



Unison employees showing their commitment to safety before their last OSHA VPP recertification in early 2016

Progress Chenango

10

Published by The Evening Sun 2017

NBT Bank: Consistently making history

By **ASHLEY BABBITT**
Managing Editor



Submitted Photo

Martin Dietrich, John Watt, and members of NBT's Executive Management Team rang the NASDAQ Opening Bell in 2016, and while doing so made the first transition of power during the ringing in the history of the NASDAQ. Dietrich and Watt rang the opening bell together, and at that moment, Watt became CEO of NBT Bancorp.

2016 brought about changes on numerous levels for NBT Bank, one of which was said to be a 'first ever' in the history of the Nasdaq. Bank leaders said that looking forward, they are ready for growth, adaptation to technological advances, and continuing to offer the best service possible to its customers and bank members.

It was in 1856 that the Articles of Association were signed by Norwich businessmen and stockholders forming the Bank of Norwich, which evolved into NBT Bank. 2017 marks the bank's 160th anniversary, thereby it's noteworthy to bring to attention the bank's founding roots.

As published in a document by NBT Bank, "By the middle of the ninetieth century, the Chenango Canal helped bring a newfound prosperity and spirit of innovation to Norwich, and surrounding areas. But a group of 11 Norwich business leaders felt something was missing. Only one bank, the Bank of Chenango, operated in Norwich in the mid-1850s." This is when what became NBT Bank was started.

On March 3, 1856, the bank held its first board meeting, according to a document provided from NBT. During said meeting, the first president and vice president were elected and the bank's cashier was appointed.

"This meeting was held in the downtown Norwich law office of Warren Newton and his brother Isaac, at the corner of South Main and East Main streets. As Warren Newton, formerly a contractor for projects that expanded the Erie and Chenango canals, later described it: 'We started the bank ... under the

CONTINUED ON PAGE 3 → I have

"Don't you know that print is dead?"

RICHARD SNYDER
President, Snyder Communication Corp.

As a brief overview of our companies, we own and produce the Evening Sun, The Gazette, 7 Free Community Publications known in this market as The Pennysaver, a nationally known advertising circular company, and a large newsprint printing company. So, when I read or someone exclaims in some way that "don't you know that print is dead", it is of significant interest to me.

Obviously, print is not dead,

even if all you do is watch cable TV or stare at your smart phone you are looking at or hearing about reports from the NY Times, Washington Post, The Wall Street Journal, or some type of blog story. This is print, maybe not the kind that leaves black ink on your fingers, but it is printed information and it will be with us forever.

The other key example of print still being alive is in the very strong readership of our Pennysaver Publications, and of the advertising circulars we produce for customers throughout the US. We sincerely appreciate the

fact that you still look at our publications and respond by shopping our local businesses, eating at local restaurants, and calling our local service providers to keep you and your homes in good shape.

Just a bit father in this article I will talk about what you, our readers, are going to buy over the next 12 months but I thought I would share with you how effective and profitable advertising circulars can be for some of our circular customers. Again, this is meant to offer an example of why print is still a long way from being

dead. Last year I referred to an article in the Wall Street Journal that highlighted the statements of major retailers and ad agencies who lamented that they could not find anything as effective as advertising circulars to reach potential customers and to drive sales. This need is still on display today by every major retailer from Macy's, Dick's Sporting goods, Walmart, and every supermarket chain who still use circulars to drive up interest and create product demand with their potential customers. Unfortunately, some of this product desire may benefit

an on-line only source such as Amazon, but it was the circular that started the spark in the first place.

In preparing for an upcoming presentation to one of the lumber & building material co-ops that our circular division works for, I solicited some direct sales and profit information from one of our customers as it related to the circulars we created for them in 2016. This customer, who has several retail locations, inserts

CONTINUED ON PAGE 59 →

NBT Bank, rich with 160 years of history in Norwich –

CONTINUED FROM PAGE 57

guidance of a bank of ben then in active life, whose business experience made them worthy of the high trust.”

Opening day for the bank was Tuesday, July 15, 1856, in a small storefront in downtown Norwich. The original location was merely a block north of the current headquarters, on the same side of the street.

James H. Smith was the first president of the bank, and when it began, it had a capital of \$125,000 that was divided into 1,250 shares of \$100 a piece. There were 39 initial stockholders. The first vice president of the bank was Jonathan Wells, once the postmaster of Norwich. Warren Newton left his law practice to come the first cashier and financial manager. T. DeWitt Miller was the first teller of the bank.

By 1908, the bank had 111 stockholders, and it was reported “nearly all of whom are residents of Norwich and are found in a great variety of occupations, merchants and manufacturers, businessmen and mechanics, professional men and farmers, as well as women who take pride in the progress of their town.”

The Bank of Norwich was in business for just more than one year when, in 1857, it faced its first major financial



Submitted Photo

Martin Dietrich and John Watt ring the opening bell at the Nasdaq.

‘panic.’ According to documents provided by NBT Bank, “This upheaval caused many banks in New York State to suspend operations; the Bank of Norwich was not

one of them. Over the remaining years of the nineteenth century, it would face two more panics. The bank had been in business less than five years, when in 1961, the

Civil War broke out. Over the next four years, the war claimed the lives of 600,000 Americans, more than any other war before. These two factors – economic instability

and war – led to major banking changes in the United States.”

A boom and bust system following during this times, and it was reported that

President Abraham Lincoln and his Treasury Secretary sought to establish a national banking system beginning in 1861. It was believed that this system would ‘revive the national economy and promote a uniform system of currency and credit.’ It was further reported that, “One third to one half of the currency in circulation was counterfeit. At that time, approximately 1,600 state banks designed and printed their own bills.”

The 114th Regiment of the New York State Volunteers was organized in 1862 with soldiers from Chenango, Cortland and Madison counties. “Norwich residents – including Bank of Norwich employees – raised several thousand dollars to provide for the soldiers’ families during wartime. For nearly three years, the infantry regiment fought in a number of Civil War battles, including those in Louisiana and Virginia. Of the regiment’s 1,000 soldiers, 422 were killed, wounded or missing by 1865.”

