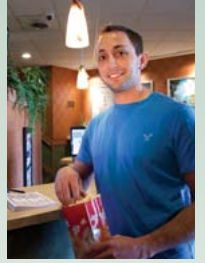


Business



Spring 2013

MATTERS IN CAMBRIA COUNTY PENNSYLVANIA

GapVax owner, Gary Poborsky



GapVax

The morning after the devastating flood that hit the City of Johnstown in 1977, Gary Poborsky surveyed the havoc in his community and began looking for a solution to clearing the dirt and debris filling the streets. With a single rented vacuum truck, Poborsky began working on the cleanup—a decision that would lead to the birth of a new company—GAP Pollution and Environmental Control (GAP P.E.C.).

Twelve years later, in 1989, his business continued to grow but was plagued by equipment problems. The trucks they were using had trouble with filtration systems and would break down frequently. To remedy this problem Poborsky founded another company, GapVax, and began manufacturing his own line of industrial vacuum trucks. “That’s how we got started,” he said. “We started building our own; we needed them for our own service company and we managed to build a better mousetrap.”

Today, Poborsky holds the title of President and CEO of both companies and brings more than 36 years of experience to the service and manufacturing industry of industrial vacuum loaders. GapVax employs close to 100 people who are skilled in a variety of disciplines. “We have welders, painters, highly skilled mechanics, engineers and draftsmen,” he said. “We have an unbelievable amount of skilled people working here.”

GapVax products include three categories of trucks that can be used in a variety of applications that provide both speed and accessibility during the cleanup of wet and dry hazardous materials, waste products and particles.

Continued on Page 2



GapVax management and staff in front of CNG converted vehicles.

"A big part of our business is hydro-excavating," Poborsky said. This process requires the breaking of materials with water for construction applications, which are then vacuumed out with a GapVax truck.

In addition, applications for GapVax vehicles include the removal of contaminants in environmental clean ups, sewage treatment, steel mill maintenance, chemical plants, refineries, electric power stations, shipyards, cement plants and coal mining facilities.

The differences in quality provided by GapVax compared to their competitors is in their state-of-the-art clarifying system, which operates with a collection of cyclones that can hit HEPA filtration levels, though in standard operation is typically set to a filtration level of up to 10 microns. "We have a superior filtration system," he said. "No one has really copied our design, but we certainly go against deep pockets and big companies."

The success of business led to the occupation of a 100,000 sq. ft. facility in 1995 in the Moxham section of Johnstown. The facility houses four separate buildings for the development and manufacturing of the approximate 100 vehicles sold each year to clients domestically and internationally. Each building is used for specialized tasks, including fabrication, chassis and body work, painting and blast areas, and finishing.

Poborsky said working with JARI has been a great experience for him. JARI was able to help secure financing through the Pennsylvania Industrial Development Authority (PIDA) to fund major renovations to the company's facility. "They've always been able to help with advice and personnel," he said. "We have an ongoing relationship."

The success of the company has created a momentum that is helping to propel their product line into new emerging markets. GapVax has started to modify some of their existing industrial vehicles for use with compressed natural gas (CNG) instead of diesel fuel. The conversion from diesel engines to CNG engines has been slow, but demand is increasing in states like California that require strict emissions standards for government and municipal equipment.

The CNG engines are specially designed for use with high pressurized natural gas. They provide a cleaner alternative to traditional fuels. "When it's running, there are virtually no emissions," said Poborsky, adding that the cost of CNG fuel is much less expensive than standard diesel.

Since 2010, GapVax has been researching the development of the new CNG converted vehicles for their customers. After a six to eight month building process, two CNG vehicles were delivered to clients in California in 2012. Some of the issues involving a complete conversion to CNG engines include a lack of infrastructure, long refueling times and a lack of horsepower for some of the heavier demands required of larger industrial vehicles.

Poborsky said he believes his business will continue to grow because of the constant demand for industrial vacuum loaders both with private companies and with municipalities and government. "We have a potentially unlimited market to satisfy with great equipment," he said.

GapVax is located at 575 Central Avenue in Johnstown. Learn more by calling 814-535-6766 or by visiting www.gapvax.com.

Basic-PSA

Environmental concerns are driving both government and industry to identify and implement changes that can help reduce the emission of greenhouse gases. The United States' nuclear power industry is leading the effort to move away from energy created through the use of fossil fuels. According to the Nuclear Energy Institute, in 2012, 64% of the nation's emission-free power came from nuclear energy sources. This represents 1/3 of all voluntary carbon dioxide reductions from U.S. industry.

