you’re working in a field with set hours and benefits. 



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Compiled by Allison Stines
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MORTGAGE ORIGINATORS

AREA'S LARGEST RANKED BY VOLUME OF LOANS CLOSED BY LOCAL OFFICES IN 2020

	Name / Prior rank Website	Address Phone	Loan volume closed; 2020 ¹	Loan volume closed; 2019 ²	Number of mortgage loans closed by local offices: 2020	Local employees in mortgage operations	Year founded locally	Top local executive(s)	Top mortgage executive (s) ³
1	Republic Bank & Trust Co. ^① republicbank.com	601 W. Market St. Louisville, KY 40202 502-584-3600	\$893 million	\$765.91 million	4,190	145	1982	Steve Trager	Juan Montano
2	Commonwealth Bank & Trust Co. ^⑤ cbandt.com	4912 U.S. 42 #102 Louisville, KY 40222 502-259-2300	\$844.89 million	\$447.56 million	3,749	81	1887	John Key	Steve Medes
3	Statewide Mortgage LLC ^③ statewidemortgage.com	10140 Linn Station Rd. Louisville, KY 40223 502-585-5626	\$841.34 million	\$518 million	NA	92	2002	L. Keith Swisher Jr.	NA
4	Stock Yards Bancorp Inc. ^④ syb.com	1040 E. Main St. Louisville, KY 40206 502-582-2571	\$840.31 million	\$501.14 million	3,600	31	1904	James "Ja" Hillebrand	Melinda Golde
5	L&N Federal Credit Union ^⑦ lnfcu.com	9265 Smyrna Pkwy. Louisville, KY 40229 502-368-5858	\$554.66 million	\$300.95 million	2,614	20	1954	Christopher Brown	Ryan Wood
6	Liberty Financial ⁴ [⊕] liberty.financial	1200 Forest Bridge Rd. Louisville, KY 40223 502-638-4749	\$491.74 million	NA	1,411	47	2016	Ross Williams	Andrew Dow
7	First Commonwealth Mortgage ^⑧ firstcm.net	12004 Shelbyville Rd. Louisville, KY 40243 502-657-1118	\$476.52 million	\$254.15 million	1,862	49	2000	Matt Gladieux James Barker	NA
8	Citizens Union Bank of Shelbyville ^⑩ cubbank.com	1854 Midland Trail Shelbyville, KY 40065 502-633-4450	\$401.75 million	\$235.21 million	1,432	20	1888	David Bowling	Chris Waford
9	Mortgage Warehouse LLC ^⑮ MortgageWarehouse.com	2011 Lake Point Way #101 Louisville, KY 40223 502-429-9040	\$366.9 million	\$137.64 million	1,452	15	2003	Jennifer McKinney	NA
10	Century Mortgage ^② centurymtg.com	9931 Corporate Campus Dr. #1000 Louisville, KY 40223 502-425-7740	\$360.37 million	\$654.58 million	1,715	34	1996	Bryan Wiegandt Monica Bohn	NA
11	First Financial Bank [⊕] bankatfirst.com	293 N. Hubbards Ln. Louisville, KY 40207 844-828-7740	\$243.7 million	NA	1,165	22	1863	NA	Ashley Haury
12	Park Community Credit Union ^⑭ parkcommunity.com	2515 Blankenbaker Pkwy. Louisville, KY 40299 502-815-7391	\$223.7 million	\$176.7 million	NA	24	1965	James Spradlin	David Shadburne Julia Aguilar
13	Ruoff Mortgage ^⑲ ruoff.com	10035 Forest Green Blvd. Louisville, KY 40223 502-206-0369	\$208.7 million	\$62.49 million	1,073	17	2019	Brian Schutte	Chris DeMuth
14	Stockton Mortgage Corp. ^⑥ stockton.com	950 Breckenridge Ln. #240 Louisville, KY 40207 502-227-1100	\$175 million	\$367.86 million	906	20	2001	David Stockton	NA
15	United Financial Group ^⑰ ufglending.com	2500 Hermitage Way Louisville, KY 40242 502-396-9234	\$155.27 million	\$98.79 million	691	15	2002	John Dziedzic	NA
16	River City Bank Inc. ^⑰ rivercitybankky.com	500 S. 6th St. Louisville, KY 40202 502-585-4600	\$154 million	\$135 million	682	14	1986	David Hobbs	NA
17	Truist Bank ⁵ ^⑬ truist.com	401 W. Main St. Louisville, KY 40202 502-562-6955	\$153.61 million	\$202.46 million	811	NA	2002	Calvin Barker Matthias Ward	Chris Steiner
18	Signature Mortgage ^⑳ mysignaturemortgage.com	3001 Charleston Crossing Way #3 New Albany, IN 47150 812-945-4400	\$137.83 million	\$83.11 million	576	NA	1999	Katie King	NA
19	Central Bank & Trust Co. ⁶ [⊕] centralbank.com	9300 Shelbyville Rd. #100 Louisville, KY 40222 502-499-5600	\$133.8 million	\$17.14 million	197	8	2006	Mark Wheeler	Bridgette Wingate
20	Envoy Mortgage Ltd. ^㉑ EnvoyMortgage.com	297 N. Hubbards Ln. Louisville, KY 40207 502-627-1900	\$117.75 million	\$80 million	603	21	2010	Todd Johnson	NA
21	U.S. Bank ^㉒ usbank.com	1 Financial Sq. Louisville, KY 40202 502-562-6660	\$103.61 million	\$79.2 million	587	9	1915	David Wombwell	Brian Dillon
22	First Fidelity Mortgage, Inc ^㉔ ffmlending.com	13117 Eastpoint Park Blvd. #A Louisville, KY 40223 502-657-4299	\$79.91 million	\$46.79 million	319	4	2012	Matthew Ansert	NA
23	Centra Credit Union ^㉖ centra.org	1990 Charlestown New Albany Pike Jeffersonville, IN 47130 812-280-2780	\$56.24 million	\$40 million	424	6	1970	Christopher Bottorff	Christy Lee
24	Transcend Credit Union ^㉕ transcendcu.com	3740 Bardstown Rd. Louisville, KY 40218 502-459-3000	\$55.03 million	\$46.32 million	337	5	1934	Richard Reese	Vickie Shellenberg
25	First Harrison Bank [⊕] firstharrison.com	220 Federal Dr. NW Corydon, IN 47112 812-738-2198	\$25.17 million	NA	1,549	27	1891	William Harrod	Sherri Huls

¹ By local offices in 2020. Figure may include residential and commercial figures.

² Information appeared on last year's list or provided by company.

³ This may be the top local exec in column at left.

⁴ Previously known as American Founders Bank Inc. Evansville Teachers Federal Credit Union completed its acquisition of American Founders Bank Inc. in Louisville on Nov. 1, 2018.

⁵ Previously known as BB&T.

⁶ Previously known as Central Bank of Jefferson County.

⁷ Residential only.

► CLOSER LOOK

\$8.1

billion

The total combined loan volume closed out of local offices in 2020 for the 25 companies on this year's list

\$6.1

billion

The total combined loan volume closed out of local offices in 2019 for the 26 companies that appeared on the 2020 list

32,017

The combined number of mortgages closed by the local offices in 2020

728

The total combined number of employees in mortgage operations for the companies that provided the figure

ABOUT THE LIST

Information was obtained from representatives of listed companies. Other companies might have been eligible but did not respond to requests for information. Local refers to the Louisville area of Jefferson, Bullitt, Oldham and Shelby counties in Kentucky and Clark, Floyd and Harrison counties in Indiana.

