

Traveling Work

One thinks of Pray Construction Company designing and building office buildings, banks, health care facilities, unique custom homes, historic landmarks, or even larger industrial buildings. What one might not know is that Pray has a long history of building retail and restaurant spaces.

Over the years, Pray has been *the* contractor for several high end retailers such as Polo Ralph Lauren, JB Robinson and Kay Jewelers, and for several national restaurant chains.

"We develop a great relationship with an owner and travel everywhere they have new work," explains Project Manager Erich Reggi. Recently, Pray reunited with a customer, CBF, which is the franchiser for several restaurant chains. They came back to Pray with several projects on the slate.

Last Fall Pray built two Frank & Stein restaurants for CBF in West Palm Beach and Tampa, Florida.

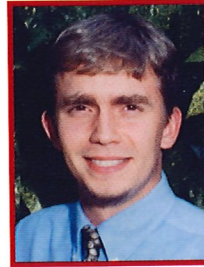


Frank & Stein, West Palm Beach

"We have the ability to organize ourselves to relocate to these destinations and complete a job, from start to finish, in record time," Reggi explains. "We can leverage our organization and expertise and the owner gets what he needs in the time frame he wants," he adds.

Associate In The Spotlight: Jody Driggs

Success in the construction business is a direct result of dedication, teamwork, and trust in the people and partners with whom you work. This issue of *Pray Today* would like to recognize Jody Driggs of Silling Associates, Inc.



Jody is a partner and Design/Project Manager and has been with Silling Associates for five years. He is a 1996 graduate of the College of Architecture at the University of Tennessee (Go Vols!) He recently worked with Pray on First National Bank of Covington, VA.

When he is not at work, Jody enjoys spending time outdoors with his wife, Rachel and their two sons, Zachary (6) and Nicholas (2).



Design-Build Helps Global Contact Expand into WV

Global Contact Services is very welcome in Mt. Hope, West Virginia. The company is bringing a large insurance center to the area, and promises to bring hundreds of jobs.

Aiding their effort is the Central Appalachia Empowerment Zone (CAEZ), state development officials and the Governor's office. CAEZ offered them a new corporate headquarters and Global signed the deal.

"This is very big news for Mt. Hope and for the state, really," Mt. Hope's Mayor and CAEZ's Chairman, Michael Martin exclaims. "When there are over three hundred good-paying, new jobs supplied by a quality company, it will make a big difference."

With the adroit leadership of Martin and Jerry Sizemore, its Executive Director, CAEZ successfully targeted this top-notch employer as the first tenant in their new industrial park.

Global Contact Services (GCS) needed a building and CAEZ filled the bill. "Fortunately," recalls Sizemore, "Global's CEO, Greg Alcorn, had used Pray Construction in the



past and brought them in." "Without Pray," Sizemore contends, "it is doubtful that this incredible design-build project would be ready by the February 2002 deadline."

GCS agrees. "Pray did a great deal of work to get this project off the ground before they even broke ground," explains Brian Helton, VP of Operations for Global, and a Raleigh County native. "They were instrumental in orchestrating the entire deal -- and that was before we got to the design phase!"

CAEZ together with GCS and Pray are designing and building a 24,500 square foot

facility on a four-acre site. The single story building will have an attractive two-color, split-face block façade with six-foot high windows to provide abundant natural light. The interior will be comfortable and similar to Class B+ office space. A large insurance center, accommodating up to 175 people per shift, fills the majority of the space. The building also includes executive offices, training rooms, a break room, restroom facilities and a day care facility. Utilizing Pray's design-build process, CAEZ was able to meet GCS's tight time requirements. Pray structured an accelerated 100-day design-build schedule to meet the aggressive calendar.

Global has contracts with several large insurance companies and serves as their contact center.

(top) Brian Helton (l) and Bryan Overcash, Global Contact Services
(below) Jerry Sizemore (l) and Mt. Hope's Mayor Michael Martin, CAEZ

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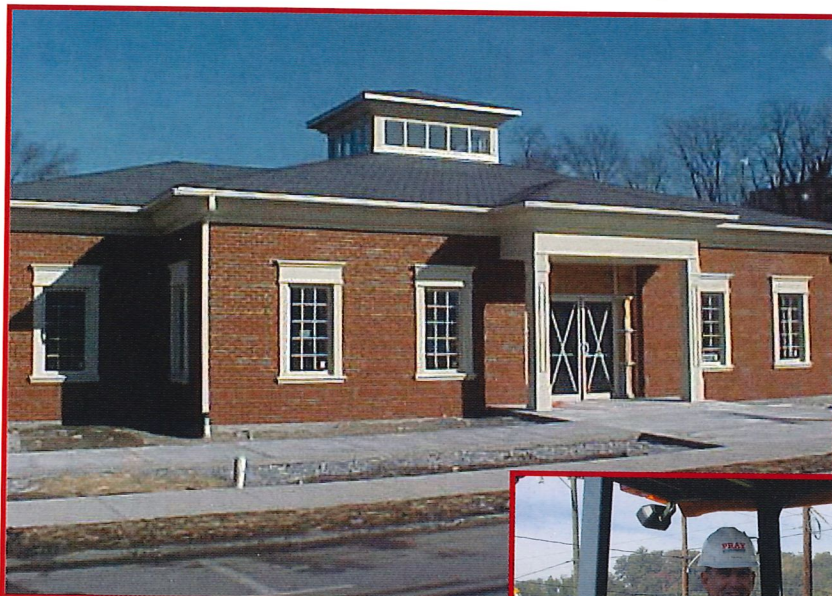
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PRE-SORT

First National Bank Opens a Branch in Covington, Virginia



First National Bank opened its first branch bank outside of West Virginia in February of 2002. Building a bank is a major undertaking and not one that a busy executive has much time to deal with. That is why Tom Bulla, First National's President and CEO, quickly seized Pray Construction Company's design-build methodology to build a regional branch bank.