As the country continues to reap these benefits, safe operation of these plants remains a critical factor. Locally, Basic-PSA, Inc. manufactures a key component that increases the safety of nuclear power plants, while reducing maintenance costs. Known in the industry as a "snubber", these devices are affixed to steam pipes within nuclear power generation plants and work to stabilize the piping during seismic or other potentially damaging events.

"...we've got the resources now to start looking for even more things to produce."

WILLIAM LOUDER, PRESIDENT, BASIC-PSA

Basic-PSA specializes in the development, manufacture and supply of the Mechanical Shock Arrestor brand snubber, which is used in more than 200 power plants worldwide. Their product has become a standard in the industry. The Mechanical Snubber is available in 14 sizes and can be customized to the customer's specific needs.

"Ours is fully mechanical," Basic-PSA, Inc. President William Louder said, explaining that most of the industry used hydraulic snubbers which tended to leak over time. "The Mechanical Snubber has a ball screw that transfers linear movement into rotational movement, which gives us the ability to apply a breaking mechanism."

This breaking mechanism limits movement and acceleration and acts as a shock absorber. An average power plant could contain more than 800 snubbers. While other businesses offer similar products, the Basic-PSA, Inc. Mechanical Snubber is smaller and lighter than their competitors' products, which makes them easier to handle, install, maintain and repair.

When Basic-PSA first opened its doors, a large surplus of product material was readily available, but with a decline in the surplus, quality issues with available supplies and trouble obtaining the necessary parts needed to meet demand, the company had to consider an alternative course of action.

After researching the steps involved, the planning and construction phases of a \$2.2 million machine shop were put into motion. The motivating factor behind the construction of the new machine shop was to reassess the business model and find a way to meet that demand.

"We ran the numbers and found that we should be doing a portion of the machining in-house," Louder said.

The 17,000 sq. ft. facility, which was added in 2012, allows for the on-site development, machining, manufacturing and supply of all Basic-PSA, Inc.'s products and services. The new addition was added to the original 20,000 sq. ft. facility, which was built and occupied in 2005. It is located in the Johnstown Business Park along Jari Drive in Johnstown. JARI was able to assist in both the original construction project and the addition by coordinating the financing through the lending institution, the Pennsylvania Industrial Development Authority (PIDA) and the Southern Alleghenies Planning and Development Commission (SAP&DC).

"We'll be able to turn bars up to 12 inches in diameter and 50 feet long with full milling capabilities," Louder said. "It's really going to help with deliveries and cost."

The state-of-the-art facility is also equipped with a five-ton crane for unloading, two overhead cranes for machining, and has been integrated with Master CAM software, which is among the most trusted computer aided drafting software packages available in the industry.

"We will be adding three full-time positions," he said, explaining plans for expansion and future growth. "When we built this machine shop, it was to do our own product, but we've got the resources now to start looking for even more things to produce."

Basic-PSA, Inc. now has 20 full-time employees and 30 part-timers. Louder said he is thankful for the assistance provided by JARI.

"Michele treats us very well," he said. "She helps us when dealing with PIDA, SAP&DC, loans and financing and she is able to get us great rates through those organizations."

More information about Basic-PSA, Inc. can be found by visiting the organization online at www.basicpsa.com.

Machinist Greg Horvath measures machined components while President William Louder observes.





Microloan Program

JARI is constantly seeking new and creative ways to support industry in the Greater Johnstown region. This commitment has manifested itself through a host of economic outreach programs, counseling services and networking opportunities. One of the more recent initiatives that is helping to grow businesses in our region is JARI's Microloan Program. This program provides critical assistance through a combination of available funding, competitive interest rates and supporting business services. Established with a \$325,000 loan from the U.S. Small Business Administration, JARI has since been approved for an additional \$400,000 to relend through this initiative.

Working in concert with traditional lending institutions and other agencies, JARI is able to help create a balanced financial package for borrowers that can help them reach their goals.

The program has been used to help establish or grow eight local small businesses so far. Their stories tell first-hand how local business partnerships are making dreams a reality and creating jobs in our community.

Franklin Street Bar & Grill

While lying in bed asleep following the completion of an overnight shift as a nurse, Dana Dickert was awakened by her telephone. "You need to come down to The Jolly Fiddler," her mother's voice announced. "We just bought the place." An outing to an estate auction resulted in the perfect opportunity for the mother-daughter team to collaborate on their biggest dream—opening a restaurant and bar together.

