MATTERS IN CAMBRIA COUNTY PENNSYLVANIA





ly used that the brand becomes synonymous with the function it performs. "Twenty-five years ago, when you said Xerox, people knew you were talking about a photostat machine," chuckled Richard Bosserman, president of the Cambria County Association for the Blind and Handicapped (CCABH). "Today, mention CAB® products to people in the mining industry, and they say, 'Oh, you mean those orange hangers?""

A world leader in the manufacture of insulated wire hooks, rope hangers and mine safety products, CCABH may be one of the best kept secrets in southwestern Pennsylvania. CCABH has been serving the communities of Cambria County for more than 75 years. Its mission is to develop and support an environment for persons with disabilities which promotes vocational and employment training, independence and community involvement. No one dreamed that when workers began hand-bending buckets of wire in 1977 that it would lead to a multi-million dollar industry.

"We took advantage of an opportunity to employ severely disabled people, and a miracle happened. We found the right work to meet customer demands and make a profit," said Bosserman of the disabled workers who staff the production lines at CCABH's two facilities. "And we are talking about people who are not capable of competitive employment – first grade reading skills, math on a second grade level. The social age here is probably 12. And we produce and ship products all over the world successfully."

Headquartered in a 58.000 square-feet facility in Johnstown, CCABH has 390 employees; 290 of them are

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Stevens Carpet One Floor & Home

(CCABH continued)

disabled. The remainder are non-disabled production workers, administrative and support staff. Although manufacturing pays the bills, the association provides an array of services to an annual caseload of 650 people. That includes its disabled employees as well as more than 350 visually impaired clients. In addition to funding employee salaries, CCABH's manufacturing business pays for home assessment and rehabilitation services: provides people with aids and appliances such as audible thermostats; assists with daily chores such as lawn care: transports disabled staff and clients to work and medical appointments; and makes available recreational opportunities such as trips to PNC Park and sit-down holiday meals for disabled consumers and their families.

"We attempt to meet people's needs. And because we have been successful in our product lines, we have been able to do a lot of things," Bosserman explained.

So successful that CCABH recently completed a 30,000 square-feet addition to its Ebensburg manufacturing center. The association opened a small branch in Ebensburg in 1974, which by 1983 was bursting at the seams, according to Bosserman. CCABH purchased a site from the Cambria County Industrial Development Corporation and built a facility in the Cambria County Industrial Park with a low-interest PIDA loan through **Johnstown Industrial Development Corporation (JIDC).**

"We didn't have any kind of money at that point. The PIDA loan was at a lower interest rate and that helped out tremendously because I didn't have to build that amount of mortgage into our product cost," said Bosserman. "And moving into the industrial park was the best thing we could've done considering the direction we've taken."

The most recent addition to the Ebensburg division marks the association's third expansion there, bringing its installed a large crane that moves raw materials with ease—one spool of wire can weigh about 2,000 pounds! Workers still bend the metal hangers by hand, though. CCABH has 200 bending machines and two automated dipping machines that run 40 hours per week, producing 15 million wire hangers annually for mines as far north as Norway and as far south as Chili.

"When we started the mining business in 1977, we had 14 competitors for the arch hangers. Today, we have one. We literally took an item that was a side job for shops from across the country, and we made it our major product," Bosserman said.

Although 60 percent of the association's business is related to the mining industry, CCABH also makes products for the military, state government and private sector. The association produces insulated blankets for Boeing's C-17 Globe Master 3 military aircraft. The blankets, which come in 170 different patterns, fit between the outer and inner skins of the plane. Each blanket is pieced together by hand. Other military-related items include skull caps for gas masks and a harness for night vision goggles for helicopter pilots. CCABH workers also cut and sew 10,000 safety vests for PennDOT, make bibs, pillow cases, laundry bags, adult diapers and mops for prisons and hospitals, and pre-wrap 4 million food service kits per year for hospitals, caterers and large community events.