The national banking system was created when Congress passed the National Currency Act in 1863. One year later, this was reenacted and clarified by the National Bank Act. This system “presented the United States with a fresh means to promote a s

CONTINUED ON PAGE 61



SCHLAIFER

CONSTRUCTION, LLC

General Contracting

365 Manley Rd., Norwich, New York 13815

(607) 336-6693

email: schliferconstruction@frontier.com





The VOSS GROUP

Business, Estate & Financial Services

6403 County Road 32
Norwich, NY 13815

<p>Bruce S. Erath, CLU®, ChFC® Financial Services Representative Investment Advisor Representative 607-334-7080 x. 1</p>	<p>Mark J. Modzeleski, CFS®, AIF® Financial Services Representative Investment Advisor Representative 315-243-5660</p>
<p>Alexandra C. Erath Financial Services Representative Investment Advisor Representative 607-334-7080 x. 1</p>	<p>Jeffrey J. Chapman, CLU®, ChFC® Financial Services Representative Investment Advisor Representative 315-256-5784</p>

Securities and investment advisory services offered through qualified registered representatives of MSI Financial Services, Inc., to be merged with and known as MML Investors Services, LLC in March 2017. Members SIPC. The Voss Group is not a subsidiary or affiliate of MSI Financial Services, Inc., MML Investors Services, LLC, or its affiliated companies. 400 Meridian Centre, Suite 101, Rochester, NY 14618, (585)241-5200. L0117488789[exp1217][NY]

DOWNSIZED? DISLOCATED?
STARTING OVER?



CDL - A TRAINING

- Pell Grants & Financial Aid*
- Job Placement Assistance
- Post - 9/11 GI Bill*®
- Housing
- Daily/Evening/Weekend Classes

*for qualified Applicants



LIVERPOOL, NY BUFFALO, NY (BRANCH)

CALL FOR SCHOOL TOURS AND INTERVIEWS

1-800-243-9300

WWW.NITS.EDU/ADMISSIONS

Progress is being made HERE!

Fourth Sunday Winter Flea Market Series!

January 22, February 26 & March 26
10 am-3 pm at the Norwich VFW;
FREE Admittance
Booths Available - Call Museum!

March 11—OTSELIC EXHIBIT OPENS
1-4 pm at Museum

March 12—MAPLE SUNDAY!
12-3 pm on Museum Campus; Maple Producers invited to come educate guests & display/sell products!

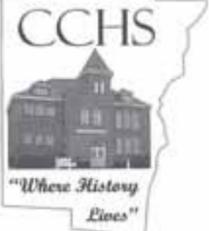
NEW Books Available NOW!


Museum Now Featuring...
NBT Bank Exhibit; Railroad murals display; Pharmacal Company advertising artwork; Paintings by local artists

Museum Now Offering...
Self-guided or scheduled guided tours; Children's programs; Local history presentations and family friendly events!



Chenango County Historical Society



"Where History Lives"

45 Rexford St., Norwich
Phone (607) 334-9227
www.chenangohistorical.org

Museum Hours:
Tues-Fri, 9 am-4pm;
Sat, 11 am-4 pm

We invite you to join us as a 2017 CCHS Museum Member! Many NEW Member perks!

'Don't you know print is dead?' -



convince this long time customer of Circulars Unlimited that print is dead.

Of course, what drives much of the believe that print is dead is based on what we perceive the buying habits of Millennials to be. Many are convinced that Millennials do not read newspapers, look at circulars, or any form of traditional communication. If it is not on their smart phone it must not exist. But research is telling us a bit of a different story and it is starting to define Millennials in two groups. First is the Emerging Millennial which can be identified as someone between 18 to 28 and then we have the Adult Millennial who can be loosely defined someone between 28 to 36.

The Emerging Millennial does fit the description of someone who doesn't necessarily read newspapers, advertising circulars, or other traditional forms of print. Primarily because they are not necessarily consumers yet. As a group, they don't own homes, they rent. They don't buy much in the way of furniture, autos, washers & dryers, or hard goods. They don't get married or have families yet therefore most of the normal purchases that are made for the home have been delayed. Of course, with the very high readership of the Evening Sun's On The Town section and the Pennysaver's Good Times Guide, we know that do view what the area bars and restaurant have to offer. And.... Since they

seem to change jobs frequently they might also be viewing our help wanted sections as well.

The Adult Millennial, because they are older, starts to look a bit more like traditional consumers. The get into more permanent relationships, they buy homes, better autos, furniture, and have children which leads them into looking at newspapers, circulars, and publications like ours to find ways to meet their needs and to save money.

In short, they are doing the same things we did when we were young, only they are doing them 10 years later and then they begin to understand that print is not dead. Especially when their kids are involved in school activities, sports, and the many family activities that are covered in their local daily newspaper.

With my on-going theme that "Print is not Dead", each year I like to highlight what we do locally to service our readers and advertising customers. To better understand their buying trends, we annually hire a nationally recognized auditing firm to do a circulation and readership audit in all 7 of our publication market areas. They gather information about our delivery system and gain valuable demographic insights about our readers. I always find the results to be of interest and over the last several years I have shared the most recent audit results

with you.

As part of this year's audit we first asked our readers, "Do they regularly purchase items that are advertised in the Pennysaver", and a resounding 77% say they do. The next series of questions include, "Which of the following products or services do you plan to purchase during the next 12 months"? The audit actually covers 41 buying categories but given below is just a sample of some of the major ones. In what has become the norm for this article I am going to show the results within our Norwich and Sidney Pennysaver Market area and compare those with answers given by readers in the Oneonta & Cooperstown market area.

To help with the market identifications I will use N/S for the Norwich & Sidney Market areas and O/C for the Oneonta & Cooperstown areas.

The question: Which products and services will our readers be purchasing over the next 12 months?