"It's in our blood," said Dana Dickert, who began working as a dishwasher at age 16 and worked her way up to a management position at a local eatery. "This is something we've always wanted to do." The pair's talents and experience form a complementary partnership, with Joanna Dickert directing the kitchen and Dana Dickert handling day-to-day management tasks.

Prior to unveiling the remade facility in September 2012, the Dickerts faced significant challenges—from structural and roofing repairs to interior design and remodeling. While major construction was left to the professionals, their frugal and creative nature enabled them to undertake the majority of work on their own, turning the renovation into a family project.

But grit and ingenuity will only go so far when opening a new business. Financing is a crucial gap that the Dickerts were able to bridge through a cooperative agreement between their bank, the City of Johnstown and JARI's Microloan Program. "We could not have done it without them," said Dana Dickert, noting that the microloan funds gave them the working capital necessary to purchase equipment and inventory and even cover the wages for their more than 15 part-time employees during the earliest weeks of operation.

Franklin Street Bar & Grill has seating for up to 75 people and serves a full menu from breakfast through dinner seven days a week. Looking ahead, the Dickerts have plans to continue to evolve their restaurant. The purchase of the property also included the adjacent building, which they plan to utilize for expansion. 2014 should see the unveiling of a new, larger kitchen located in that area. Eventually, that entire space, too, will be renovated to accommodate additional dining space, banquets and more.

Dana Dickert beams as she takes note of what they have been able to do so far. "The financing helped us achieve our dream," she noted, "and it helped our employees through the creation of jobs. But it also supported the contractors we hired, the local equipment vendors and all the other ways that a new business puts money right back in our area."

Franklin Street Bar & Grill is at 751 Franklin Street, Johnstown and opens daily at 7:00AM. Learn more by calling 814-536-1191.

Dana Dickert, co-owner, pours a draft at her restaurant.





Owner Blake Fleegle in front one of the Westwood Plaza Theatre's screens.

Fleegle Cinemas

From mind-blowing special effects to 3D realism, the masterminds behind Hollywood's biggest hits have learned to leverage modern technology to astound and entertain. But these advancements go beyond the creation and production of the blockbusters we line up to see, extending into the very method that these movies are served up to eager audiences.

Shifts within the industry are orchestrating major changes to projection booths nationwide. For approximately 100 years the standard has been to use 35mm film. Now, in a move that will lower costs for distributors, movie houses are being forced to transition to a digital projection format. And, while the movie industry is helping to finance the transition for major chains, smaller theaters are forced to foot the bill on their own or shutter their doors by the close of 2013.

Facing a cost of upwards of \$50,000 per screen to make the transition, some independent owners are looking to crowdfunding collectives or community donations. Locally, business owner Blake Fleegle found an alternate resource to enable him to make the transition—JARI's Microloan Program. Fleegle says JARI's Microloan program was "a helping hand" in the process, offering a good interest rate which helped to make the switch feasible for Fleegle Cinemas.

Fleegle, a Johnstown native, bought the Westwood Plaza Theatre and Café in 2009 after graduating with a business administration degree from Duquesne University. Prior to graduating he spent four years working in various roles at Somerset, PA's former Palace Theatres, providing him with a lot of first-hand business experience. "In four years you run into a lot of situations with employees, vendors and movie companies and you learn how to address these challenges," he said.

The established business model for the theater was a unique one—offering a full menu featuring sandwiches and other cuisine alongside the usual theater fare, providing plenty of legroom, creating a relaxing movie-going atmosphere. Fleegle was able to improve upon this approach and then find ways to standardize it for application to other theaters. The goal was to create a model that doesn't require him to

"In four years you run into a lot of situations with employees, vendors and movie companies and you learn how to address these challenges."

BLAKE FLEEGLE, OWNER, FLEEGLE CINEMAS

be personally on-hand for operations to run smoothly. The outcome is a second set of theaters that hint of a franchise.

When the ownership of Latrobe Family Cinemas in Latrobe, PA decided the challenge of switching to digital was not one they planned to tackle, Fleegle looked at this as an expansion opportunity. Now he's taking special care to make sure the experience at the renamed Latrobe 30 Theatre and Café is consistent with what local moviegoers have grown to love about the Westwood theaters.