For more information about the Cambria County Association for the Blind and Handicapped, visit www.ccabh.com or call 814-536-3531.

CCABH staff of the Ebensburg Division in the new addition.



AmeriSery Financial

Three-quarters of the way through the season when it looked like the Steelers were bound for the playoffs, AmeriServ Financial contacted the City of Johnstown to reserve Central Park for a Black and Gold community pep rally. Come January 30 – just two days before the team would earn their sixth Super Bowl ring with a win over the Arizona Cardinals – more than 1,500 Steelers fans from Greater Johnstown and beyond braved blizzard-like conditions to cheer on their team.

"That was a fun day," recalled Dan L. Hummel, senior vice president of Retail Banking and Marketing at AmeriServ. "The logistics of pulling off that event involved a large number of bank employees moving quickly. But we like to do these kinds of things for the community. It's important for us to create good-natured fun where we can, and I should note that the park is already reserved for next year."

Whether it is co-sponsoring a community pep rally, lending the bank's support to the annual AmeriServ Johnstown Folkfest, or bringing performers to the Arcadia Theater in Windber, AmeriServ Financial is a positive force in its communities. And its roots run deep. First chartered in Johnstown in 1901, U.S. Bank changed its name to AmeriServ Financial in 2001 when an expansion of its geographic service area and increasing use of the Internet created confusion with Minneapolis-based giant bank USBancorp.

Today, AmeriServ Financial operates 18 branches primarily in Cambria and Somerset Counties with additional locations as far west as Pittsburgh and as far east as State College. Headquartered in a 120,000 square-feet complex of buildings in downtown Johnstown, the bank's retail, commercial lending and trust divisions employ 386 people. And it is not only the AmeriServ name that is visible in the communities the bank serves. Last year, administrators, managers and staff gave donations and amassed 3,867 volunteer hours that helped 234 local organizations.

"We encourage our employees to get involved," explained Hummel. "When you are out there in the community, people know you care, and it makes a difference."

AmeriServ has a 23 percent market share of all deposit dollars in Cambria County. While some customers may have been won over by the bank's good will, others simply like its way of doing business. In 2000, AmeriServ became even more of a retail bank, operating select branches seven days a week. Offering the convenience of non-traditional banking hours is AmeriServ's biggest competitive point of difference, according to Hummel.

"Our theory is as more and more couples are working, it is almost impossible for them to get to their bank and



do things like mortgages and lending because banks are traditionally open 9 to 5 Monday through Friday," he said. "So we entered the 21st century. We know that most banks aren't open during evenings and weekends, but if you really want to service your customers and grow your customer base, you need to do things differently and think outside of the box."

AmeriServ works to ensure other businesses are afforded the same chance to pursue new and innovative ideas. The community bank participates in a consortium of commercial lending institutions that works in tandem with JIDC to provide loans to new and existing businesses looking to expand services and create jobs. AmeriServ has also taken leadership positions in JARI fund drives, helping to raise a combined \$2.7 million in the 2002 and 2007 campaigns.

"JARI does a tremendous job of identifying opportunities where entrepreneurs can start up or small businesses can become larger. In other cases, JARI assists companies like Lockheed Martin that move a portion of its operation to Johnstown or to other parts of this community," Hummel explained.

In the meantime, AmeriServ Financial is considering adding another community branch office in its core market and will start construction on a third branch in State College this spring. Tapping into surrounding counties through acquisitions of smaller banks is also an option.

"We like to say we are always looking for the next opportunity," Hummel explained. "There will be banks for sale, and we may have the chance to move into territories that make sense for us."

To learn more about AmeriServ Financial, visit www.ameriserv.com or call the bank toll free at 1-800-837-BANK.