A New or Used vehicle: 43% for N/S and 41% for O/C. Both markets were very close to last year's figures.

Furniture: 45% for N/S and 38% for O/C. N/S was up 3% and O/C was down 2%.

Major Appliances: 19% for N/S and 15% for O/C. N/S was up 3% while O/C was down 1%.

Home Improvement items: 28% for N/S and 31% for O/C. N/S was down 2% while O/C was up 2%.

TV and electronics: 29% for N/S and 34% for O/C. Both markets were big gainers with N/S up 6% and O/C up a huge 10% over last year.

Carpet and Flooring: 16% for N/S and 18% for O/C. Both had a nice increase being up 4% and 5% respectively.

Auto parts and services: 51% for N/S and 55% for O/C. Both markets were down with N/S down 3% and O/C down 6%.

Lawn & Garden Supplies: 25% for N/S and 29% for O/C. Both markets down 2% over last year.

Cell or Smart Phone, new service or update: 27% for N/S and 25% for O/C.

Florists & Gifts: 21% for N/S and 24% for O/C. N/S up 1% and O/C down 1%.

Vacation and Travel: 49% for N/S and 44% for O/C.

Real Estate: 11% for N/S and 11% for O/C. Good news in that both markets were up 2% for the second year in a row.

Men's Apparel: 62% for N/S and 61% for O/C.

Woman's Apparel: 72% for N/S and 72% for O/C. Both markets were up over last year.

Children's Apparel: 41% for N/S and 61% for O/C.

Veterinarian: Both markets at 25% , down 1% over

CONTINUED ON PAGE 60

CONTINUED FROM PAGE 57

their circular into their local newspapers and free community publications. These are the results:

On average, each circular delivered produced \$3.81 cents worth of sales of the various items advertised within that circular. Depending on the number of pages of each circular, some generated as much as almost \$6 of sales per circular deliv-

ered while another was a low as \$2.17 in per circular sales. This means that if our retail customer delivered 50,000 circulars they generated anywhere from as little as \$108,500 in sales to as much as \$300,000 in sales from that circulars. Multiply these numbers by their average profit margin percentage and you will quickly understand why retailers still advertise via circulars. It would be very difficult to

We are a full service, family run, family oriented funeral home. We work with you, making it as easy as possible.

Proud to be Norwich's ONLY locally owned funeral home.



Wilson Funeral Home, Inc.

South Broad St., Norwich, NY
607-336-3993

www.wilsonfh.com

Member of the Pre Plan since 1988.

Doug Wilson - Owner
John Gawronski - Manager
John Antonowicz - Resident

FREE TAX PREPARATION SERVICES

for families earning less than \$54k/year!

Chenango County: call (607) 334-5841 ext. 11
Madison County: call (315) 697-3588 ext. 17
Seniors call (607) 337-1770 Seniors call (315) 684-3001

Appointments Available February - April
For more info, visit: www.colgate.edu/vita

Sponsored by **NBT BANK**

Chenango Sales Inc.

Celebrating 98 years of Sales & Service

When considering who to buy your next vehicle from please remember:

We are a 9 time President's award recipient



We are the #1 Ford dealer in Chenango County for new Ford retail sales.

We are locally owned & operated (come talk to owners)

Buy or Lease From Nice Guys!

Jim Bleye



Will Tyrrell



Chenango Sales Inc.

"Our Reputation is Your Peace of Mind."

Route Twelve South • GREENE, NY
PHONE: 607-656-8219
www.chenangoford.com • info@chenangosales.com

Byron Miller



Rick Spencer



Let us assist you in selecting the special wine and champagne needed to celebrate your memorable occasion...
Home or Outdoor Reception.

Area's Largest Selection. Free Delivery To Your Reception.

DENNY'S WINE & LIQUORS

13 Mitchell St., Norwich, NY • 607/334-5464

Hours: Mon.-Sat. 9:00 am - 9:00 pm, Sunday Noon - 4 pm

All major credit & debit cards accepted

Snyder Communications Corporation: What products are readers purchasing?—

CONTINUED FROM PAGE 59

last year.
Tax Services: 42% for N/S and 45% for O/C. Both markets were down 11% which is a significant drop over last year.

Dining & Entertainment: 82% for N/S and 86% for O/C. Obviously, we love to eat and party with N/S up 1% and O/C up a big 5% over last year.

Jewelry: 23% for N/S and 20% for O/C. Must be a good year for love as N/S is up 4% and O/C up 3%.

I hope you found these figures interesting and another interesting item is that the Norwich Community is one of only 4 communities in the state that still has an independently owned daily newspaper. So... I hope you will become or remain a subscriber in 2017.

Throughout our various companies we are blessed with an excellent group of employees and an outstanding management team. Even though she now has her own very successful company, New Media Retailer, Jeanne Brightman continues as part of Brightman Management Services who along with Rick Brightman provides first-line management for all of our companies. For almost 40 years, Russ Foote has been our leader and the "go to guy" for our sales team. His title is

Corporate Sales Manager and that includes heading up the sales teams for The Evening Sun and our 7 free community papers. Dan Hayward leads the graphics and typesetting team that produces 100% of the ad content for The Evening Sun, The Gazette, and all 7 of our free publications.

Circulars Unlimited benefits from the excellent support and leadership provided by General Manager Mona Noble but unfortunately Circulars Unlimited's long time Sales Manager Pam Laughlin has retired leaving some very big shoes to fill. (And high heels at that). To partially step into those shoes, along with additional responsibilities, will be Debra Ford who is now our Director of Business Development.

General Manager Marty Conklin and head pressman Ernie Arduini lead the way at Sun Printing making sure the paper you are holding looks great and that our team of carriers gets it to your door on time. What is too long to list here are the names of all of the talented and dedicated employees who work in our many offices. Norwich, Sidney, Cobleskill, Richfield Springs, and Nelliston. To all of them I say thank you and know that none of our success would be possible without you.