"By best estimate I would be out of business by the end of the year," Fleegle said of the switch to digital. He has nothing but praise for Michele Clapper, JARI's Vice President of Economic Development, who supported him throughout the process. "They really want to help small businesses in Johnstown," he said. Thanks to JARI's Microloan Program, these movie theaters were able to avoid the fate of many small cinemas in the nation and will continue to offer a unique entertainment option to local movie buffs.

For more information about either cinema, visit their websites: www.westwoodplazatheatre.com and www.latrobe30theatre.com.

Village Street Café

Johnstown's Cambria City neighborhood is continuing its steady emergence as a regional arts district, featuring museums, festivals, street fairs and other cultural points of interest. For socially-conscious restaurateur Ben Gallagher, this presents an opportunity that makes as much civic sense as it does business sense. When the former Gautier Federal Credit Union on Broad Street became available, Gallagher leapt at the chance to turn that facility into the newest location of Village Street Café, the restaurant and catering business he has run since 2006.

"I feel an establishment like ours will help grow that area," he said. This is vitally important to him as he continues to develop a socially-conscious brand. "There is a strong sense of community with those that live and work in Cambria City and that fits perfectly with our outlook."

The new venture is a sizeable undertaking that will result in substantial growth of his existing company. Currently, Gallagher operates a café situated on the corner of Grove Avenue and Village Street in Johnstown's Moxham neighborhood, a catering service and a small café at Cambria-Rowe Business College outfitted specifically to serve the students enrolled there. When he opens his doors in June of this year, the new facility will feature 2,000 sq. ft. of space across two stories and the capacity to seat upwards of 60 customers—a fourfold increase over the inside seating for the original location.

Plans include a full boardroom with seating for up to 30 people, a 60" wall-mounted monitor for presentations and the option to have your event fully catered.

The funding for the initiative was realized through a traditional lender, the City of Johnstown and JARI's Microloan Program. "I was able to split the entire financing among three entities," said Gallagher. "That is an important factor for someone starting a restaurant, due to it being a higher risk business."

Lending is only part of the Microloan Program. Other aspects include the business support provided by JARI's staff to program



Owner Ben Gallagher plans to open the next location of his café in Johnstown's Cambria City neighborhood.

participants. Even for a seasoned entrepreneur such as Gallagher, this proved to be a valuable benefit. "They were really thorough," he said. "They definitely made sure I was clear in my business plan and that I was taking all things into consideration. It was very helpful."

It's this commitment to investment in the business community that helps businesses invest in our community. When more veteran businessmen are contributing to local markets, it increases the visibility of these areas to others. Gallagher is happy to serve as an ambassador for the Cambria City neighborhood, hoping to draw others to set up shop along this neighborhood's streets. "There is a lot of younger blood trying to make something happen in this area." He's betting that his established momentum and overall enthusiasm will make this a bright business venture and one more part of the continued growth in that region of the city.

To learn more about all of Village Street Café's locations and services, visit www.villagelstreetcafe.com or call 814-539-9330.

Co-owner Lisa Broadwater smiles while stylists pamper customers.



The Vault

Downtown Johnstown may not resemble a major metropolis on the exterior, but take a few steps into The Vault Salon and Spa and you might believe you've been transported to a luxurious New York City locale. The high-ceilinged open floor plan in the front salon area is overlooked by a mezzanine where you may see a group of girlfriends enjoying lunch or a mother and daughter relaxing after a mani/pedi. Toward the back of the room, you see large vault doors that hint at the 3,000 sq. ft. building's past life as Moxham National Bank.

The Vault opened on February 11th this year in the former bank building on Johnstown's Main Street. "We couldn't have opened anywhere else," said co-founder Lisa Broadwater. "We knew our location had to be different in order to bring people downtown, and this building had everything we were looking for." Broadwater, along with partner Michelle Geisel, knew that downtown was the ideal location for their spa, and they wanted to be a part of the downtown business community. Already, they have offered their support to neighboring businesses and have received their welcome and support in return.

Snow Country Farms

Cambria County, with its often harsh and unpredictable winters, may not be a place you would normally associate with year-round agriculture. Yet Lance Weand, founder of Snow Country Farms, is using a unique method of farming to produce greens and herbs from his western Pennsylvania greenhouse throughout all twelve months of the year.