Bulla knew about Pray Construction from his years as a banker in Charleston. "I had financed quite a few projects that Pray built and had firsthand knowledge of their capabilities," Bulla explained. "When they introduced me to the design-build concept, I knew it was right for us. Pray's process kept me involved in the decisions I needed

to make, but did not bog me down in unnecessary decisions and details. That kept me free to focus on my customers."

Originally chartered in 1888 as The Bank of Ronceverte, First National Bank has expanded its operations to customers in new markets. In 1986 a branch in Lewisburg was opened, followed by the creation of FNB Private Banking in Charleston in 1996.

Mark Grigsby: out of the office

Mark Grigsby is the Senior Vice President of Pray Construction Company, where he has been employed for fourteen years.

When he is not on the job, Mark's time is spent with family -- immediate and extended. Mark and his wife, Pam, have two teenage children, Brandon and Courtney. Four years ago they made a decision to open up their home, and hearts, as foster parents. Since then they have provided a safe haven for several children and it has brought them

Last year they opened First National Bank Mortgage Center in Covington, Virginia and have just opened a new full service banking facility in Covington this month.

"The community response to our products and services has been excellent in Covington," Bulla states, "and First National Bank is excited to open a new bank in this wonderful community. The bank has a long tradition of serving its customers to their satisfaction and is proud to do so in the Covington area."

Pray is a leader in design-build and has an excellent understanding of regional and community banks. They brought Silling Associates, Inc. in as the architect and together the team worked through design and construction issues. The facility has a very traditional brick facade with a contemporary interior design. A celestory was included to meet the need for abundant natural light throughout the interior and to add a prominent design element to

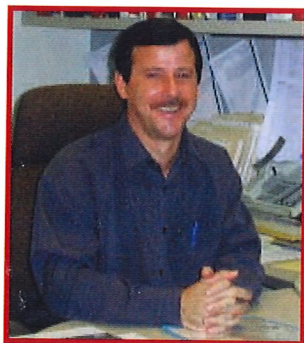
the stately building.

The 3,700 square foot facility opened on February 4, 2002. Since one of the bank's major goals was to have an on-time finish, Pray kept its promise and handed over the keys on January 31.

(above) L. Thomas Bulla, President and CEO, First National Bank - hard at work.

great joy.

One hobby he shares with his son, foster children and nephews is bow hunting, which they do each Fall in West Virginia, and sometimes go as far as Colorado.



CUSTOMER FEATURE

Mike Gibbons Restaurateur At Heart



Mike Gibbons is one of those fortunate people who love their work. As President of Mainstreet Ventures, which owns and operates ten restaurants in three states; Gibbons does not get harried by this high-pressure business. Mainstreet Ventures creates, owns and manages a variety of restaurants in Ohio, Michigan and West Virginia. The company goal is to create unique and appealing dining establishments at every level. Watching him in action, it is obvious that meeting this goal is a satisfying enterprise for Gibbons.

"Not many people know that my first restaurant job was at Long John Silvers in Charleston," Gibbons, a Charleston native, quips, "and I did not expect that experience to launch my career in the industry." After that start, Gibbons waited tables at a seafood restaurant in Cincinnati while a student

at Xavier University. "I was a political science major with every intention of going on to law school," reminisces Gibbons. "Waiting tables was just a college job to earn some pocket money."

The C.A. Meur Company knew something that he did not. Meur owned a plethora of restaurants in the Midwest, including Charley's Crab, where Gibbons served, supervised, and managed. Meur had plans for Gibbons. For many years Gibbons worked in every capacity possible for Meur and other restaurants, gaining extensive experience and a deepened love for the business.

An itch to test his entrepreneurial talents collided with a similar plan of long-time friend, colleague, and restaurateur, Dennis Serras. In 1981, they formed Mainstreet Ventures with a third partner. "My job involves concept development, design and restaurant openings," explains Gibbons, "and these cross over all aspects of the business -- interior design, menu selections, serving styles, dress codes, pricing, staffing - everything that makes a restaurant what it is." Gibbons has moved away from daily operations and stays out of the office as much as possible. "The diversity is tremendous," Gibbons asserts, "and working with people is very refreshing."

One of Mainstreet Venture's early business successes was Tidewater Grill, a favorite Charleston eatery since it opened in 1985. The selection, he insisted, had nothing to do with ties to his hometown city of Charleston. He let the partners decide and they agreed it would be a hit. "I always thought a more upscale restaurant would be welcome too. The concept of the Chop House was the right one for this market," he explains, referring to their newest restaurant, already a hot spot in Charleston. So far, it is hard to get a table there any night of the week.

An accomplished cook himself, Gibbons prepared a turducken Christmas dinner for twelve. "That's a turkey, stuffed with a duck, stuffed with a chicken," he explains. He confesses though that staying fit and playing golf are his real hobbies. Gibbons has twin children who are 27, a granddaughter who is the apple of his eye, and another grandchild on the way. One of his seven siblings, brother Tim, is a partner with Gibbons and Kawash in Charleston.

Gibbons selected Pray Construction Company to build Tidewater seventeen years ago. He was so delighted with his experience that he asked Pray to build the Chop House too. "I want a quality contractor that I can trust," Gibbons reveals, "and there was no question that Pray is the choice. Pray did a beautiful job on the Chop House and exceeded even my expectations."



*The Chop House
Charleston, WV*