My sincere appreciation

also goes out to *The Evening Sun* Managing Editor Ashley Babbitt and to her team of reporters who each year do an excellent job on the Progress Edition but also on "The Sun" throughout the year. My special thanks also goes to our advertising department, our press team, our insert staff, our carriers, and to all of the advertisers who have made this year's Progress Edition such a wonderful publication. I see a lot of publications around the state and the one you are holding in your hand right now is the very best Progress type edition out there.

On behalf of our almost 200 full and part time employees we thank you for your support want to sincerely urge you to visit, shop, and be patrons of your local retailers, restaurants, entertainment sources and service providers. What they add to our quality of life is irreplaceable and whenever we lose one of these gems, unemployment and property taxes go up and sales tax revenues go down.

Success Story

Made in Chenango

Chenango County is a beautiful place to live, and it's no wonder that many artists and artisans make their home here surrounded by so much that inspires. From the natural environment that gorgeously displays seasonal changes, to the historically rich variety of architecture, this area is brimming with interesting things to notice – including Made In Chenango. Located just a few steps up North Broad Street from the Norwich courthouse, this cooperative gift shop & gallery highlights the artwork and fine craft of those who dwell here.

Visitors and locals alike are encouraged to begin by taking a moment to appreciate the fine old building from the outside. The bricks themselves are a testament to the aspirations of this county capital's founders, who built a city that would endure. Then step inside and enjoy the variety of artwork that simultaneously draws from and contributes to the area's vibrant atmosphere. Photography, drawings, and paintings capture moments in time, illuminating the area's past, celebrating its present, and sometimes venturing into a world known only to the artist. Fine crafts of all kinds demonstrate the timeless value of working by hand to create objects both practical and beautiful. Pottery, woodworking, glass, fiber arts, sculpture, metal & jewelry – all showcase their maker's skill and unique vision. Locally produced skincare products help customers themselves shine. Several books provide a fascinating pathway back in time to explore the area's history, and CDs by homegrown musicians, including young favorite Kaitlyn Jackson, are an exciting way to anticipate the area's future. Locally produced edibles like maple products and honey are fitting examples of local renewal and growth, as each year's harvest is preserved then served as unique flavors of this area – and with locally roasted coffee, toast the diverse cultures of people that continue to discover Chenango County and decide to call it home.

Made In Chenango is a cooperative organization, in every sense of the word – local artists join together in membership and work collectively to operate the store as an outlet for their individual creative endeavors. They regularly welcome guest artists for month-long special exhibits, and are pleased to connect artists with an appreciative audience, and vice versa. For its nearly 20 years in existence, the group has always prioritized filling the store with interesting and high-quality work, while encouraging current and prospective members to engage with each other and promote fine art and craft in the community as a whole. Anyone interested in exhibiting or joining is invited to stop in at 25-27 North Broad Street during regular business hours (Tues-Fri 11-5, Sat 10-3) and chat with the member artist on duty to get a personal perspective on what membership has to offer; or get to know the shop and members at your convenience by visiting the website www.madeinchenango.com or interact with the artists and like-minded supporters 24/7 on the group's Facebook page.

The year ahead is full of promise, and the artists are looking forward to continuing in their niche as a unique attraction in the city of Norwich. 2017 plans include potential workshops, exhibits by new members and returning guest artists, and the ongoing individual quest of each artist to find new sources of inspiration to create new items that, in turn, inspire you. They are grateful for, and humbled by, the enthusiastic support expressed by so many, whether in person or online. The store's longevity is a beautiful example of how this community's commitment to shopping locally and helping small businesses thrive is truly enriching the quality of life in Norwich and the surrounding area. Whether you are a visitor to the area or live here year-round, the artists are working hard to ensure you always have plenty of great new reasons to explore Made In Chenango!

IT'S TAX TIME AGAIN!

Don't let tax time intimidate you. We can help you with your return and provide helpful tax tips for next year. Call today for an appointment.

FILE NOW!

JACK CONKLIN
\$
CPA

6106 County Rte. 32
 East River Road
 (in the log cabin complex)
 Norwich, NY
 607•336•1040

Faced with change or new to Medicare? Make the change to UnitedHealthcare®.

Now is the time to be sure your current Medicare plan is still a good fit for you.

If your health needs have changed, or your current plan doesn't offer the benefits you're looking for, it may be time to switch to a UnitedHealthcare® Medicare Advantage plan.

Attend a UnitedHealthcare Medicare plan meeting to learn how to make the most of your Medicare, or call for a private consultation to discuss your needs one on one.

You may qualify for a Special Enrollment Period.

Eileen Fetzko Hoffman
 Licensed Sales Representative
 607-316-0255, TTY 711
 MyUHCagent.com/eileen.hoffman

UnitedHealthcare®
 Medicare Solutions

A sales person will be present with information and applications. For accommodation of persons with special needs at sales meetings, call 607-316-0255, TTY 711. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.
 Y0066_160721_094120 Accepted

SPRJ27925C
 B368D64A

WINTER SPECIAL
\$75.99*
 Furnace Tune-Up
 * propane & natural gas only, oil price may be higher

~ Fast & Reliable ~

Heating & Cooling Help

Your comfort is just a phone call away.

Fully insured • installation • repair • maintenance

607-316-5140

45 N. Broad Street, Norwich



Hospice & Palliative Care
 of Chenango County

Thank you for making our 25th anniversary so special!

In 2016 we celebrated 25 years of certification in Chenango County. We couldn't do it without you! Your loyal support is what helps to ensure we will be here for 25 more years. Thank you so very much!

Save the Dates for 2017..

05/10: Spring Plant Sale
 05/27: Dan Elwood 5k
 08/19: Mary Jane Prindle Golf Tournament
 11/02: Annual dinner
 12/05: Poinsettia Sale

21 Hayes Street
 Norwich, NY

(607)334-3556
HospiceChenango.org

NBT Bank: Leading the way in the way the county did banking –

CONTINUED FROM PAGE 58

sense of nationhood based on uniformly regulated financial institutions and a growing economy. The issuance of 'national bank notes' by national banks alleviated a serious obstacle to interstate commerce that existed before the Civil War."