NA — not applicable, not available or not approved

⊕ Not ranked on the 2020 list

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MARCH 26
Catering Firms / Wineries

APRIL 2
Home Care Agencies / Home Health Agencies & Hospices

20

LOUISVILLE BUSINESS FIRST

T H E L I S T

Compiled by Allison Stines
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HOME-CARE AGENCIES

AREA'S LARGEST RANKED BY NUMBER OF LOCAL FULL-TIME EQUIVALENT HOME-CARE EMPLOYEES

	Name / Prior rank Website	Address Phone	Local FTE home-care employees 2020 ¹	Local FTE home-care employees 2019 ²	Year founded locally	Owner(s)	Top local executive(s)
1	Home Instead Senior Care ^① homeinstead.com	4101 Taylorsville Rd. #200 Louisville, KY 40220 502-515-9515	255	250	1999	Betsy Beardsom Brent Beardsom	Betsy Beardsom betsy.beardsom@homeinstead.com
2	Senior Helpers Louisville ^② seniorhelpers.com/louisville	4043 Taylorsville Rd. Louisville, KY 40220 502-454-4646	211	195	2006	Nancy Galloway	Nancy Galloway ngalloway@seniorhelpers.com

► CLOSER LOOK

1,632

The combined number of local FTEs for the agencies on the list

LOUISVILLE BUSINESS FIRST

THE LIST



DATA DIVE

Mortgages

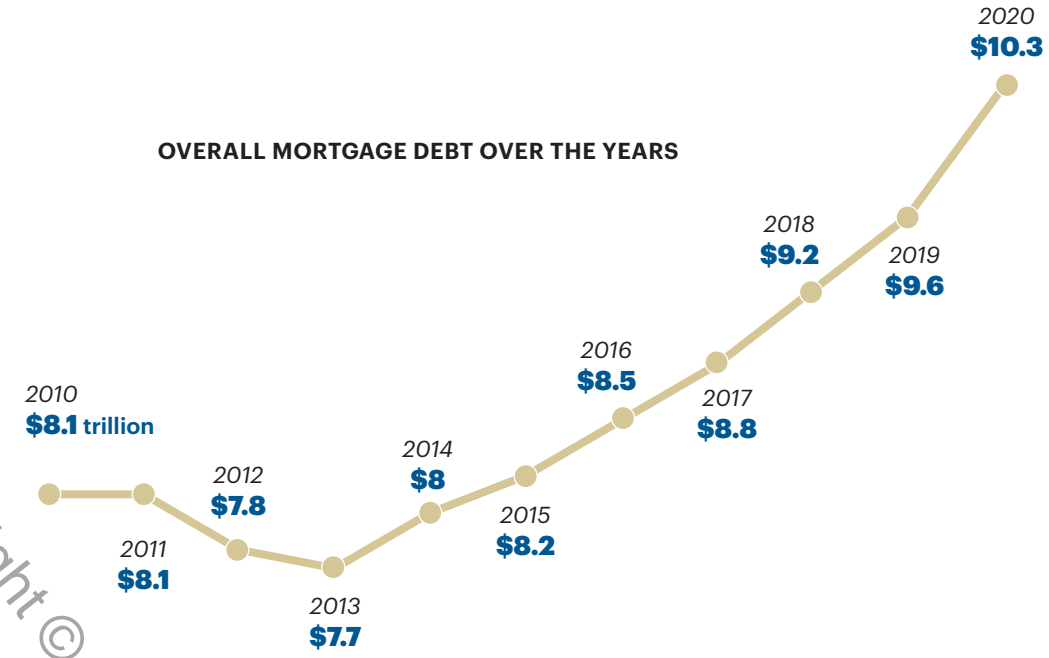
The Covid-19 pandemic has affected all of our lives. Mortgage rates and activity have also experienced an impact. Approximately 44% of U.S. consumers had a mortgage in 2020. That figure remained unchanged from 2019. As the U.S. population with a home loan remained constant, mortgage balances went up. According to credit reporting agency Experian, outstanding mortgage debt rose to over \$10.3 trillion in the third quarter of 2020. Much of the country saw a mortgage debt increase at a rate of over 2% (national average). Thirty-six states and Washington, D.C., saw such an increase. Only Connecticut saw a decrease in individual mortgage balances in 2020. Here's a look at mortgage debt in the U.S. and in Kentucky.

– Allison Stines

Source: Experian

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OVERALL MORTGAGE DEBT OVER THE YEARS



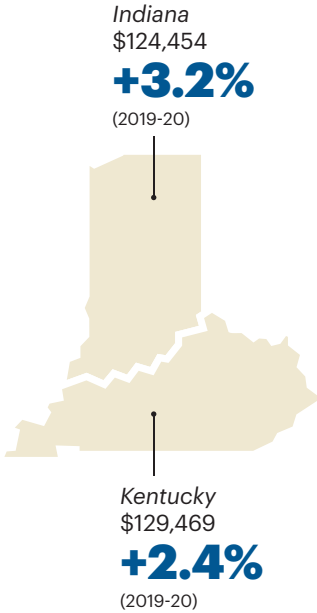
OVERALL MORTGAGE DEBT

2019-20 change		2010	2019	2020	2019-20 change
+7%	Total outstanding debt	\$8.1 trillion	\$9.6 trillion	\$10.3 trillion	+\$703 billion
+3%	Total number of accounts	51.1 million	54.6 million	56.1 million	+1.5 million

INDIVIDUAL MORTGAGE DEBT

		2010	2019	2020	2019-20 change
+2%	Average mortgage balance, U.S.	\$187,802	\$203,296	\$208,185	+\$4,889

AVERAGE INDIVIDUAL MORTGAGE BALANCE IN 2020



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8331 Hwy 44 E, Mt Washington, KY @ 11:00 AM EST on April 8, 2021: ELMER R LESLIE (203-311).

THE BUSINESS JOURNALS

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SPEAKERS



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Arthur C. Evans, Jr.
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Coalition Supporting Young Adults Inc., 800 S. Preston, Louisville, 40203.

Dark Knights Initiative Inc., 1618 S. 28th St., Louisville, 40211.

The Country Mile Venue Corp., 250 Lindsay Ln., Russellville, 42276.

The Gracey Family Foundation Inc., 89 Miami Pkwy., Ft. Thomas, 41075.

Thomas Gales Art Gallery Inc., 8203 Hillview Ct., Louisville, 40258.

CERTIFICATES TO DO BUSINESS (Under assumed name) JEFFERSON COUNTY

Arkay Bakari's Multi Lingual Translation, 131 Kingston Ave., Louisville, 40214.

Coffee AF Always Fresh, 2650 Technology Dr., Louisville, 40299.

Coldwell Banker Commercial Realty, 175 Park Ave., Madison, N.J. 07940.

Cooper Catwalks, 1502 Bellingham Ct., Louisville, 40245.

Federated Financial, 8604 Windsor View Dr., Louisville, 40272.

Geissler Property Management, 10531 Timberwood Cir. #A, Louisville, 40223.

Gem Enterprise, 10212 Beau Brummell Dr., Louisville, 40118.

Gold Seal Floor Services, 7410 Quail Ridge Rd., Louisville, 40291.

Harshaw Trane, 800 E. Beaty St., Davidson, N.C. 28036.

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Hav U Sina Chocolates and Fountain Rentals, 3723 Wilmar Ave., Louisville, 40218.

James & Ray, 509 Landis Lakes Ct., Louisville, 40245.

Nutt Law Office, 462 S. 4th St. #1750, Louisville, 40202.

Soudal Accumetric LLC, 350 Ring Rd., Elizabethtown, 42701.

The Sales Guy, 2318 Quinn Dr., Louisville, 40216.

BULLITT COUNTY

Imalia & Co., 197 Meadcrest Dr., Mt. Washington, 40047.

Special T Sweets, 12317 Somerset, Louisville, 40229.

► BUILDING PERMITS

RESIDENTIAL JEFFERSONVILLE

Arc Construction MA, single-family residence at 228 Spring St. #105, \$200,000.

Millennium Builders, single-family residence at 334 Walnut St., \$250,000.

Premier Homes, single-family residence at 3910 Bird Song Way, \$290,000.

Prentice Builders, single-family residence at 3161 Badger Run, \$215,000.

Prentice Builders, single-family residence at 3165 Badger Run, \$180,000.

Prentice Builders, single-family residence at 2454 Lou Ann Way, \$215,000.

Prentice Builders, single-family residence at 2459 Lou Ann Way, \$180,000.

Tgap Property Services, single-family residence addition at 405 Pearl St., \$85,000.

Upright Builders LLC, single-family residence at Virginia Ave., \$325,000.