Concurrent Technologies Corporation

Concurrent Technologies Corporation (CTC) wasn't always the powerhouse in leading edge and emerging technologies that it is today. Created as a nonprofit subsidiary to the University of Pittsburgh Trust in 1987, the group of 13 employees was formed to provide the U.S. Navy with solutions to technical and logistical problems through advanced metalworking technology. Seven years later, CTC became an independent nonprofit applied research and development organization that today employs 1,500 people at more than 50 locations in the United States, Canada and Europe. A leader in providing

IN THE NEWS ...

Johnstown, Pennsylvania, February 25, 2009 — Concurrent Technologies Corporation (CTC) and key partners received the 2008 Defense Manufacturing Technology Achievement Award, which is given by the Department of Defense Joint Defense Manufacturing Technology Panel (JDMTP). The award was presented at the Defense Manufacturing Conference (DMC 2008) in Orlando, Florida, on December 2, 2008. The team was honored for developing the LASerwelded corrugated-CORe (LASCOR) metallic sandwich panel technology that is currently being implemented on the DDG 1000 class of guided-missile destroyer ships and is saving the Navy considerable acquisition cost.

President and CEO of CTC Edward Sheehan, Jr. with an award-winning LASCOR Panel.

management and technology-based solutions to its clients, *CTC* works with government, industry, and nonprofit organizations to help them gain and sustain a competitive advantage.

"We don't produce products," explained Edward Sheehan, Jr., president and chief executive officer of Concurrent Technologies Corporation. "We assist our clients by helping them to make and provide better products and services through the use of emerging technologies and innovative solutions."

CTC owns and occupies three buildings or 900,000 square feet in the Johnstown Industrial Park. Its Johnstown facilities, which include the company's corporate headquarters, employ 850 people alone. CTC's two primary

operating groups are made up of subject matter experts in the following sectors: manufacturing, materials, energy and environment; and information technologies and logistics support.

In December 2008, the Department of Defense Joint Defense Manufacturing Technology Panel presented *CTC* with the 2008 Defense Manufacturing Technology Achievement Award. The company was honored for developing a laser-welded corrugated metallic sandwich panel technology or LASCOR that reduces the weight of guided-missile destroyer ships for the Navy — enhancing maneuverability and fuel efficiency.

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(CTC continued)

"If you look at the side of a piece of cardboard, it has that corrugated design," said Sheehan. "We used that same type of design in welding together panels of stainless steel, and it reduced the weight and made the pieces that much stronger." The result was considerable savings to the Navy in acquisition procurement costs, he added.

Although Concurrent Technologies Corporation is committed to continuing and growing its work in defense of our country, the company recognizes that budget priorities can change. In an effort to further diversify its capabilities and client base, the company is looking at growth opportunities in key markets such as health care, alternative fuels, homeland security, and cyber security. The broadened scope reflects a level of independence that *CTC* has worked tirelessly to achieve.

"Clearly, it was Congressman Murtha's vision early on to create this type of a capability in Johnstown. The Congressman also encouraged us to pursue a business sustainment strategy that would be independent of directed funding. Dan DeVos, my predecessor, did an outstanding job starting out with a company that was very small and growing it over the years into a substantial organization. And a number of us have been here for 15 or more years contributing to our success, so it really has

been a team effort," said Sheehan. "And for the first time in our history, last year *CTC* received no earmarks from Congressman Murtha. And we are going to deliver about \$240 million in revenue in 2009."

Sheehan added that *CTC* has also been recognized as a good corporate citizen, encouraging community involvement among its employees and contributing to causes that are important to the area. *CTC's* leadership is particularly supportive of JARI and serves on its Board of Directors, Defense Business Council and Showcase for Commerce committee.

"JARI is a very powerful organization that helps to attract businesses here. It is also a great organization to help those businesses that are here do better," said Sheehan, adding that *CTC* is among those businesses that are here to stay.

"I think it's important for the community to understand that *CTC* possesses tremendous capabilities and we are based in Johnstown. We compete nationally with some of the largest companies in the country, and we win," he said. "We look forward to continuing to grow and being an important contributor to the region."