"Before the 1860s, banknotes issued by state-chartered banks were only as good as the banks that issued them," read a report from NBT Bank. "The farther the banknote traveled from its issuing bank, the less likely it would be accepted. The National Bank Act of 1864 imposed a ten percent tax on state banknotes to 'drive them out of existence. As a result of this tax, the number of national banks tripled by the war's end.' Shortly after the war, the Bank of Norwich also made the switch. On June 28, 1865, the bank received a nation charter (which it holds to this day) and changed the name to the National Bank of Norwich. Although the distinction between nation and state charters has diminished over the years – and financial panics continued under the national banking system – the bank's national charter was an advantage in the 1860s, especially in terms of public

confidence. That confidence was needed for banks to grow in the postwar years, when the nation transformed from an agricultural to industrial economy."

It was the end of that decade when the first train arrived in Chenango County, bringing with it the industrial age at full force. Across the country, more and more towns just like Norwich were connected by rail. By the end of the century, it was reported that railroads "could carry any passenger and deliver any farm or manufactured goods anyplace in the USA cheaply and within a wee's time. No other country in the world had such a complete transportation network."

Following the Civil War and the trauma that it brought, the late 1800s were said to have been very good years for NBT Bank and other local businesses. The bank shared its growth and success with the Norwich Pharmacal Company (opened in 1885) and The Preferred Mutual Fire Insurance Company (opened in 1896).

Come the turn of the century, NBT Bank transformed itself, both literally and figuratively. The bank went through three major renovations in Norwich between 1900 and 1925. There were expansions in two major lines of business. There was also a

name change.

It was reported, "No longer overshadowed by the larger neighboring cities of Utica, Syracuse and Binghamton, Norwich leveraged its transportation and manufacturing might to supply the marketplace with almost anything. The railroads had become the 'all important factor in the commercial lie of Norwich.' Railroading not only allowed new industries to thrive but also became an industry in and of itself. 'Built at Norwich Shops' was stamped on many new boxcars, and these same shops also repaired numerous train parts. Norwich workers made it, then they moved it. Cut stone, wooden steps, finished lumber, concrete building blocks, doors, wiring, toilet seats, beer, hammers, pharmaceutical preparations, hay, grain, chicken feed, underwear, gloves, mittens, perfume, wholesale grocery items and condensed milk. In 1907, deposits at the two competing banks in Norwich were the 'largest in the history of the place, totaling nearly a round million of dollars ... and more money has been expended in public and private improvements during the last five years than at any period of our history.'"

Contributing to the above mentioned 'private improvements' was NBT Bank, then

still the National Bank of Norwich. It was in 1907 that the bank constructed a new building on the same site as the old building, and during the construction the bank business was conducted out of a nearby furniture store. It was reported that the new building furnished each employee with an electric desk lamp and personal locker.

It was around this time that the bank produced one of its earliest-known sales brochures to promote its capabilities and new facilities. Per the report from NBT Bank, "The 1907 brochure encouraged 'each earner, whether workman or farmer, to give one-fifth of his earnings to his wife for deposit in our Interest Department.' To apparently accommodate all these earnings handed over to wives, the bank's new office also featured a 'room designated especially for the use of the ladies, where they will be welcome for the transaction of any business they have at hand.'"

The brochure also reminded readers to open a checking account, as it was the 'modern method of transacting business.' It noted that, 'ninetenths of all payments are now made by check. Your money is safe from burglars, or loss by fire, or any of the accidents incident to hidden

money.'"

It was in 1912 that the bank began offering its Christmas Club, which was said to be one of its premier products. It was a savings account that exists to this day as the Holiday Club. The concept began in 1910 by the Christmas Club Corporation in Easton, PA. "This club, along with the rise of retail stores and mail-order catalogs, marked the beginning of Christmas as a commercial event," read the report from NBT. "By the 1920s, the retail industry had 'adopted Christmas as its own, sponsoring annual ceremonies to kick off the Christmas shopping season.'"

In 1916, The National Bank of Norwich once again renovated its office. A mere two years later, the United States became involved in World War I, and during this time the bank sold \$1 million worth of war bonds through its Liberty War Loan Club. "The money received from the sale of these bonds helped fund the nation's war efforts," read the bank's report.

The year the war ended, 1918, the bank was one of the first national banks in New York to apply for and receive trust powers under a Federal Reserve act.

The National Reserve – the nation's central banking system – was established in

1913, as well as the federal income tax.

Skipping ahead into the future nearly 100 years ... NBT Bank continues to make history.

When Martin Dietrich and John Watt – in addition to members of the Executive Management Team – traveled to the Nasdaq to ring the opening bell, they made history as it was the first ever transfer of power during the ringing of the opening bell. Dietrich handed the CEO title over to Watt as they pressed the button together.

In mid-December, 2016, The Board of Directors of NBT Bancorp Inc. met and named John H. Watt Jr. President and CEO of NBT NBT Bank, N.A. (the Bank) effective 9:30 a.m. today. This appointment represents the culmination succession plan unanimously approved by NBT's Board on May 3, 2016 when Watt was named President of the Bank and NBT's retiring President and CEO Martin A. Dietrich was elected Chairman Board. At their December 16 meeting, the Board also appointed Watt to serve as a member of the Board of Directors.

CONTINUED ON PAGE 62

Wherever you are, we deliver.

www.evesun.com

Chenango County's Hometown Daily. Online. 24/7.

News. Sports. Entertainment. Viewpoints. Community. 30 Seconds.

Everything you need to know about Chenango County wrapped up into one convenient online package, available anywhere in the world, whenever you want it.

Stop by and visit us for FREE – you'll get a taste of our top stories, all the ES Forums, reporter blogs and even '30 Seconds.'

SUBSCRIBE, and you'll get all of the day's news, features, photos, obituaries, police blotter, advertising and access to our online archives!