► DEED TRANSFERS

(Buyer address is given.)

COMMERCIAL JEFFERSON COUNTY

Exceptional Senior Living-Prospect LLC to EPC Guardian LLC, 4500 Dorr St., Toledo, Ohio 43615, ID 020200190000/020200350006, \$11,650,000.

Hogan Holdings 72 LLC to Boreilly LLC, 2330 Frankfort Ave., Louisville, 40206, Tract 1 1.10 acres ID 005003180000, \$2,172,314.

LeBlanc Properties LLC to Data Drive FCRE LLC, 8000 Castleway Dr., Indianapolis, Ind. 46250, Data Corporate Center Condominium ID 22 4100010007/2241000100 03/224100010004/22410 0010005/224100010006, \$904,255.

McCollum Investment Properties LLC to DRJ2-2 LLC, 14401 Oxford Station Ln., Louisville, 40299, ID 210400430000, \$500,000.

Erin Investments LLC to Vet RE LLC, 1414 Northwind Rd., Louisville, 40207, ID 050601180000, \$500,000.

Market Square Partners to DT0211 TEL5025265276 LLC, 239 S. 5th St. #1021, Louisville, 40202, ID 014E00300000, \$300,000.

IAG Properties LLC to KEK Properties LLC, 134 Maddox Ave., Taylorsville, 40071, #315/345 Creekstone Office Condominiums ID 3184000303H5/3184000303L5, \$265,000.

Isiam Corp. to Best Enterprises LLC, 2100 Club Vista Place, Louisville, 40245, ID 014F01170118, \$250,000.

Re No One LLC to O.M. Real Estate LLC, 2100 Club Vista Place, Louisville, 40245, ID 254500190000, \$225,000.

RESIDENTIAL JEFFERSON COUNTY

Thomas E. and Barbara D Durham to Gwynn A. and Barbara A. Bernard, P.O. Box 326, Leitchfield, 42755, Estates of Hunting Creek ID 249601350000, \$1,400,000.

Christopher and Deborah Osborne to Evan G. and Dina L. Schipper, 2118 Highland Springs Place, Louisville, 40245, Lake Forest ID 361139070000, \$925,000.

Betty A. Jones Revocable Trust to Robert B. Jr. and Robin L. Owens, 1908 Grand Ridge Rd., Louisville, 40214, Woodside Place ID 245600050000, \$899,000.

Mark W. and Helen E. Barnes to Nicholas D. and Amanda W. Carricato, 81 Warrior Rd., Louisville, 40207, Indian Hills ID 024400020081, \$825,000.

Norbert O. Grohmann to Diebold Legacy Trust, 447 Swing Ln., Louisville, 40207, Rolling Fields ID 035800380003, \$721,500.

Mason Construction and Development LLC to Jerry and Christy Roberts, 6216 Mistflower, Prospect, 40059, Norton Commons ID 4039N9200000, \$699,000.

Ryan and Stephanie Virtue to Andrew C. and Stephanie K. Murphy, 3526 Sasse Way, Louisville, 40245, Fox Run ID 381200620000, \$559,999.

► ABOUT THIS SECTION

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Christine R. Crush to James O. Lykins, 6331 Mistflower, Prospect, 40059, Norton Commons ID 4039N2550000, \$520,000.

Deville Homes Inc. to Corey J. and Nicole E. Robinson, 4821 Saddle Bend Way, Louisville, 40299, Saratoga Springs ID 397500290000, \$478,000.

WSJ Properties LLC to Finally Properties LLC, 2700 Holloway Rd., Louisville, 40299, Rockford Estates ID 137700590000/1 37700630000/1377006400 00, \$463,500.

Joshua G. Fleming to John D. Good, 4790 Crittenden Dr. #200, Louisville, 40209, ID 071C00160000, \$425,000.

Clayton Properties Group Inc. dba Elite Built Homes to Margaret C. Elzy, 17125 Shakes Creek Dr., Fishersville, 40023, Shakes Run ID 402601890000, \$424,777.

Daryl L. and Diane M. Metcalf to Frank S. Reeb and Rachel L. Palmer-Reeb, 7707 Binford Way, Louisville, 40291, Windgate Meadows ID 391801140000, \$415,000.

Catherine C. and William G. Nelson to Robert A. Ott, 411 Wendover Ave., Louisville, 40207, Breckinridge Villa ID 041301090000, \$415,000.

Lynda G. Richardson to Flor Velez-Diaz and Edwin Gonzalez-Castillo, 10106 Springhurst Gardens Cir., Louisville, 40241, Lot 35 Village of Springhurst Gardens ID 312800350000, \$400,000.

Ted A. and Mary L. Halsema to Taylor Eisenmenger and Chelsea Lawson, 4003 Meadow Crest Ct., Louisville, 40245, Forest Springs ID 307304830000, \$399,000.

Edwin B. and Angela M. Koresell to Damon A. and Kimberley A. Green, 6009 Clearwater Cir., Louisville, 40219, Hidden Creek ID 352600120000, \$399,000.

Elizabeth D. and Alex T. Carr to Brent T. and Kayla D. McGowan, 3312 Gatecreek Rd., Louisville, 40272, Bridgegate ID 232300360000, \$393,000.

Angela D. Glotzbach to Brian C. and Sheri Puckett, 4310 Juniper Forest Place, Louisville, 40245, Lot 277 Forest Springs North ID 347002770000, \$389,900.

Ball Homes LLC to Tiffany Riggs, 14416 Halden Ridge Way, Louisville, 40245, Lot 45 Bellingham Park ID 407800450000, \$389,314.

Theresa and Fred C. Cardwell II to Alisha J. and William O'Connor, 1901 Grand Ridge Rd., Louisville, 40214, Lot 224 Park Ridge ID 303002240000, \$380,000.

Pavillion Park Development LLC to William D. and Jenny Peterson, 7516 Pavillion Park Rd., Louisville, 40214, The Villas of Pavillion Park ID 393101250000, \$377,000.

Alan and Karen McGraw to Benjamin T. and Brittany P. Thompson, 1105 Crosstimbers Dr., Louisville, 40245, Lot 81 The Polo Fields ID 294400810000, \$375,000.

Jagoe Homes Inc. to Sanchris 2019 Living Revocable Trust, 19324 Truman Way, Louisville, 40299, Lot 14 Brook Stone Estates ID 252901140000, \$371,000.

Mark T. Stowe to Karen Smith, 8404 Nottingham Pkwy, Louisville, 40222, Lot 127 Hurstbourne ID 183201270000, \$370,000.

Mary L. Peden to Jennifer L. Woodson, 6701 O'Bryan Rd., Louisville, 40291, Keeling Place ID 375300070000, \$369,900.

Paulo Napier and William C. Watterson Napier III to Alec and Jennifer Tod, 1218 Hull St., Louisville, 40204, ID 068E00630000, \$369,500.

Justin L. and Hannah A. Banks to Bhim and Januka Khanal, 9806 Creek View Estates Dr., Louisville, 40291, Creek View Estates ID 382900030000, \$365,000.

Billy J. and Lisa A. Casey to Lacey A. Conley, 550 W. Harrison St. #251, Chicago, Ill. 60607, ID 033B01700000, \$364,500.

John L. Bergamini to Lou Rent LLC, 408 Cannons Ln., Louisville, 40206, ID 032H00640000, \$360,000.

Alejandro and Stephanie Palacio to John M. and Lisa M. Rossetto, 16901 Carabiner Ct., Louisville, 40245, Flat Rock Ridge ID 389603300000, \$360,000.

Emily S. Koch-Craig and Jeffrey L. Craig to Morgan A. and Carlton W. Cole, 18011 Duckleigh Ln., Fishersville, 40023, Lot 333 Arlington Meadows ID 375203330000, \$355,001.

Debra A. Hemsley to Brenton D. and Molly Stanley, 2037 Lakeside Dr., Louisville, 40205, Lakeside ID 080800380000, \$355,000.

Homebuyers Realty LLC to Tina Von Hagel, 11414 Lagrange Rd., Louisville, 40223, ID 002304180000, \$350,000.