To learn more about Concurrent Technologies Corporation, visit www.ctc.com or call 1-800-CTC-4392.





The United States has lost 4.4 million jobs since December 2007—the date the nation's recession officially began, according to a committee of the National Bureau of Economic Research. By early 2009, the U.S. unemployment rate soared to its highest level in 25 years. The jobless rates for Cambria and Somerset Counties climbed to 8 percent. While there is no single culprit to blame, the near collapse of the American auto industry is one far-reaching factor.

"It doesn't matter in which part of the country you live. The crisis in the auto industry has affected the supply chain and that supply chain reaches into every nook and cranny of the United States," said Linda Thomson, president of Johnstown Area Regional Industries (JARI). "We have companies in Cambria and Somerset Counties – second, third and fourth tier suppliers – that have been forced to lay off workers because of the downturn in the auto industry."

From manufacturing and construction to professional services and retail, the U.S. Department of Labor recently reported widespread job losses across most major industry sectors. Regionally, those losses follow what had been a period of steady job growth. Although job creation from JARI-related projects dropped from 2007 to 2008, overall activity and assistance to companies increased, as did new business start-ups and government contracts. Similarly, a 2009 survey of businesses at the Cambria County Industrial Park recorded a net loss of 27 jobs since the last survey two years ago, but it also found pockets of positive growth.

"We had three fairly substantial expansions at the industrial park in 2008, and a number of businesses actually added jobs," said Kenneth Mesko, executive director of Cambria County Industrial Development Corporation (CCIDC). In addition, one of the park's largest employers recently purchased more land, and a new business is scheduled to move into the park's South Park Complex later this month, bringing with it 35 jobs. A five-year local tax abatement provision for new construction expires at the end of the year, and companies are trying to take advantage of that, Mesko added.

The Johnstown Industrial Development Corporation (JIDC) is continuing to meet with businesses interested in expansion opportunities and financing options for construction and equipment needs as well. "They have plans to expand. They have plans to grow, but there is definitely a wait-and-see attitude on the part of a lot of companies right now," Thomson explained.

One critical point in the region's favor is the stability and conservative approach of local financial institutions, Thomson added. Mesko agreed. "Local and regional banking remains strong," he said. "These are not the types of institutions that are involved in the kind of problems that are occurring in banking nationally and internationally."

While President Barack Obama's \$787 billion stimulus plan aims to create or save 3.5 million jobs, it is unclear how that funding will be dispersed in Pennsylvania. Infrastructure, transportation, education and workforce development are considered priorities. Thomson said she

Scenes from the Contracting Basics Workshop held February 2009, where companies learned how to do business with the government.



THE REGION

is already seeing the positive impact in local engineering and construction firms as construction projects are rolled out. Meantime, Thomson encouraged individuals and businesses to seek JARI's help as the recession runs its course.

"As always, JARI remains poised to assist companies in our region. However, we can only help if we know about the issues a business is experiencing. Maybe it's a road problem or a training issue or a need for equipment. We want to make sure we get companies the help they need – now more than ever because it is such a tough time," Thomson explained.

Overall, Thomson said she believes the Cambria-Somerset region is in a better position than many other areas. "Because we have seen so much diversification over the course of the last 15 to 20 years, we are no longer dependent on just one or two industries." Companies that are diversified within their own ranks are better able to weather the storm as well, she added.

To that end, 89 representatives from a cross-section of small businesses attended a day-long procurement training workshop in Somerset in February. The session, entitled "Contracting Basics: Intro to Government Procurement," offered companies from Cambria, Somerset and surrounding counties helpful tips on how to do business with the government and further diversify their own customer bases.

For displaced workers, JARI sponsored a Dislocated Workers Community Service Outreach Event in March.