Prefer your paper in a more traditional newspaper format? That's available online, too! ES Online subscribers get access to a PDF version of that day's edition (plus archives!), just like you'd see it in print!

The Evening Sun, delivered right to your computer, for as little as \$2.10 per week!

(Complimentary for current print edition subscribers – just set up an online account!)

Print edition or online? Sign up today for home delivery! Call The Evening Sun's Circulation Department Monday-Friday, 8 a.m. to 5 p.m., at 607 334 9086 or visit us online at www.evesun.com.

Good luck to the Sherburne-Earlville High School bowling teams!

40th Year Anniversary

40% OFF Select Items

Birthday Parties
HI-SKOR LANES Includes:
2 Games of Bowling;
Bumpers included if needed

Table Set-Up:
w/Lollipops & Pencils

SHOE RENTAL • PIZZA
• PITCHERS OF SODA

Bowling Pin
For Guests to Sign

\$10 Per Child

Earlville Fire Dept. 43rd Annual
NO-TAP BOWLING TOURNAMENT
MARCH 4th, 5th, 11th & 12th
Call for available squad times.

JOIN THE FUN!

TUES. MORNING SPECIAL
3 Games for \$5 • 9:30 to Noon

FRIDAY NIGHT: Glow In The Dark • 9 pm to 11 pm

SATURDAY MORNINGS: Junior Bowling League

SATURDAY NIGHTS: OPEN • 8 pm to 11 pm

SATURDAY & SUNDAY AFTERNOONS
OPEN • 1 pm to 5 pm

AMF Boss Computerized Automatic Scoring
21 Clyde Street, Earlville
315-691-3211

OVER 40 YEARS OF FAMILY EXPERTISE AND QUALITY SERVICE

PROVIDING:

- Homeowners Insurance
- Flood Insurance
- Life Insurance
- Health Insurance
- Personal Auto
- Commercial Auto
- Business Insurance
- Bonds
- and much more.



WALTER O. ROGERS INSURANCE AGENCY, LLC

26 Fair Street, Norwich, N.Y. 13815

Office Phone 607-334-8924 • Fax 607-334-2538

www.wrogersins.com • email: wrogers@citlink.net



NBT Bank's leadership transition —

CONTINUED FROM PAGE 61

enjoyed working closely with John and NBT's Executive Management Team to orchestrate seamless tran-

sition with the support of our employees and directors," said Dietrich. "I am confident John will continue to lead NBT to achieve new milestones that meet the needs of

current and future customers and create lasting shareholder value in a manner consistent with our community banking values. I am incredibly thankful for the opportunity to have

worked with so many talented and dedicated people during my career at NBT, and I look forward to continuing in my role as Chairman."

Watt added, "I am excited and honored to assume leadership of the highly successful team at NBT. I look forward to working with all of my colleagues to drive the Company's continued growth for the benefit our shareholders and customers. It has been my privilege to work with Marty Dietrich this year on the leadership transition, and I look forward to a long and successful partnership with him in his role as Chairman."

Watt has more than 30 years of experience in banking and financial services. He joined NBT in 2014 and played an expanding role providing executive leadership

for a number of key areas, including commercial and consumer lending, credit administration and marketing. He was promoted to Executive Vice President and joined NBT's Executive Management Team in 2015.

Prior to joining NBT, Watt was Executive Vice President of commercial banking, investment management and bank operations at Alliance Bank, N.A. through the merger with the Bank in 2013. He was also a member of the Board of Directors for Alliance Bank and Alliance Financial Corporation.

Previously, he was employed by JP Morgan Chase and its upstate New York predecessors. Watt is a graduate of Rutgers University with a Bachelor's

Degree in Political Science and earned his Juris Doctor from The National Law Center at George Washington University.

Dietrich began his career in financial services with NBT in 1981. He joined the Bank's Senior Management Team in 1995. Dietrich became President of the Bank in 2000; advanced to President and CEO of the Bank and President of NBT in 2004; and ultimately became CEO of NBT in 2006. He joined the Bank Board of Directors in 1993 and NBT's Board of Directors in 2005. Dietrich is a graduate of

Colgate University with a Bachelor's Degree in Economics.

CONTINUED ON PAGE 63

Success Story

Hamilton Orthopaedic Surgery and Sports Medicine

Since its establishment in 1984, Hamilton Orthopaedic Surgery and Sports Medicine has become the premiere destination for orthopedic care in Central New York, helping local athletes, children, adults and the elderly restore mobility after an injury. The team of compassionate, highly renowned orthopedic surgeons and specialists at Hamilton Orthopedics are dedicated to providing patients with the most advanced orthopedic care in sports medicine, reconstructive surgery, total joint replacements and revisions, treatment of spinal cord injuries and diseases, on-site x-ray and casting, on-site physical therapy and rehabilitation, and arthroscopic rotator cuff repair. In addition to treating high school athletes in Madison, Oneida and Chenango counties, the practice is responsible for sports medicine coverage of the athletic programs at Colgate University and MorrisvilleState College.

Hamilton Orthopedics is made-up of five renowned physicians: Dr. Ivan Gowan, Dr. Raymond Meeks, Dr. Michael Zahn, Dr. Rudolph Buckley, and Dr. Russell LaFrance. Dr. Gowan, a long-time sports enthusiast, spent the early part of his career practicing orthopedic sports medicine in Los Angeles. There, he worked with professional athletic teams including the Dodgers, Rams, Lakers, and the Kings.

Prior to starting his professional career at Hamilton Orthopaedics, Dr. Raymond Meeks received his outpatient training at Upstate Medical Center in Syracuse. Meeks is the team physician for the Morrisville State College sports programs. He is also a founding member of the Optimist Club of Hamilton.

During the early part of his career, Dr. Michael Zahn completed a fellowship in arthroscopic surgery in Washington D.C. A sports medicine specialist, he previously worked with the U.S. Ski Team and the New York Giants.