Judith and William Sanders to Ann B. Mudd, 9306 Norton Commons Blvd. #202, Prospect, 40059, Norton Commons II Condominiums ID 384793060202, \$347,000.

Joe E. and Ethel L. Shannon to Oliver T. and Kristine E. Russell, 3003 Murray Hill Pike, Louisville, 40241, Murray Hill ID 160500140000, \$345,000.

Ronald Hyse to MCSEP LLC, 3131 S. 2nd St. #214, Louisville, 40208, ID 079601400001, \$342,569.

Ann R. Schnurr Living Trust to K. Oteka Brab, 5716 Harrods Run Rd., Prospect, 40059, Woodlands of Harrod's Creek ID 1711066A5716, \$342,500.

Terry L. and Pamela K. Bickel to Justin Willen, 113 N. Elm St., Clarksville, Ind. 47129, Lot 8 Broad Fields ID 082X01680000, \$325,000.

Coming Home 1121 LLC to Derek L. Hill, 719 Homestead Blvd., Louisville, 40207, Broad Fields ID 082N00450000, \$324,000.

The Estate of Malkensi Diaz et al. to Leysa Rodriguez, 6506 Keeling Place Rd., Louisville, 40291, Keeling Place ID 342900480000, \$320,000.

Mitchell P. Koetter and Lauren A. Koetter to Adam Winters, 116 Crestwood Ave., Louisville, 40206, Lem Realty ID 073F00500000, \$320,000.

Timothy M. Wait to Monica A. and Darnell A. Cauley, 10205 Landwood Dr., Louisville, 40291, Trails Crossing ID 331600180000, \$319,500.

Robert P. Blair to Tiffany K. Stevens, 10105 Cedar Garden Dr., Louisville, 40291, Cedar Ridge ID 363100020000, \$318,500.

Ball Homes LLC to Rebecca Georges, 7634 NE 3rd Ct., Miami, Fla. 33138, Lot 15 Wyndover Hills ID 406700150000, \$318,383.

McQuade IRA LLC to Anyah Hoang-Ansert and Matthew Ansert, 119 Don Allen Ct., Louisville, 40207, ID 032200110000, \$317,500.

Margaret and John Brock to Celia Bougetel and Jeremy J. Brian, 3207 Marion Ct., Louisville, 40208, ID 071D00800000, \$306,900.

Daniel J. Mulamoottil and Bindu Philip to Hector J. Penalzoa Parra, 14418 Academy Ridge Blvd., Louisville, 40245, Academy Ridge at Landis Lakes ID 336600010000, \$305,000.

Russell Property Consultants LLC to Lynn and O.C. Florence Jr., 139 Pope St., Louisville, 40206, ID 070B00350000, \$305,000.

Brandon Z. and Emily R. Nichols to Marc A. and Dorothy Barker, 12304 Dominion Way, Louisville, 40299, ID 315500290000, \$301,900.

Justin P. and Samantha M. Wagner to Ebonessa and Michael A. Jacobs, 9801 Big Boulder Place, Louisville, 40291, Creek View Estates ID 382900960000, \$300,000.

Pamela Edwards to Jared A. Young and Kristen M. Haws, 6813 Dartmoor Dr., Louisville, 40222, Dartmoor ID 014700650000, \$299,900.

Donna L. Allen and Rodney Brook to Aaron Baker, 10807 Falkirk Rd., Louisville, 40243, Lot 977 Douglass Hills ID 196809770000, \$295,000.

Todd G. and Sena L. Lechleiter to Tony T. and Van T. Thang, 825 Foxwood Ave., Louisville, 40223, Foxboro Manor ID 159203370000, \$294,000.

Benjamin T. and Brittany P. Thompson to Felix G. Rodriguez-Matias, 17400 Curry Branch Rd., Louisville, 40245, Lot 729 Polo Fields ID 348207290000, \$293,043.

Ashley N. Agostin and Daniel W. Woodin to Mark C. and Lisa K. Mysnyk, 3655 Forest Gate Dr., Louisville, 40206, ID 072K00660000, \$293,000.

Benjamin and Betty Collings to Kyle J. II and Mary-Jo A. Broyles, 1102 Colonel Anderson Pkwy., Louisville, 40222, #10544 Pinehurst Green ID 289205440000, \$290,000.

James L. III and Carol S. Simpson to William L. Jr. and Beverly A. Gardner, 7702 Coral Bells Ct., Louisville, 40220, #19 Bldg. 8 Hunsinger Gardens ID 374300080019, \$289,000.

Donald F. and Kathleen W. Brown to Emily Grace and John F. Allen, 208 Biltmore Rd., Louisville, 40207, Part Lots 28/29 Beechwood Village ID 036700060000, \$289,000.

Donna M. Slaughter to Ross A. and Lee A. Lyle, 5901 Marina View Ct., Prospect, 40059, Harrods Landing Townhomes ID 284200160000, \$287,000.

Anthony B. Hicks and Angela E. Royalty-Hicks to Matthew S. and Linda A. Lange, 4801 Fairway Pointe Ct., Louisville, 40241, Indian Springs Golf Community ID 282600630000, \$286,000.

J. Lynne and Daryl R. McCoy to Gregory R. and Lora J. Butth, 4717 Fairway Pointe Ct., Louisville, 40241, Indian Springs Golf Community ID 282600570000, \$285,000.

Frederick and Gwendolyn Howard to Jennifer I. Vandgrift, 4812 Red Dawn Dr., Louisville, 40216, Lot 73 Hunters Point ID 257200730000, \$285,000.

John B. and Vicki L. Carroll to Donald E. and Ann M. Roth, 4014 Bluestem Ln., Louisville, 40218, Nachand Springs Condominiums ID 377000094014, \$280,000.

KLS Renovations LLC to Kincaid M. Schmidt, 1022 E. Caldwell St., Louisville, 40204, ID 022D02000000, \$280,000.

George R. Schal to Stacey L. Isaac, 927 Cherokee Rd. #6, Louisville, 40204, #F The Marseille ID 4015000F0000, \$279,000.

Larry and Shanail Ford to Rafael G. Rodriguez, 7434 Apple Mill Dr., Louisville, 40228, Lot 12 Crimson Lake at Apple Valley ID 387700120000, \$278,500.

Morgan S. Hanley to Matco Properties LLC, 3213 N. Ocean Blvd. #8, Ft. Lauderdale, Fla. 33308, Foeburn ID 036900180000, \$277,500.

Robert W. and Kellie T. Barito to Michael D. and Daisay Rebok, 7923 Barbour Manor Dr., Louisville,

40241, Barbour Manor ID 165001530000, \$277,500.

Fischer Homes Louisville LLC to Adema Perez and Mauel Perez Calderon, 1001 Tuscany Ridge Ct., Louisville, 40291, Tuscany Ridge at Bardstown Woods ID 312602060000, \$277,349.

Aniseidy G. Artilles and Erick G. Trejo to Alma Mehic and Amir Otanovic, 5001 Roaming Plains Ct., Louisville, 40229, Indian Falls ID 376904260000, \$275,000.

Don J. and Teresa Huber to Megan and Jared Silverthorn, 4303 Evershead Place, Louisville, 40241, Chamberlain Place ID 307200510000, \$271,950.

Peyton L. and Madelyn M. Brown to Grant E. Allgeier, 4303 Sweet Gum Ln., Louisville, 40245, Lot 831 Park Springs ID 021000800000, \$270,500.

Chris D. and Tamara S. Kayfman to Dale A. and Jerri P. Davis, 3429 Southmeade Cir., Louisville, 40214, Oak Valley ID 363500140000, \$270,000.

Pamela S. Erickson to Karla Hughes, 7504 Moredale Rd., Louisville, 40222, Moredale ID 150900890036, \$268,100.

EJM Properties LLC to Juan Deleon and Juliana Leyba, 9003 Lakeridge Dr., Louisville, 40272, Windsor Forest ID 141002000000, \$265,000.

Anne P. and Aaron D. Stewart to Ronit Eres Living Trust, 890 McMeekin Place, Lexington, 40502, ID 069Q03090000, \$259,600.