Weand first had the idea to start his greenhouse business in 1991 when his family was still living in his wife Charmayne's home state of Alabama. Nearly two decades later, when Weand, a Schuylkill County native, found the 4.8 acre plot in Belsano, he saw it as an ideal place to realize his dream. A family effort, he built the original 18'x26' greenhouse with the help of his wife and children. They furnished the greenhouse with everything they would need using Crop King, Inc., a supplier of commercial greenhouse equipment. By the end of August 2011, Weand and his family had begun selling two varieties of lettuce, bibb and butternut, each widely considered to be healthier and tastier alternatives to the traditional iceberg.

The farm uses hydroponics, a system of farming using mineral nutrients and water rather than soil to grow plants. Each plant is in constant contact with the correct amount of nutrients, while avoiding soil contaminants and pesticides. The result is a healthier crop that can be grown year-round.

The Enterprise Venture Capital Corporation (EVCC) was a key component of Snow Country Farm's initial launch and the organization continues to stand behind the farm as they grow. Weand was referred to JARI by the State Agriculture Representative after a failed attempt at using the website FundingUniverse to find an investor for the project. JARI saw feasibility in Weand's idea and presented a funding package to EVCC that was instrumental in getting the business off the ground.

Over the past year, increased sales have allowed the farm to build a second greenhouse, which will significantly increase their volume. JARI's Microloan Program combined with funding from EVCC resulted in a 30'x128', fully-equipped facility. Snow Country

Farms currently supplies select grocers, as well as wholesalers who distribute their products to schools, restaurants and other venues. At the request of one of their wholesalers, they planted basil this past winter, which has already seen multiple successful harvests.

With increasing demands for his products, Weand has high hopes for the future of Snow Country Farms. The family-run greenhouse has the potential for multiple new buyers on the horizon, and may soon be able to bring on two full-time employees to maintain the greenhouse. "We're trying to build something that's going to be here for a long time," he said. He is optimistic that these new opportunities will help the company break into a more mainstream market. As well as continuing to expand their clientele, the company is exploring an expansion of their product line to include additional herbs such as oregano, chives and mint.

Snow Country Farms is located at 3938 Benjamin Franklin Highway, Belsano, PA. To learn more, call 814-749-9490.

Lance Weand, owner, makes adjustments to his hydroponic controller.



The business, which offers services from haircuts and styling to manicures, pedicures, massages, facials and waxing, caters to all women and men who want to take a break to relax and be pampered. They have hosted bridal parties, bachelorette parties, mothers and daughters and even husbands and wives. They have seen customers traveling in from as far away as Pittsburgh, and often receive visits from college students home on break and Johnstown natives returning home for a visit.

Currently, The Vault has thirteen employees, including receptionists, nail technicians, stylists, massage therapists and estheticians. Geisel and Broadwater plan to expand their menu of services to include mud wraps and showers after massages.

Geisel cites JARI as a crucial element in getting their business up and running. "There was no way we could have written our business plan without the help we received from JARI," she stated. Geisel and Broadwater worked closely with JARI to write and refine their

business plan. In addition, the low interest microloan they received from JARI helped them pay for everything they needed to get started with the exception of the building renovation. "And even then, JARI helped us make connections in order to finance the renovation," explained Geisel.

"It is so much more than financing—it's the business counseling. I feel like I could meet monthly with JARI for the next twenty years and it would still be beneficial to our business," said Geisel. "People have asked me how did I know what to do and where to go, and I tell them that I went to JARI and they told me everything I needed to know."

The Vault is located at 407 Main Street, Johnstown, and is open Monday through Saturday. For more information visit www.thevaultsalonspa.com or call 814-534-0700.

DK Environmental

For many small businesses, their expenses are not as small as their companies. Even the smallest start-ups may require costly specialized equipment to perform their jobs. DK Environmental, a home-based environmental testing company in Johnstown, had been renting an essential assessment tool in order to keep their business afloat. With help from JARI's Microloan Program, they have been able to purchase the instrument with lower payments than their rental costs.

DK Environmental is a lead paint risk assessor, primarily testing deteriorating paint surfaces in older homes. The company largely works in residential areas through government contracts, but has also worked with housing authorities, HUD homes and private residential customers. In addition, DK Environmental has the

capability to test for asbestos, mold and other environmental factors and can conduct Phase 1 site assessments for both residential and commercial structures.

With their microloan from JARI, they have been able to purchase an XRF Lead Paint Spectrum Analyzer, a top-of-the-line piece of equipment that is essential to their business. The device, which they previously had to rent on a per-job basis, is considered the most accurate test for lead paint and can detect lead within a few seconds in a non-destructive manner.