A wide range of agencies was on hand with information on valuable services including money for education. "For displaced and dislocated workers, now is a good time to seek funding for retraining. Anything you can do to enhance your skill sets is a plus. And funding is available," Thomson said. In addition, JARI and the Northern Cambria Area Business Alliance will hold separate job fairs in May to help bring together idle workers and companies that anticipate job openings in the future.

Even in a recession, some companies are hiring. According to government data, the economy has created more than 2 million jobs nationwide since the start of the recession, many of them for highly trained and specialized professionals such as information technology specialists and engineers. Projected shortages are also driving growth in certain health care and technology-related fields.

"You know, there is a quote from Charles Darwin that states, 'It is not the strongest of the species that survives, nor the most intelligent, but the ones most responsive to change.' And I believe that mindset really captures what is happening and must continue to happen in our region, not only to survive this recession, but to thrive in years to come," Thomson said.

To learn more about JARI, visit www.jari.com or call 814-535-8675. For information about CCIDC, visit www.cambriacountypa.org or call 814-472-7420.





BCL Manufacturing

"Even in a troubled economy, there is always somebody that needs something," explained William Sipko of BCL Manufacturing's ability to not only survive, but thrive during the nation's extended economic downturn. "We just keep searching for products or things to make that fit the times."

President and CEO of **BCL Manufacturing Incorporated**, Sipko started the precision metals fabrication company in 1994 with two employees in a small 2,800 square-feet building. Fifteen years later, the Somerset County-based business is 32 employees strong, operates two separate divisions and boasts some of the most advanced CNC laser cutting and quality assurance inspection equipment available in the Northeast.

"We are a build-to-print shop, which means we build to customer specifications and blue prints," Sipko said. And what BCL builds is a wide range of stainless steel, steel, titanium and aluminum parts and products for an assortment of industries — everything from armor plates for military vehicles and air brake parts for mass transit to metal boxes that encase automated car wash systems and all types of precision metal products for many other industries.

"We have never been a company that sat on our laurels. Being diversified is probably the key to our

success, because when one industry is down, two are up. Even through tough economic times, the world must go on," said Sipko.

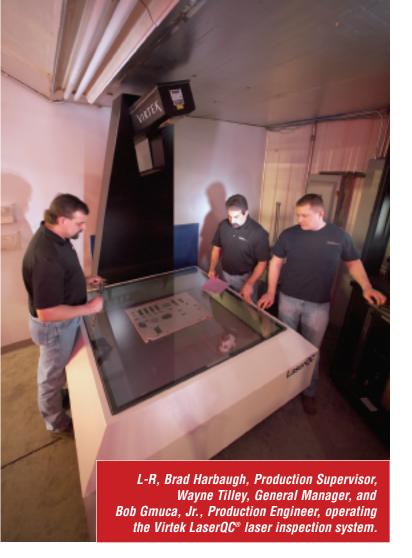
Headquartered in a 20,000 square-feet manufacturing center in Windber, BCL has steadily expanded its capabilities in recent years. The company funded key equipment purchases with the help of multiple low-interest loans through Southern Alleghenies Planning & Development Commission. BCL put its first CNC laser cutting machine to work in 2002. The company has since added two more lasers including a waterjet cutting machine which opened the door to new markets in ceramics, plastics, wood and acrylic materials. Launched in fall of 2008, BCL Manufacturing Waterjet Division operates out of a 6,000 square-feet facility in Geistown in neighboring Cambria County.

BCL's most recent investment is an automated self-calibrating laser inspection system for first article inspection, Statistical Process Control and reverse engineering of 2D materials. The machine is the only one of its kind in use in the Northeast, Sipko said.

"The Virtek LaserQC® scans and measures parts without touching them, and the tolerances are so finite and accurate that we can inspect parts to a four-place decimal, which is greater than anything a customer will ever ask for," he explained.

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(BCL Manufacturing continued)

Although Sipko confided it was never his intention to become a large company, he believes BCL has the technology and skilled work force in place to take his job shop to the next level, and he is looking to JARI for assistance in identifying more opportunities, particularly in the area of defense work.