Thomas D. and Emily C. Smith to Samuel J. and Katelyn A. Young, 8012 Cortland Dr., Louisville, 40228, Apple Valley ID 205702290000, \$259,500.

Sonya and Adam Yadon to Gerardo Gomez, 1009 Greenleaf Rd., Louisville, 40213, Lot 61 North Audubon ID 084F01080061, \$257,000.

Casey and Alexander C. Smith to Crystal L. Young, 17009 Bowline View Trl., Louisville, 40245, Flat Rock Ridge ID 378001800000, \$257,000.

Laura L. Oeyton to Donald H. Hardison Sr., 3935 Greenhurst Dr., Louisville, 40299, Greenhurst at Hurstbourne Parkway ID 2683024C0000, \$250,000.

Mary J. Chiklis to Vincent P. Ayers, 7709 Zenith Way, Louisville, 40219, ID 008201200018, \$250,000.

Marianne Boyd to Kathy and David Baker, 3535 Hurstbourne Ridge Blvd., Louisville, 40229, #3535 Bldg. 18 Hurstbourne Ridge Condominiums ID 259935350000, \$248,000.

633 Properties LLC to Abhishek K. and Allison M. Agarwal, 2656 Lindsay Ave., Louisville, 40206, ID 088C00610000, \$247,400.

Estate of Irene Jordan to Chastity Brown, 12602 Ledges Dr., Louisville, 40243, Crosscreeke ID 228704770000, \$245,100.

Holly and Ron Chadwell to Jonathan and Akaele Walker, 800 Perryman Rd., Louisville, 40207, Woodland Race Course ID

LEADS

Louisville, 40242, Harmony Place Condominiums ID 245901020000, \$223,000.

Kevin B. and Rhonda J. Wiley to Dustin and Ashley Mistelske, 11404 Pebble Trace, Louisville, 40229, Creek View ID 402400120000, \$220,000.

T.C. Peters Construction Co. to Stephen B. Duncan, 2700 Holloway Rd. #105, Louisville, 40299, ID 025E01920000, \$220,000.

Eugene D. II and Ivy W. Sowell to Lorinda B. Andrews, 9203 Windsor Park Dr., Louisville, 40272, ID 102600430000, \$219,900.

Louisville Fortune Builders V LLC to Anna J. Jenkins, 476 E. Brandeis Ave., Louisville, 40217, ID 035K00690000, \$217,900.

Tristan and Katherine Purcell to Darryl L. Hodges Jr., 5218 Plume Dr., Louisville, 40258, Greenwood Place ID 274800960000, \$215,000.

Eric W. Luckett to Jeremy C. and April Bockelman, 6606 Watch Hill Rd., Louisville, 40228, Lot 116 Hollow Creek ID 091601160000, \$215,000.

Mary E. Woodrum to 350 LLC, 217 Wood Rd., Louisville, 40222, Lot 80 Fern Hill ID 184500800000, \$215,000.

Dennis H. Vandiver and Olivia Crawford to Jessica A. and Jason W. Oliver, 9101 Wooddale Dr., Louisville, 40272, Timothy Hills ID 129800470000, \$211,000.

Deanna M. Pearcy to Gavin E. and Erin K. Smith, 4498 Lambert Rd., Louisville, 40219, Bridgehaven Estates ID 097200180000/065104240000, \$210,000.

Savannah J. McFadden/ Benjamin R. McFadden to Melissa A. Coleman/Travis T. Gatewood, 4906 Warm Spring Ct., Louisville, 40245, Lot 177 Coldstream ID 168701770000, \$208,100.

Cletus W. and Amanda J. Thompson Trust to Joshua T. Clark, 103 Blue Ridge Rd., Louisville, 40223, Lot 23 Graymoor ID 150200380023, \$206,000.

Dallas and Margie Hood Irrevocable Trust et al. to James D. and Elizabeth C. Leffew, 7915 Glaser Ln., Louisville, 40291, ID 064602220000, \$203,000.

The Estate of Barbara A. Patton to Brandon Shader, 4308 Lynnbrook Dr., Louisville, 40220, Brookhaven ID 089H02390000, \$200,000.

2G Home Solutions LLC to Mason T. Wilson, 2909 Bowman Ave., Louisville, 40205, Airview ID 082A00500046, \$200,000.

Galen L. Drury to Dion E. Sr. and Ernestine King, 6808 Jumper Ct., Louisville, 40291, Fox Ridge ID 206800840000, \$200,000.

Chestdor Inc. to Tony L. and Tammy L. Likes, 12212 Lower River Rd., Louisville, 40272, ID 056H00170000, \$200,000.

James E. and Calista M. Robey to Nataniel and April Deasy, 8807 Gladstonberry Place, Louisville, 40258, Westchester Village ID 134102600000, \$200,000.

Naser Kameri to Rosebud Investments of KY LLC, 2404 Silverbrook Ave., Louisville, 40220, Yorktown ID 139301390000, \$199,000.

Revocable Living Trust of Robbie Melinda Masterson UTAD to Joshua R. and Kelly L. Jones, 318 E. Esplanade Ave., Louisville, 40214, Kenwood Village ID 062D01100000, \$197,500.

McClellan Gray Investments LLC to Heather Pugh, 3622 Hurstbourne Ridge Blvd., Louisville, 40299, Hurstbourne Ridge Condominiums ID 259936220000, \$197,500.

June E. Hamilton to John and Barbara S. Bunce,

3018 Parkstone Ct. #B, Louisville, 40241, Graystone Manor Condominiums ID 255702480000, \$196,500.

Ronald R. and Kimberly M. Bowman to Liset G. Aguilera and Jorge I. Nieves, 6306 Green Manor Dr., Louisville, 40228, Lot 66 Woodrow Manor ID 090200660000, \$196,500.

Samuel G. and Barbara B. Hayward to Robert and Casie De Lessio, 17502 Curry Branch Rd., Louisville, 40245, ID 170400330000, \$195,000.

Miranda J. Mook et al. to Lindon Sharp Jr. and Cheryl Sharp, 10603 Irvin Pines Dr., Louisville, 40229, Timberbend ID 325201120000, \$195,000.

Linda R. Cissna to Jordryn T. Coan/Daniel M. McCarthy, 3543 Kings Hwy., Louisville, 40220, Rose Dale ID 081M00420000, \$195,000.

John V. and Christa H. Mudd to Benjamin R. Eiche, 100111 Tuppence Trace, Louisville, 40223, Lot 48 Roselawn ID 091H01850048, \$195,000.

Jarriott L. and Christa M. Huddleston to Trent Revelette, 2605 Alanmede Rd., Louisville, 40205, Seneca Village ID 081H00730000, \$195,000.

Monica R. Alyoune to Rajesh Katakdaunde, 900 Loveall Ln., Louisville, 40223, Sycamore III Condominiums ID 198500080001, \$193,000.

Cobb Resource Group LLC to My Vice Homes LLC, 2010 Bainbridge Row Dr., Louisville, 40207, Lot 1 Bonhomme ID 091M00540001, \$192,000.

SFR3-AIC LLC to Kevin A. Kustes, 8927 Riley Ave., Louisville, 40242, Colonial Terrace ID 027401130007, \$192,000.

Cliffon E. and Wanda J. McCallister to Logan R. Taylor/Shelby Gage, 7620 Greenfield Ave., Louisville, 40214, Merlyn Acres ID 062K02140009, \$190,000.

Lockhart and Sons Properties LLC to Julie Salbom, 10304 Southern Meadows Dr., Louisville, 40241, ID 30270304U101, \$187,000.

Brittany K. Cecil to Mattie N. and Brian C. Fuhrman, 11306 Prince George Ct., Louisville, 40241, Lot 619 Fincastle ID 165706190000, \$186,500.

Deborah J. and Byron D. Stiff to Inalvis M. Sanchez, 8109 Cedar Brook Dr., Louisville, 40219, Cedar Village ID 086900770023, \$185,000.

Douglas N. and Huen S. Roberts to Jared Carter and Ashley Bender, 1015 Lampton Alley, Louisville, 40204, ID 021J01180000, \$184,750.