Owner Debbie Koontz has worked in the field for over ten years, establishing DK Environmental in 2008. "We are currently working toward certification as a woman-owned business," said Koontz. "This

Spinos Family Chiropractic

With 20 years of experience, Dr. Jim Spinos was compelled to trust his intuition and embark on a brand-new journey. "I think you reach a point where you don't want to go out of your profession with any regrets," said Dr. Spinos, "and I had always wanted to open my own practice." While he knew the decision would be difficult and stressful, he was committed to making this idea a reality, so he turned to the experts at JARI for guidance.

"I didn't expect everything to go right, but JARI was always accommodating when problems arose. They gave great advice," said Dr. Spinos. In addition to financing through JARI's Microloan Program, the practice received help with everything from marketing services to solidifying a business plan to motivation to keep on track. "Not only was JARI there to answer my questions, but they also made sure that what I was asking for was what I actually needed."

Spinos Family Chiropractic, which opened in May of this year, practices on the whole family, working with each individual to deliver the necessary level of treatment. Dr. Spinos emphasized that chiropractic treatments are not just about relieving pain, but also improving function. "When your function is correct, you feel better, and your whole body feels better," he explained. "You are better able to perform as a person with your family and with your co-workers."

The practice currently has three employees at their 1,200 sq. ft. facility on New Germany Road in Ebensburg. Dr. Spinos chose the location, which includes two treatment rooms, a therapy suite and an x-ray exam room, because he views Ebensburg as one of the fastest growing areas in Cambria County.

Dr. Spinos expects to outgrow their current location within three years and move to a larger facility where they will be able to treat more patients. Currently, employees are continually working to improve the level of treatment they can provide by staying up-to-date with industry research and new technology as well as by attending educational seminars to stay current with modern chiropractic practices.

Spinos Family Chiropractic is located at 3135 New Germany Road, Suite 33 in Ebensburg. For more information visit www.spinosfamilychiropractic.com or call 814-419-8445.



– along with our location in a HUBZone certified area – will help in the bidding process on future jobs.”

With the increased potential for new jobs, Koontz hopes to expand DK Environmental from its current two employees to five to ten employees within the next year.

The growth of DK Environmental has also been helped along by the Microloan Program. “The application and approval process were quick and stress free,” explained Koontz. “And now that we do not owe regular rental fees, I am able to invest more money into expanding our business.”

For more information, call 814-243-1927.



Owner Debbie Koontz testing for the presence of lead-based paint at a Johnstown home.

Fielderz Choice

Excelling as an athlete takes more than just talent. Proper training and practice are essential keys to any athlete's success. Fielderz Choice on Fairfield Avenue in Johnstown's West End is the brainchild of Les Gaunt, a local coach and spirited baseball fan who was compelled to fulfill this need in Johnstown. With a lot of dedication and a little help from JARI's Microloan Program, Gaunt was able to turn his idea into a top-of-the-line sports training facility.

Gaunt, who has spent several years coaching youth softball leagues, says the opening of Fielderz Choice was a natural direction for him to move in. Originally conceived as a softball and baseball training facility, Fielderz Choice boasts a 100 x 50 foot fielding area, turf flooring, padded walls and two 70 foot batting tunnels. The batting tunnels are equipped with high-end Sports Tutor brand batting machines which can throw a series of advanced pitches at speeds of up to 90 mph. Classes are offered for boys and girls ages 6 through college and parents are encouraged to use the lounge area overlooking the field to get a good view of their child's progress.

Since opening their doors in April of this year, Fielderz Choice has been scheming about other new and exciting uses for their facility. Among their future plans are a fitness class and a dodgeball league. The idea for the dodgeball league, which started out as a joke, was so well received that Gaunt decided to contact the National Association of Dodgeball and got one started. Later this year they will be rolling out a junior league for those ages 14 through 18 and a senior league for anyone 19 and older. With their 5mm foam-backed turf, the facility

seems like a great venue for the sport. Other future possibilities include an indoor youth soccer league.

JARI was able to serve throughout Fielderz Choice's development stages not only with funding, but also as a guide to the in-and-outs of business start-up. “They let us know if there was anything we need to contact them at any time,” said Gaunt, who took advantage of the business seminars and financial advice that JARI offers to local businesses. And after he had sealed the deal on a building, the microloan made it possible to transform the bare room into a full-fledged sporting facility complete with equipment, nets, turf and padding.

