



Formerly Harper & Gallo

*Brian and Justin make a great team that will continue a family legacy of terrific service to their customers – both at the yard and through delivery. - JARI*

## All Your Winter and Summer Project Needs

B&F Supply, located in Nanty Glo, PA, is owned by Justin Frederick and Brian Baxter. B&F Supply offers coal, stone, mulch, topsoil, and much more for all your home or business project needs!

Both Frederick and Baxter previously worked at B&F Supply, formerly known as Harper & Gallo. When the previous owner decided to retire, Frederick and Baxter took the leap of faith to obtain funding and keep the business going.

"I enjoy the challenges of running a business,

it's interesting and keeps me engaged," said Frederick. "We have learned so much in the past year and pushed ourselves way beyond our comfort zone."

Frederick and Baxter have received much support from the former owners, along with family, close friends and JARI. "I'm very thankful for the opportunity and the people that believed in us and pushed us along the way. The biggest change is that this business is now a major part of our lives," said Frederick.

**B&F Supply**  
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**JARI SERVICES**  
SBA Microloan Program  
JARI Growth Fund