"Commercially, BCL is in good shape, but if we want to reach out and get into more defense procurement projects, then we have to have JARI's help to bring our company into compliance with that industry," he said.

As is, BCL will likely outgrow its current facility within the next two years, according to Sipko. The company is currently weighing its options but would like to build a new 40,000 to 60,000 square-feet manufacturing center to handle future demands. Sipko owns a 10-acre lot and building in the Johnstown Industrial Park and recently purchased 15 acres of land adjacent to the Johnstown Business Park.

"That would really be a home run. If we build our new facility up there, we could be dealing with companies like DRS, Kongsberg, Lockheed Martin, Northrop Grumman and CTC. We would be right in their neighborhood," said Sipko.

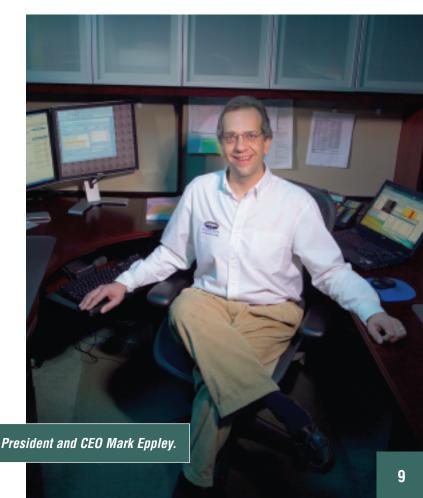
For more information about BCL Manufacturing Inc., visit www.bclmanufacturing.com or call 814.467.8225.

Horizon Information Systems

There are 90 housing authorities in Pennsylvania, and **Horizon Information Systems** is eyeing up each and every one of them. The Johnstown-based software solutions provider offers a complete Housing Authority Management System that is customized to meet the intricate federal regulations that govern public housing. Fifteen housing authorities are already Horizon clients; two just recently converted, and the sky is the limit.

"I think we are positioned to get out and really compete on a national level," said Mark Eppley, president and CEO of Horizon Information Systems. Formed in 1996 and initially operated from Eppley's home, the company has evolved from a one-man software development business to a company of 20 employees offering a wide range of accounting, operational and management systems software modules, network design, customized programming, information technology consulting and outsourcing, and full-service customer support.

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(Horizon Information Systems continued)

Horizon's competitive edge, according to Eppley, is its willingness to customize its software to meet a client's specific needs. For example, Horizon is currently developing a new service line for the portable sanitation industry – another highly regulated business sector – and has a waiting list of 27 companies interested in implementing its programs.

"A customer comes to us with something it needs to run its business, whether it is accounting or some other specialized application, then we will write the program to perform that function," he explained.

Eppley credited Horizon's steady growth, in large part, to an early association with JARI. In 2002, Horizon became the first tenant in JARI's Tech Center located in the former Reliant Headquarters building in Johnstown. "The rent was really reasonable and allowed us to put our focus and resources on hiring people," he said. Horizon also took advantage of JARI's workforce development services with employee training in customer service.

After three years in the Tech Center, Horizon turned to JARI again for assistance with site selection for a larger,

permanent home. Today, housed in a 3,500 square-feet suite of offices on Napolean Street in downtown Johnstown, the company is a neighbor to the new Greater Johnstown Tech Park – an added benefit Eppley had not expected at the time.

Until now, Horizon Information Systems has relied very little on marketing and more on customer loyalty and referral for new business. "We have not done aggressive marketing, but the groundwork has been set over the last several years to allow us to push forward with a marketing campaign," said Eppley. And with the implementation of a new comprehensive customer service software package, Horizon will solidify its ability to more effectively serve existing and future clients, he added.

"Our help desk is really the front line when it comes to customer service. We'll be able to track things like first-call resolution and how quickly work is passing through development. Customers can check on the status of projects online. I really think we can take our business to the next level," said Eppley.