Gaunt encourages anyone who is interested to contact Fielderz Choice to learn more about what they are offering athletes in our area. Both youth and adults in the region will certainly benefit from their growing array of activities.

Fielderz Choice is located at 106 Fairfield Avenue in Johnstown's West End. Learn more at www.fielderzchoice.com or by calling 814-418-9492.

Fielderz Choice partner, Mark Hrivnak, demonstrates the use of a pitching machine.



“[JARI] let us know if there was anything we need to contact them at any time”

LES GAUNT, OWNER, FIELDERZ CHOICE



Frank Rezk, CEO, and members of his staff with some of the medical devices they deliver to patients' homes.

Penn Home Medical Supply Company

In the United States, the percentage of the population over the age of 65 continues to increase. In 2010, 40 million Americans were age 65 or older. The following year, the first of the "Baby Boomers" turned 65, beginning what is predicted to be a path towards doubling the number of senior citizens in this country over the next several decades. This expanding demographic is one of many factors that are influencing continued growth in the market for home-based medical care and devices.

Headquartered in Ebensburg, PA, Penn Home Medical Supply Company has long been a leader in delivering medical equipment to patients in our region. Founded in 1998 by Frank Rezk, president and CEO, the company coordinates with the area's healthcare providers to deliver and set up prescribed devices, as well as train the patients on proper usage.

"We are the provider of choice in this region," Rezk said. "We are known for offering newer technologies and higher-end products. We like to say we help everyone—patients, doctors, families—breathe easier." This provides patients with more options to improve their overall quality of life. Recently, the company was one of the first to equip patients with a compact device that gives people prescribed bottled oxygen a means of refilling their tanks within the convenience of their homes.

Leading a durable medical equipment company is practically second nature for Rezk. He grew up in the industry, working at his

father's Indiana, PA medical supply business. At age 19, Rezk saw an opportunity in the local market and opened Penn Home Medical Supply Company's first location in Northern Cambria. Since then, the company has opened locations in downtown Johnstown, New Paris and a 13,000 sq. ft. office and warehouse in the Ebensburg Industrial Park. "From this central location we can serve a large geographic area," Rezk said. "We can deliver to homes within a 100 mile radius of Ebensburg."

Rezk credits a unique business model and a highly-trained staff for the company's continued growth. He employs 25 full-time professionals, including respiratory therapists, equipment technicians, drivers, warehouse personnel and more, all of whom are critical to efficiently equipping area patients with the devices they need.

In 2012, Penn Home Medical Supply's Ebensburg location underwent a major renovation. New stone and wood adorn the exterior, while the interior of the facility received a complete overhaul, resulting in new office and conference spaces, a more open customer service area and a fresh look throughout. The renovation, which was funded with financial assistance through JARI, received a beautification award from The Greater Johnstown/Cambria County Chamber of Commerce.

To learn more about Penn Home Medical Supply Company, call 814-471-0627 or visit www.pennhomemedical.com.

1ST SUMMIT BANK

Most businesses have come to realize that customer service is one of the most critical elements for ongoing success and longevity. This is a factor that is easy to recognize, but frequently challenging to execute. The companies that do excel in this area are often ones that the concept of service goes well beyond the realm of customer interaction and becomes something far more intrinsic to the organization. Whether you are entering a branch of Johnstown-headquartered 1ST SUMMIT BANK as a customer, colleague or guest, you are likely to see immediate signs of a common thread with the staff—an honest desire to help.

“We encourage businesses to come to our bank because we know that when they open, they hire people; and when more people are employed, our region thrives.”

LEEANN WYLAND, 1ST SUMMIT BANK VICE PRESIDENT AND ASSISTANT TO THE CEO

This inclination is a natural offshoot of the people the bank targets during the hiring process—people active in the communities in which they live and work. “It’s talked about all the time,” said Leeann Wyland, 1ST SUMMIT BANK Vice President and Assistant to the CEO. “We all need to be giving back to the communities we live and work in.” The proof is in the numbers. The bank’s 187 employees donated their time and talents to the tune of 11,000 hours of community service in 2012 alone.

“There’s a mindset that you get involved when you can and, if you can assume a leadership position, that’s even better,” said Executive Assistant Pamela Carroll.