Jerry L. Durall to Wilder D. Pupo, 3502 Nelinda May Dr., Louisville, 40213, Old Kentucky Home ID 086600030000, \$183,000.

James and Clare P. Dougan to Unity Muna and Ker P. Moo, 4402 Dover Rd., Louisville, 40216, ID 121100400000, \$182,000.

The Estate of Kevin Stanton to Erwin Steenkamp, 2752 Birch Oak Alley, Louisville, 40206, Clifton Heights ID 088D01310000, \$181,500.

Michael Findley to Jennifer McMahan, 2604 Patio Ct., Louisville, 40214, Burkshire Terrace ID 136300530000, \$180,000.

Andy Vinson and Jason Powell to Tori N. Daniels, 318 S. Wenzel St., Louisville, 40204, ID 017K02190000, \$177,500.

Caroline Dawn LLC to John M. Lucchese, 945 Mulberry St., Louisville, 40217, ID 026B00640000, \$175,000.

Veronica L. Hutchinson to Ahmed T. Shongolo and Furkan H. Abdibnuur, 8023 Afterglow Dr., Louisville, 40214, Afterglow ID 143905750000, \$175,000.

Kentucky Home Rentals LLC to Jami A.R. Williamson, 3500 Dawn Ct., Louisville, 40216, ID 013A01680000, \$175,000.

Lori Goodwin-Hollowell and Deonte Hollowell to Zakery Pobst, 1238 S. Floyd St., Louisville, 40203, ID 032C00320000, \$174,500.

Amy and Gerren Jackson to Austen C. Carpenter, 7205 Feyhurst Dr., Louisville, 40258, Feyhurst ID 130800160016, \$173,000.

Christopher Masden to Maria Figueroa, 4216 Retreat Rd., Louisville, 40219, Shady Villa ID 090400170017, \$172,500.

Paul Jr. and Dana Gibson to William Brown, 9236 Chenault Rd., Louisville, 40258, Feyhurst ID 010800170036, \$172,000.

Jose F. Gutierrez and Isbe Floch to Jennifer Duvall, 10419 La Plaza Ave., Louisville, 40272, ID 104702790000, \$171,000.

Rentmulti LLC to Relentless Holdings LLC, 4513 Stone Wynde Dr., Louisville, 40272, Sennridge Acres ID 128500290000, \$170,000.

Faydh Algashteeni and Hisan Al-Mukhtar to Brian M. and Mary Lally, 2915 Butler Ct., Louisville, 40218, Midlane Park ID 091E02960016, \$170,000.

Ronald J. Consalo to Catherine A. Williams, 420 Ethridge Ave. #101, Louisville, 40223, Dorsey Hills Condominiums ID 267204200101, \$170,000.

Christopher A. Raque to Carolyn A. Hord/Theresa Huynh, 3118 Bushmill Park Rd., Louisville, 40241, Lot 95 Park Place ID 177600950000, \$169,500.

Joseph T. and Susan P. Buetenbach to Tiara L. and Jade M. Bradbury, 529 Lilly Ave., Louisville, 40217, ID 035H00570000, \$169,000.

Billy E. and Shirley A. Taylor to Tashana C. Ford, 3811 Wewoka Ave., Louisville, 40212, ID 011E01190000, \$168,000.

Danny L. and Angela Hatter to Sara and Kennethe Olia, 3340 Bon Air Ave., Louisville, 40220, Rolling Meadows ID 011800310000, \$168,000.

Kenneth W. and Sharon L. Koebel to Bulmaro R. Lopez, 9900 Michaele Ln., Louisville, 40299, Valley Park ID 181600080000, \$167,000.

Jennifer L. Thornton et al. to Lynda Richardson, 1202 Autumn Sun Ct., Louisville, 40243, Swan Pointe Condominiums ID 318901041202, \$165,000.

Emma L. Green to Vilma C. Gonzalez, 8008 White Cedar Dr., Louisville, 40219, Cedar Village ID 086901710000, \$165,000.

Samuel J. and Katelyn A. Young to Montrie L. Wilson, 7702 Poinsettia Dr., Louisville, 40258, Lot 199 Shacklette Acres ID 120500050199, \$165,000.

Marc A. and Dorothy C. Barker to Christina and Nathan D. Pitts, 5503 Fernfield Dr. #102, Louisville, 40219, Lone Acres ID 203606650000, \$162,500.

Ottis and Lynn Florence to Ann L. Schultz and Henry L. Schultz-Eggenspiller, 139 Pope St., Louisville, 40206, ID 069J00160000, \$162,000.

Gus and Wanita Schweitzer to Christy A. Carpenter, 8502 Ambrosse Ln. #206, Louisville, 40299, Windsor Gate Condominiums ID 282185020206, \$160,000.

The Estate of Norma J. Schmid et al. to Samuel Burnley, 1312 Lance Dr., Louisville, 40216, Cloverleaf Acres ID 090F01030000, \$160,000.

Brandon W. and A. Britt to Katherine R. Kuhl, 910 Dana Marie Dr., Louisville, 40223, Lot 59 Lynn-Gray ID 119600390059, \$160,000.

Jason and Melissa Thompson to Dacica K. Greene, 1525 Arctica Ave., Louisville, 40215, ID 063N01210000, \$160,000.

Deidra Perry to Jordan R. Humphrey, 1707 White Oak Ct., Louisville, 40216, Wheatmore on the Lake ID 065R00150000, \$160,000.

Leah M. Wolf to Yenifer D. Ochoa, 4002 Stoneview Dr. #2, Louisville, 40207, Indian Bluff Condominiums ID 248740020002, \$159,000.

Tara Wilkins to Jacob Jones, 2601 Gallery Place #201, Louisville, 40299, Bradford Commons Condominiums ID 389326010201, \$159,000.

Jennifer A. Carter to Robert P. Johnson, 3098 Lamango Dr., Melbourne, Fla. 32940, Indian Forest ID 096202890000, \$156,000.

Dominique C. Abram to Sarah A. Ortkiese, 4817 Westmar Terr., Louisville, 40222, The Commons at Westport Gardens Condominiums ID 387848170000, \$156,000.

Michelle D. and Gregory L. Leslie to Janet C. Wright, 1500 Russell Dr., Louisville, 40211, Lot 161 Park Duvall ID 049Q01610000, \$155,000.

Apex Capital Group LLC to Olivia C. Brady, 4816 Kingfisher Way, Louisville, 40213, Lynnvie ID 083900060000/083901970000, \$154,000.

Flippin Peacocks LLC to Melanie A. Riggs, 9408 Dorak Ct., Louisville, 40220, Lot 3 Trinity Park, \$153,500.

Celia Bourgetel and Jeremy Brian to Christopher Coffey, 2955 Six Mile Ln., Louisville, 40220, #F Bldg. 5 Garden Park Townhomes ID 19810005000F, \$151,500.

Gary A. Cummins to Molly C. Thomas, 7723 Bluebonnet Rd., Louisville, 40258, Shacklette Acres ID 010600860000, \$151,000.

William S. and Lori Dailey to Jeffrey Aizawa, 1610 Grey Owl Ct., Louisville, 40223, Village at Wildwood ID 353801920000, \$150,000.

Estate of Judith L. Bradshaw et al. to Gretchen L. Rinehart, 9612 Hunting Ground Ct., Louisville, 40228, ID 069K00410000, \$150,000.

BULLITT COUNTY

Keith L. and Chiquita M. Booker to Izudin and Rahima Avdic, 656 Winding Woods Trl., Mt. Washington, 40047, Wildwoods ID 071-C00-07-006, \$415,000.

The Brume and Teresa Revocable Living Trust to Allen L. Brewer II, 191 Adena Dr., Mt. Washington, 40047, Cedar Ridge Estates ID 076-E00-02-045, \$400,000.

Fischer Homes Louisville LLC to Evan S. and Emily K. McMillen, 152 McCormick Way, Mt. Washington, 40047, Hubbards Landing ID 082-C00-12-023, \$350,461.

Ferran R. and Daniel W. Sanders to Darius D. and Aimee R. Walker, 349 Autumn Glen Dr., Mt. Washington, 40047, Autumn Glen ID 071-N00-07-002, \$320,000.