Dr. Rudolph Buckley, who specializes in spinal surgery, has been at the forefront of bringing new technological advances to the Central New York area. He has been part of several National FDA studies and has helped leading manufacturers design surgical instruments and implants, some of which are in-use nationwide.

Dr. Russell LaFrance specializes in performing state-of-the-art hip arthroscopy procedures. He received his MD from the University at Buffalo School of Medicine and did his Orthopaedic residency at the University of Rochester Medical Center. He is the team physician for Utica College.

The team is committed to helping athletes get back on their feet and back to the sport that they love. To ensure that no injury goes untreated, they offer walk-in clinics and you can find the clinic schedule on their website HamiltonOrthopedic.com. In addition to treating injuries, the practice hosts workshops to educate local athletes and give them the tools that they need to prevent injuries. To learn more about Hamilton Orthopaedic Surgery and Sports Medicine, call (315) 824-1250 or visit www.hamiltonorthopedic.com.



Submitted Photo

Martin Dietrich on the left and John Watt on the right following NBT Bank's leadership transition.

Success Story

NBT Bank celebrates milestones, enhances debit card services

On Monday, December 19, 2016, members of the NBT Bancorp Executive Management Team rang the Nasdaq Opening Bell to commemorate 160 years in business and the transition of the role of CEO from Marty Dietrich to John Watt.

The leadership transition is the culmination of a succession plan unanimously approved by NBT's Board in May 2016 when Watt was named President of the Bank and Dietrich was elected Chairman of the Board.

Watt joined NBT in 2014 to lead the Bank's expansion into Maine and establish a regional headquarters in Portland. He has played an expanding role providing executive leadership for a number of key areas, including commercial and consumer lending, credit administration and marketing. He was promoted to Executive Vice President and joined NBT's Executive Management Team in 2015. The transition through this succession has been seamless, with great support from the bank's employees and directors. The Nasdaq ceremony was even more special as the entire Executive Management Team was able to participate.

In a Nasdaq first, Senior Vice President of Listings Bob McCooley welcomed NBT Bank's Executive Management Team and their guests to the floor noting that never before had a company marked a leadership transition during an opening bell ceremony. "There is a lot to celebrate at NBT. Today, we also mark the 160-year anniversary of the bank. We are honored to have you here this morning for both this transition and historical milestone. Congratulations to all of you and thank you for sharing this moment with us."

When NBT was first listed on Nasdaq in 1992, NBT Bank had 35 branches in one state. The bank has steadily grown to a financial services company serving the northeast with 154 locations in six states. And since 2004, when Dietrich took over as CEO, the bank's assets have nearly doubled from approximately \$4 billion to \$8.8 billion—truly impressive growth.

In just the past year, NBT Bank has introduced a number of enhancements for debit card users, including CardValet®, which connects NBT Bank debit cards to a mobile app that allows cardholders to monitor their accounts directly with their smartphone and control when and where their debit card is used. Customers can also customize the image on their debit cards with the new service called MyCardCreation, and the bank now offers mobile payments on all three platforms with Apple® Pay, Android® Pay and Samsung® Pay.

In the year ahead, NBT Bank will remain focused on its customers and supporting the local communities where its branches and offices are located. NBT's Executive Management Team will continue to lead the bank to achieve new milestones that meet the needs of current and future customers, and create lasting shareholder value in a manner consistent with the organization's community banking values.

NBT Bank offers personal banking, asset management and business services through a network of 154 banking locations in six states, including New York, Pennsylvania, Vermont, Massachusetts, New Hampshire and Maine. NBT Bank and its parent company, NBT Bancorp Inc., are headquartered in Norwich, NY. NBT Bancorp had assets of \$8.8 billion as of September 30, 2016, and is traded on the NASDAQ Global Select Market under the symbol NBTB. More information about NBT Bank and NBT Bancorp can be found online at www.nbtbank.com and www.nbtbancorp.com.



HOME RESTORATION

Building The Future. Restoring The Past.

Come Home To Quality.

Free Estimates • Remodeling Kitchens,
Baths, Flooring, Painting, Etc.
All Areas Of Interior Work.

— 607-373-7937 —

(Norwich & Surrounding areas)

PROGRESS CHENANGO 2017

Thank You

A big thank you to all of our advertisers that have shown their support and pride in Chenango County by being a part of one of the best Progress Chenango editions ever. I look forward to assisting you in the coming year with all your advertising needs. Thanks again.

Brad Carpenter

Retail Advertising Consultant

The Evening Sun/ Gazette / Wharton Valley Pennsaver / Norwich Pennsaver

29 Lackawanna Ave., Norwich

337-3021 • FAX 336-7318

e-mail: bcarpenter@evesun.com



"Let's Work Together To Help Your Business Grow."

NBT Bank looking ahead into 2017 –

CONTINUED FROM PAGE 62

Changes continue looking into 2017.

NBT Bank President and CEO John H. Watt, Jr. announced that Lucas Davis, Michael Longo, Amy Ronk and Matthew Smith have

been promoted to assistant vice president.

Lucas Davis is the operations manager in the Dealer Finance Department in NBT Bank's Consumer Lending Division and has been with the company since 2007. Davis oversees department

staff and is responsible for all operational aspects of the department.

Michael Longo is a systems analyst within the Systems Development Department and has been with the company since 2012 and is a graduate of NBT's Management

Development Program. He is responsible for analyzing, designing and implementing digital solutions to enhance customer service.

Amy Ronk is a supervisor in the bank's Loan Documentation and Collateral

Department and joined the company in 2009. Ronk manages a team responsible for reviewing loan documentation to ensure adherence to regulations and bank lending policy.

Matthew Smith is digital solutions architect in the

bank's Systems Development Department. He joined the company in 2001. Smith is responsible for research, development and implementation of digital strategies to support business growth and the development of new products and services to meet customer needs.

"Lucas, Mike, Amy and Matt have made significant contributions to NBT's success," Watt said. "We are pleased to recognize them for their accomplishments and wish them continued success."