To learn more about Horizon Information Systems, visit www.horizon-is.com or call 814-535-7810.

Stevens Carpet One Floor & Home

In 1977 PJ Stevens of Carrolltown was at a career crossroads. So together with his wife Bunny, the Stevens set out to start their own business - selling wallpaper and flooring out of their station wagon and from their home. It was from those humble beginnings that PJ Stevens Carpet Studio was born.

Now known as **Stevens Carpet One Floor & Home**, the second generation family business offers one of the largest selections of carpet, hardwood, laminate, ceramic tile, vinvl flooring and area rugs throughout Cambria. Somerset, Clearfield, Blair and Indiana Counties. Still headquartered in Carrolltown, the company's home base boasts a combined 8,000 square feet of showroom and warehouse. Today with branches in Johnstown, Somerset, Clearfield and Duncansville and a mobile store in Indiana, Stevens Carpet One employs 37 people.

"What is ironic is when Dad built the Carrolltown store in 1982, it was during a time of high interest rates and high unemployment in this area," said Sam Stevens, president of Stevens Carpet One Floor & Home Group. "But he was aggressive with marketing, provided excellent service, and built a reputation that spread through word-of-mouth referrals."

With business booming, the Stevens established mobile shops to better serve customers in outlying areas. Always a step ahead of the rest, according to son Sam, the elder Stevens solidified his franchise system with an innovative tool that some sales reps in 1992 scoffed at the toll-free number. "That was a big deal back then.

L-R: Bunny Stevens and son Sam

People didn't want to make toll calls. So a customer from Indiana, Altoona, or Johnstown could call Carrolltown toll free, and we would go out, take samples and measure. That really provided a big boost to our sales," he said.

Two years later, the store gained even

more momentum when it joined forces with a thousand other "mom and pop" flooring shops in the Carpet One co-op. "That was really the catalyst for transitioning our mobile stores into physical store fronts," Sam Stevens explained. "As a member of the co-op we were still able to operate independently, but we benefited from exclusive products, better warrantees, better brands, and sheer buying power." Carpet One also offers its member stores marketing support, installation training and extended financing options for customers.

Today, with son Sam at the helm and brother PJ, Junior serving as sales manager in Johnstown, the next generation of Stevens is taking the business in new directions. "There has been a heavy shift in the flooring industry from what had been primarily wall-to-wall carpeting to a national trend toward more hard surface flooring," said Sam Stevens. "It's been an adjustment for us in terms of display, product offerings and installation, but it's been exciting, too, because it opens us up to new possibilities."

Stevens Carpet One Floor & Home has also expanded its products to include cabinetry, countertops and window treatments. "To capture additional revenue and market share, you've got to branch out a little bit," explained Sam Stevens, who said business has actually picked up during the recession. "If people are going to spend their hardearned dollars, they want to go to a store that's been there, that's going to be there and will back them up on their purchases."

The younger Stevens admitted that taking over the family business was initially not part of the plan for him. Having earned a degree in accounting and finance, he worked in the banking industry immediately after graduating from college. But when his father became interested in public service – now serving a second term as Cambria County Commissioner – Sam knew he didn't want the business his parents had worked so hard to create to slip

Bunny Stevens is still actively involved in the company and can be found daily meeting and greeting customers at the Carrolltown store. "She is definitely a people person, and she's not one to sit around. I don't think she'll ever retire," Sam Stevens laughed. "It was through a lot of hard work, prayer and a little luck that she and my dad built this business, and they feel blessed to have had this success. We just wanted to keep that going."

Stevens also attributed the company's success to its franchise partners and employees, many of whom have been with the business over 20 years. "It is their dedication. knowledge and expertise that produce our main objective on a daily basis - satisfied customers." he said.

To learn more about Stevens Carpet One Floor & Home. visit www.carpetone.com or call 1-800-BEST-RUG.

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