Hannah E. and Joshua S. Brewer to Christopher M. and Amanda L. Gregory, 200 Edna Lee Ln., Shepherdsville, 40165, Millett Estates ID 053-NE0-06-020, \$310,000.

Flippin Krazy LLC to Richard A. and Caroline L. Harvey, 608 Pine Creek Trl., Shepherdsville, 40165, Pine Creek ID 064-SW0-05-001, \$295,000.

Melanie Guillerman and Robert Soto to Kelly J. and David H. Settles, 234 Persimmon Dr., Mt. Washington, 40047, Autumn Glen ID 071-N00-12-050, \$280,000.

Darrell S. Stinnette to Herman J. and Lori Rhodes, 2601 Joe Don Ct.,

Louisville, 40214, Tanyard Springs ID 043-C00-01-038, \$278,850.

T-CO Construction LLC to Katie L. and William M. Boberg, 489 Heritage Way, Mt. Washington, 40047, Heritage Creek ID 070-SE0-25-024, \$273,900.

Brainer LLC to Courtney D. and Cameron M. McFarland, 208 Harvest Ln., Mt. Washington, 40047, Autumn Glen ID 071-N00-10-007, \$255,000.

Fischer Homes Louisville LLC to Cameron M. and Morgan P. Raley, 1347 Bogard Ln., Mt. Washington, 40047, Bogard Woods ID 063-W00-21-010, \$253,366.

Megan F. Woods/Jacob Kaltenbach to Joseph E. Rhea Jr., 327 Bald Eagles Cir., Mt. Washington, 40047, Twin Eagles ID 082-C00-02-020, \$240,000.

John H. and Pamela Adams to Austin and Amber Tyrrell, 280 Columbia Ln. E., Shepherdsville, 40165, Lake Columbia Estates ID 062-SW0-01-009, \$238,000.

Jacob D. and Alicia M. Lynch to Brittany Shepherd, 342 Newman Way, Mt. Washington, 40047, Old Mill Manor ID 070-SE0-08-023, \$236,000.

Tyler S. Clark to Travis L. Potts, 158 Teal Ct., Shepherdsville, 40165, The Reserves of Mallard Lake ID 036-C00-01-074N, \$229,900.

Fischer Homes Louisville LLC to Carl A. and Sherry K. Crews, 124 Brookshade Dr., Mt. Washington, 40047, Hubbards Landing ID 082-C00-15-017, \$225,759.

Chris A. Huffman to Donald C. and Kadean F. Reid, 220 Meadowcrest Dr., Mt. Washington, 40047, Stone Meadow ID 070-EPO-07-009, \$222,000.

Davy and Lisa Bratcher to David Kennedy/Ronald and Debra Kennedy, 420 Chimney Rock Dr., Shepherdsville, 40165, ID 045-000-00-040A, \$220,000.

Kari M. Haney to Tiffany M. and Christopher Drouin, 254 Meadowcrest Dr., Mt. Washington, 40047, Stone Meadow ID 070-EPO-10-001, \$220,000.

Cruz N. and Shelby Brown to Randall C. Graham and Jennifer M. Fletcher, 147 Stoneledge Dr., Mt. Washington, 40047, Stoneledge Estates ID 077-SW0-28-003, \$217,500.

Aaron R. and Tara M. Branch to Robert and Cinthya A. Lawler, 232 Shelley Ct., Mt. Washington, 40047, Curtsinger Estates ID 070-SE0-02-011, \$215,000.

Andrew L. and Alexis Krebs to Bo Bohar, 175 Jade Dr., Shepherdsville, 40165, The Pointe ID 035-E00-07-030, \$215,000.

Michael A. Reynolds Sr. to Robert L. Jr. and Patricia A. Johnson, 335 Adrian Ave., Mt. Washington, 40047, Spalding Station ID 077-SW0-34-011, \$210,000.

Desarea N. and Christopher A. Milimine to Michael and Shae Lonoaea, 442 Madison Rae Blvd., Shepherdsville, 40165, Hensley Estates ID 027-SE0-14-015RR, \$210,000.

Rodney Jr. and Susan Sexton to Joseph H. Sadolsky, 2290 Bogard Ln., Mt. Washington, 40047, Wood-Mo-Dale ID 071-NW0-02-009, \$206,000.

Miller & Miller Properties LLC to Jaclyn Holland, 157 Lentz Ln., Mt. Washington, 40047, Lentz Lane Estates ID 070-SW0-02-007E, \$205,900.

FSRE LLC to Alexander J. Hoyle and Carissa C. Hoskins, 206 Meadowview Dr., Mt. Washington, 40047, ID 077-C00-01-008, \$205,500.

Christopher W. and Crystal M. Eggen to Harley L.

Moncada, 293 Madison Rae Blvd., Shepherdsville, 40165, Hensley Estates ID 027-SE0-14-016F, \$187,500.

Kenneth W. Jr. and Kimberly J. Spencer to Cameron T. Revelette, 148 Dogwood Ct., Mt. Washington, 40047, Hillcrest ID 077-SW0-03-014, \$182,600.

Kelley L. Wolz to Dennis M. and Pamela L. Veith, 12425 Springmeadow Dr., Louisville, 40229, Springmeadow Patio Homes ID 043-SP0-02-051, \$174,000.

Nicholas Lipsey/Pam and Jeffery Wingle to Jalon Linville, 738 Oak Grove Blvd., Shepherdsville, 40165, Oak Grove Estates ID 037-C00-15-022, \$170,000.

Gregory S. and Rebekah G. Baker to Judith A. McGuffin/Greg Smith, 398 Madison Rae Blvd., Shepherdsville, 40165, Hensley Estates ID 027-SE0-14-015P, \$165,000.

Kristina L. Burkhead to ARVM 5 LLC, 5001 Plaza on the Lake #200, Austin, Texas 78746, Meadowlark ID 037-NW0-10-001, \$165,000.

David Sketo to Danny R. Sketo, 149 Hodges Ln., Brooks, 40109, 8 acres ID 025-000-00-014, \$159,432.

► MORTGAGES

(Note: borrower, lender, amount)

BULLITT COUNTY

CAP Venture Group Inc., Citizens Union Bank, \$152,400.

Caring R.E. C.T. LLC, Citizens Union Bank, \$158,000.

Darby Falls LLC, Winfirst Bank, \$2,760,000.

Dunlap Properties LLC, River City Bank Inc., \$212,660.

Elevation Partners LLC, Old National Bank, \$1,827,500.

R&W Warehousing LLC, Brian and Kevin Holloway, \$300,000.

► KENTUCKY TAX LIENS

JEFFERSON COUNTY

Air Pros Heating and Cooling, 410 Production Ct., Louisville, 40299, (unemployment), 03/01/21.

Alice Walker LPCC Inc., 1711 Bardstwn Rcd, #201, Louisville, 40205, (unemployment), 03/01/21.

Align Your Spine. Chiropactic Louisville LLC, 4107 Brown Ln. #B, Louisville, 40220, (unemployment), 03/01/21.

Alluvion Staffing Inc., 4190 Belfort Rd. #160, Jacksonville, Fla. 32216, (unemployment), 03/01/21.

American Pharmacists Association, 2215 Constitution Ave. NW, Washington, D.C. 20037, (unemployment), 03/01/21.

Artesano LLC, 1321 Herr Ln., Louisville, 40205, (unemployment), 03/01/21.

Avanos Medical Sales LLC, P.O. Box 182366, Columbus, Ohio 43218, (unemployment), 03/01/21.

Awesome Brothers LLC, 2124 W. Broadway, Louisville, 40211, (unemployment), 03/01/21.

B.G. Health Services PLLC, 166 Persimmon Ridge Dr., Louisville, 40245, (unemployment), 03/01/21.

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LAW PRACTICE

New Hire



Katherine Langan

Member

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Katie is a Partner in Stoll Keenon Ogden's Louisville office. She joined the firm in 2021 and contributes to the Trusts & Estates and Business Services practice groups. Katie specializes in complex estate planning and probate administration, estate, gift, and inheritance tax planning, fiduciary representation, and business succession planning. She brings both expertise and empathy to the process, working closely with her clients to create plans that accurately represent those clients' interests.