Watt said in an interview with *The Evening Sun* that the bank is geared toward everyone, no matter who you are or what your banking needs might be.

He said the bank focuses on having state of the art mobile banking options including the mobile app for smartphones and online banking via personal computers or tablets. ATMs also allow for deposits to be made without the need for a deposit slip. Of course, any person who would like to go inside one of its 154 locations to do their banking can do so, and Watt said it's common to see friendly, smiling faces between employees and bank account holders.

NBT Bancorp had assets of \$8.8 billion as of September 30, 2016, and is traded on the NASDAQ Global Select Market under the symbol NBTB. More information about NBT Bank and NBT Bancorp can be found online at www.nbtbank.com and www.nbtbancorp.com.



Submitted Photos

Above is a shot from when executive employees of NBT Bank went to the Nasdaq.

William A. Graber, MD, PC

Weight Loss Surgery

Turn to us and turn a new leaf

Community Information Seminar
BARIATRIC SURGERY

**Given by one of our
Board Certified Surgeons**

UTICA
125 Business Park Drive, Suite 150
Every second Wednesday
of the month at 6:00 pm

SYRACUSE
St. Joseph's Hospital Campus
104 Union Avenue, Suite 809
Every second Tuesday
of the month at 6:00 pm

Parking will be validated

Call to register 877-269-0355
www.DrGraberMD.com

NBT BANK

NBTB
NasdaqListed

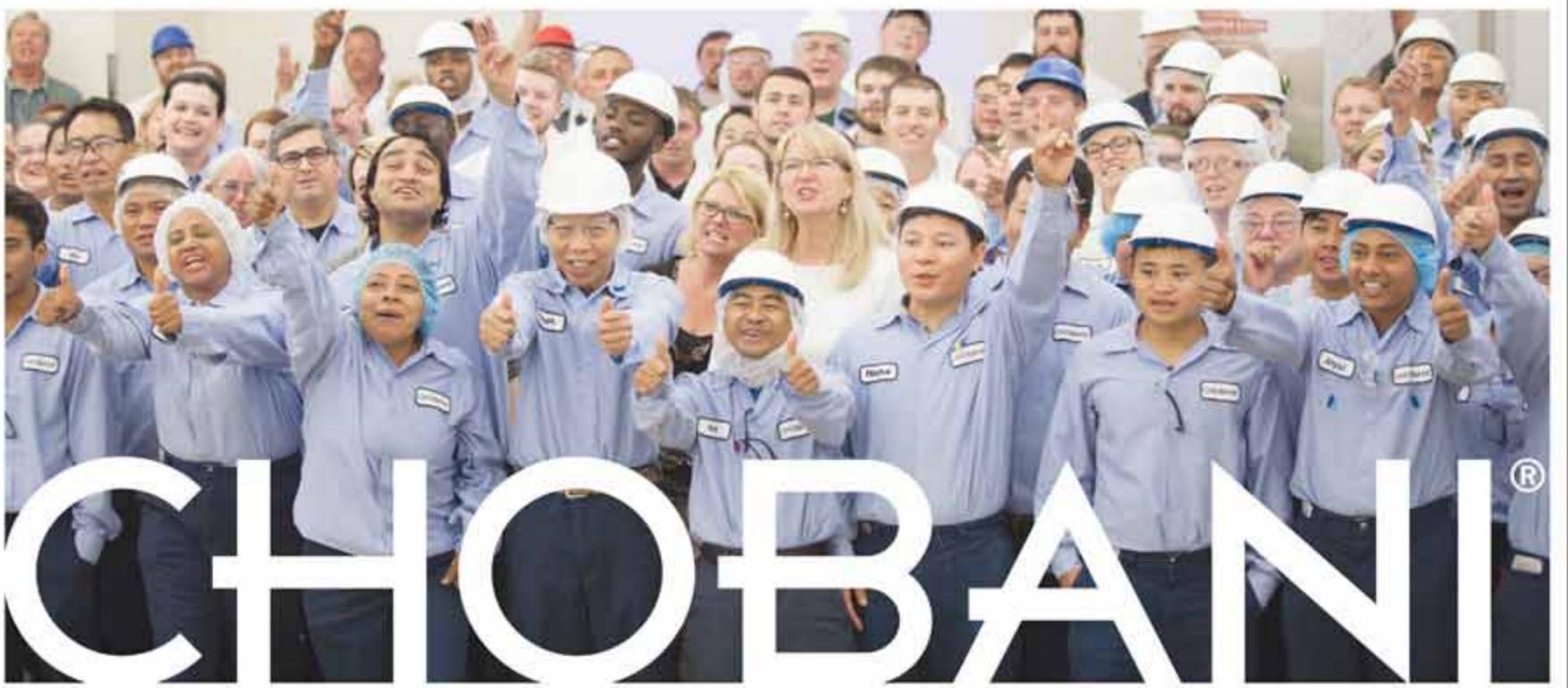
NBT Bank executives rang the Nasdaq opening bell on Monday, December 19, celebrating 160 years in business and a transition to new leadership.

**Celebrating the past.
Ringing in the future.**

As we marked the close of our 160th year in business at the Nasdaq opening bell, it was exciting to watch John H. Watt, Jr. assume the role of President and CEO from Martin A. Dietrich, who continues as Chairman of the Board. We thank Marty for his incredible leadership over the past decade. Our team of 1,800 employees will keep building on NBT's success under John's direction as we remain here for everything that counts.

800.NBT.BANK nbtbank.com

Member FDIC



WE'RE AS
PASSIONATE
ABOUT OUR
HOMETOWN
AS YOU ARE



Giving back is one of our founding principles at Chobani. Every year, we challenge ourselves to increase the scope of our impact here in Chenango County because we believe at our core that when you share success, it only gets bigger. From our food pantry donations and holiday yogurt giveaways to our participation in local events such as Gus Macker, Turkey Trot and Colorscape, to our support of organizations like the Chenango United Way, YMCA and Dollars for Scholars, we take great pride in calling this place home!