Charitable giving is another component of socially-conscious institutions, but here, too, the people of 1ST SUMMIT BANK are driven to find ways that they can contribute in a personal way. In 1997 the bank established the Employee Foundation. “This is 100% funded by the employees and is used to support community enrichment programs, such as playgrounds, libraries, theaters and other quality of life initiatives,” said Lori Baumgardner, 1ST SUMMIT BANK’s Marketing Director. “To date, our employees have personally donated over \$90,000 to support more than 80 individual community initiatives.”

Maintaining such a positive atmosphere across 15 branch locations throughout five counties is no accident. For 36 years the organization has had consistent leadership under CEO Elmer C. Laslo. Born and raised in the area, Mr. Laslo strongly encourages investment in our local community. Working with the bank’s Board of Directors, he has helped 1ST SUMMIT BANK earn the designation of one of the “Best Places to Work in Pennsylvania” for twelve consecutive years. “We want you to have a career here,” said Wyland. “We have training

and mentoring programs that make it easy for us to promote from within.” Employees and executive management alike find it to be a point of pride that their institution continues to grow and serve the local community while national banks are limiting lending or making budgetary cuts.

This is achieved by being a solid, profitable entity with a commitment to the local community—especially the business community. “As proud as everyone is of the people that make up our bank, I’m just as proud of how well-run and efficient we are,” said Carol Myers, Senior Vice President and Chief Financial Officer. This positions the bank to consistently invest in our region’s families and businesses through personalized lending practices. “We sit down with businesses and see what is going to work for them,” she said. “We try to practice creative lending, coming up with a formula that will best help the business.”

This is frequently realized through services beyond lending, extending into what the bank refers to as “financial literacy”. By educating customers, exploring options, revisiting business plans and more, 1ST SUMMIT BANK is able to provide their customers with a viable path to success.

“We encourage businesses to come to our bank because we know that when they open, they hire people; and when more people are employed, our region thrives,” said Wyland. “That’s one of the vital roles of a community bank—to bring jobs into our region.”

To learn more about 1ST SUMMIT BANK or to find the location of a branch near you, visit www.1stsummit.com.

1ST SUMMIT BANK employees at the bank’s Richland branch.



A Publication of:
Cambria County Industrial
Development Corporation
P.O. Box 94
209 S. Center Street
Ebensburg, PA 15931

Johnstown Area
Regional Industries
245 Market Street
Johnstown, PA 15901

Publication Copy & Design
Prime Design
Solutions, Inc.

Photography
Mike Karcher,
Wix Pix Productions



Business Matters 245 Market Street Johnstown, PA 15901 USA

If you feel you are receiving
this publication in error, wish to
cancel or change the name of
the addressee, please contact
us at info@jari.com.



LAND AVAILABLE

Cambria County Industrial Parks

This serene, wooded setting is home to 23 tenants.

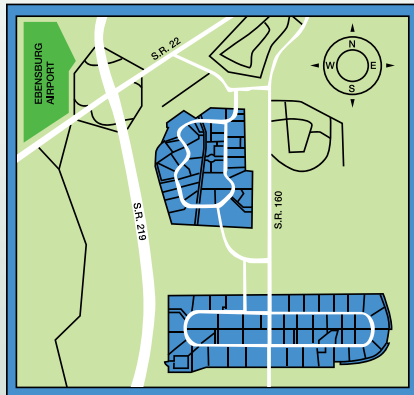
Located near the intersection
of Routes 219 and 22 in
Ebensburg.

Utilities:

Fiber optics, natural gas,
electricity, municipal water and
sewage on site.

Advantages:

- One-half mile from the
Ebensburg Airport and 17
miles from the John Murtha
Johnstown Cambria
County Airport.
- The site is strategically
located close to
highways, markets, utilities
and transportation.



Cambria County
Industrial Development Corporation
209 South Center St.
Ebensburg, PA 15931
814.472.7420
cambria@twd.net
www.cambriacountypa.org

The Johnstown Business Park

Home to over 1,200 employees and 18 businesses!

Located in Richland Township.

Ideally suited for office, light industrial,
and warehouse/distribution facilities.

Utilities:

Water, Sewer, Electric, Natural Gas,
and Telecommunications to the curb

Advantages:

- Convenient to Route 219
- 3 miles to John Murtha
Johnstown Cambria
County Airport
- Within 500 miles of 50% of
U.S. population and 60% of
Canada's population



Johnstown Area
Regional Industries
245 Market St., Suite 200
Johnstown, PA 15901
814.535.8675
www.jari.com