LAW PRACTICE

Promotion



Kathryn Beck

Member

Stoll Keenon Ogden PLLC

Kathryn is now a Member in Stoll Keenon Ogden's Louisville office and has been with the firm since 2016. She focuses primarily on Trust & Estate Litigation, but is also part of the Business Litigation, Business Torts, Trust & Estate, and Tort, Trial & Insurance Services practice groups. Working with large corporate clients and locally owned businesses in Kentucky and Indiana, Kathryn has handled complex litigation matters at the trial court and appellate levels.

LAW PRACTICE

Promotion



Kaitlyn George

Member

Stoll Keenon Ogden PLLC

Kaitlyn joined Stoll Keenon Ogden in 2017 and is a Member in the firm's Corporate Finance & Lending, Business Services and Real Estate practice groups. As a business and finance lawyer, Kaitlyn counsels clients of all sizes and types, particularly those within the commercial real estate and financial services industries. She focuses on advising national, regional and community banks, as well as borrowers, on credit facility origination and in structuring and negotiating out-of-court workouts.

LAW PRACTICE

Promotion



Amy L. Miles

Member

Stoll Keenon Ogden PLLC

Amy joined Stoll Keenon Ogden's Louisville office in 2015 as an Associate in the Labor, Employment & Employee Benefits practice. Amy represents a variety of national, regional and local employers, from franchised auto dealerships to health care organizations. As employment laws continually change, Amy counsels businesses and organizations on how to navigate complex statutes and regulations, which can create confusion around an employer's legal obligation to their employees.

LAW PRACTICE

Promotion



Emily P. Mattingly

Member

Stoll Keenon Ogden PLLC

Emily is a Member in Stoll Keenon Ogden's Louisville office and has been with the firm since 2014. She is part of the Business Litigation practice group and represents a wide range of companies, from locally owned businesses to Fortune 500 corporations. She also serves businesses in Kentucky through the Construction Law and Tort, Trial & Insurance Services practice groups. In addition, Emily acts as in-house counsel to businesses, providing guidance on a broad range of issues.

LAW PRACTICE

Promotion



Lindsey L. Howard

Member

Stoll Keenon Ogden PLLC

Lindsey joined Stoll Keenon Ogden in 2016 and is a Member in four practice groups, concentrating mainly on business and commercial disputes. Her particular expertise is in corporate governance, contract and fraud claims, insurance defense, complex commercial litigation, fiduciary obligations and environmental law. Prior to joining SKO, Lindsey spent two years in private practice, successfully representing a client facing multimillion-dollar breach of contract claims before the 6th Circuit Court.

LAW PRACTICE

Promotion



Chad M. Hardin

Member

Stoll Keenon Ogden PLLC

Chad joined the Louisville office of Stoll Keenon Ogden as an Associate in 2017. He practices with the Business Litigation and Torts, Trial & Insurance Services groups. Named a Rising Star in 2017 by the Super Lawyers peer-rating service, Chad has made oral arguments before the Kentucky Court of Appeals and has counseled clients in both trial and appellate cases. For every client and legal situation, Chad adopts a goal-oriented and problem-solving approach that's complemented by a passion for delivering the best possible representation.

LAW PRACTICE

New Hire



Madison Gamble

Attorney

DBL Law

Madison is an attorney in DBL Law's Civil Litigation and Banking practice groups. She earned her Juris Doctor, cum laude, from the University of Louisville Brandeis School of Law. During law school, Madison interned with Republic Bank & Trust Company's in-house counsel and for Federal District Court Judge Rebecca Grady Jennings. Madison earned a Bachelor of Arts degree in Agricultural Economics and Business, summa cum laude, from the University of Kentucky.

LAW PRACTICE

New Hire



Olivia Oney

Attorney

DBL Law

Olivia is an attorney in DBL Law's Civil Litigation practice group. She earned a Juris Doctor from the University of Kentucky (UK) College of Law. At law school, Olivia was involved in the Black Law Student Association (BLSA), serving as an executive board member and competing with the BLSA Mock Trial Team. She also completed externships with the UK Legal Clinic, the United States Attorney's office in Washington, DC, and the United States Attorney's office for the Eastern District of Kentucky.

MANUFACTURING

Promotion



Erin Churchman

Channel Sales Manager

Universal Woods

Erin Churchman was recently named Channel Sales Manager for Universal Woods, responsible for the company's dye sublimation e-commerce channel. Churchman joined Universal Woods in 2011 and has served in various roles in marketing, sales, and customer care. In her new position, Churchman will develop customer programs, forecast product orders, and cultivate new business within the e-commerce channel. Churchman has a Bachelor of Arts in Communication from the University of Louisville.

VIEWPOINT

Business First welcomes letters to the editor

Louisville Business First
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GUEST COMMENT

Women are having a growing impact on finances, philanthropy

Women are gaining control of wealth. Over the past decade, women's wealth has grown at an unprecedented rate, increasing from \$34 trillion to \$51 trillion between 2010 and 2015, according to a March 2018 article in The Economist.

By the end of this year, women are expected to control 67% of assets. Women own 11.3 million U.S. businesses with \$1.6 trillion in revenue.

As women's wealth continues to grow, so does their influence on their family's finances and in the world of philanthropy.

However, rather than seeing wealth as a demonstration of success in life, women view their wealth primarily as a means to pursue a life that fits their deepest values, according to the 2009 study "The New Wealth Paradigm: How affluent women are taking control of their futures" by Wilmington Trust/Campden Research.

And they are using platforms like charitable giving to make their mark on communities and to spark a powerful vehicle for change.

Women make great philanthropists and great investors, and many women are employing these strategies to influence change, to create, to commit with a shared vision and mission, to connect with causes they care about and the people they impact, to collaborate with others and to celebrate accomplishments. On top of that, they have fun giving.

While women have many ways to align their financial commitments with their values, they may also face constraints and challenges. However, these challenges can be overcome with a well-thought-out plan. Here's some guidance:

Charitable Lead Trust

A Charitable Lead Trust (CLT) allows donors to make immediate, ongoing donations to their favorite charity, gain potential tax benefits and possibly provide future tax-advantaged gifts to those who matter most.

First, donors should transfer specified assets to a CLT, which is an irrevocable trust. Essential-



GETTY IMAGES



Catherine Irby Arnold is Washington state market leader for U.S. Bank Private Wealth Management.

ly, the income stream first goes to the charity, and secondly, it goes to the remaining beneficiaries. It is called a "Charitable Lead Trust" because the lead income goes to the charity. The CLT trustee may sell the trust assets and reinvest them – providing an annual income for the charity, depending on the type of assets contributed. The trustee in this case can be a corporate trustee, or some larger charities have administration offices set up to be trustee.

At the end of the trust term, the designated beneficiaries receive the assets remaining in the trust – at a discounted value for gift or estate tax purposes. A CLT allows donors to support their favorite causes in real time, with the assets later transferred back to their beneficiaries, such as their children or grandchildren.

Charitable Remainder Unitrust

As women plan for their future, they may look to fulfill their philanthropic goals while also providing for those who matter to them most. A Charitable Remainder Unitrust (CRUT) is an effective way to retain an income stream for their family and to also donate

to their favorite charity.

A CRUT is an irrevocable trust that pays a variable-dollar amount each year to named income beneficiaries. After the income beneficiaries die or the term of the CRUT has ended, the remaining assets are distributed to the donor's favorite charity.

First, donors transfer specified assets or cash to a CRUT. A trustee manages their assets and the trust pays a fixed percentage of the trust assets, which are revalued annually, to them and their designated beneficiaries. When the trust terminates, the remainder passes to the donor's designated charitable organization or organizations. A CRUT may also provide big benefits for the beneficiaries. Because the assets are part of a charitable trust, no capital gains tax is owed when the trustee sells the assets and re-invests them for a potentially higher return. The ability to sell the assets without incurring capital gains taxes may increase the amount available to be reinvested.

Women should work with their advisers to determine the best options to balance their needs and desires with those of their favorite charities. **■**

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