

The Evening Sun, presents Progress Edition 2019. A look at the community's recent past and future.

Published by The Evening Sun • Norwich, New York

THURSDAY, JANUARY 31, 2019

In Your Own Words

Preferred Mutual grows and puts people first

Jamey Mullen **Executive Director of** the Norwich Family YMCA

My cup is half full, not half empty

I was asked to contribute my thoughts to this year's Progress Chenango section called "Fresh Perspective". A unique look at Chenango from area residents.

We are a community and region that



Preferred Mutual Insurance Company Executive Vice President and Chief Information Officer Jeff Lopata and and the rest of the company's employees are dedicated to building a highly regarded insurance company that exceeds the needs and expectations of its policy holders. (Zachary Meseck photo)

By ZACHARY MESECK The Evening Sun

NEW BERLIN - Preferred Mutual Insurance Company continued to grow in 2018, adding a new product development group, meeting its goals, and carrying on its tradition of putting people first.

According to Preferred Mutual Insurance Company Executive Vice President and Chief Information Officer Jeff Lopata, since 1896 Preferred Mutual and its employees have been dedicated to building a highly regarded insurance company that exceeds the needs and expectations of its policyholders through the delivery of superior products and unsurpassed customer service.

"2018 was a busy year for us, we did a complete overhaul in our company, had a five percent increase in revenue, and started a brand new product development group," said Lopata. "We continue to innovate and succeed because we're highly focused on the satisfaction of the costumer and our agent partners, as well as the success of our employees. He said the overhaul of the Continued on page 50

embraces the challenges that are present and the challenges that lie ahead: There are real issues of declining residency, challenging state operating mandates for business, rising costs for businesses and families, the urgency of public health challenges, addiction, and more. Our outlook should never solely fall on the side of negative challenges. Our outlook should never look at the cup as half empty instead of the ability to look at the cup as being half full.

Our positive attitudes on life, our work, our families and community can and will be contagious. I choose to accept that my cup is always half full and that there is always a positive in every scenario. With all of the challenges that our communities continue to face, we continue to move forward showing our resiliency. We shine with pride when speaking of the many positives of living in an area that is "centrally isolated but close to everything". The ability to add "quality to a quality of life" is important for any community and we have so many caring people and businesses working hard to provide this for our communities.

One must not look far. Communities continue to provide quality events for their residents and visitors alike: General Clinton Canoe Regatta, Gus Macker Basketball Tournament, Chenango Blues Festival, Colorscape Arts Fetival, Pumpkin Festival, Greene Apple Festival, Sherburne Pageant of Bands, and the many Music in the parks in our communities too.

Contineud on page 48

City of Norwich welcomes new staff and a new year



With a population of roughly 6,718 (U.S. Census Bureau, Population Estimate Program, 2017), Norwich is referred to as some as "the city of festivals" as it is home to several annual community events such as the Chenango Blues Festival, Colorscape Chenango Arts Festival, and the Norwich Pumpkin Festival. (Zachary Meseck photo)

By Grady Thompson The Evening Sun

NORWICH - The City of Norwich saw a number of changes in 2018, including multiple personnel changes of department heads in city government, and officials are optimistic the pieces are in place for city residents, businesses, and organizations to have a prosperous year in 2019.

With a population of roughly 6,718 (U.S. Census Bureau, Population Estimate Program, 2017), Norwich is referred to by some as "the city of festivals" as it is home to several annual community events such as the Chenango Blues Festival, Colorscape Chenango Arts Festival, and the Norwich Pumpkin Festival.

Other annual events hosted in Norwich include the Gus Macker 3-on-3 basketball tour

Continued on page 46

Chenango County's name comes from an Oneida word meaning "large bull-thistle."

City of Norwich -

Continued from page 43 nament, the Norwich YMCA Turkey Trot, and the Parade

of Lights.

City of Norwich Government, the Norwich Merchant's Association, Commerce Chenango, and the Norwich Business Improvement District (BID) are some of the organizations working behind the scenes to foster a high level quality of life for city residents.

After the City of Norwich Common Council passed the \$12.3 million 2019 budget in December, including a 0.48 percent tax increase on the average property owner in the city, Mayor Christine Carnrike said it's her goal to provide city taxpayers, businesses and organizations with the highest level of service while remaining cost effective.

"In my mind – although some might counter and say that you need to increase taxes to always have that little buffer – I think you can use responsible governance and perhaps give the taxpayer back at some point," said Carnrike. "Whether that's going to be in 2020 or not, that remains to be seen."

Entering the second year of her second term, and fourth year as Mayor of the City of Norwich, Carnrike is up for re-election this November, and announced in January she will once again seek re-election. Alderman Ward 1 Matthew Caldwell, Alderman Ward 3 John Deierlein, and Alderman Ward 5 David Zieno will also be up for re-election in November.

In 2018 the City of Norwich saw the addition of a new Fire Chief, Jan Papelino, Department of Public Works Superintendent, Edward Pepe, and City Attorney, Steve Natoli. Papelino assumed his role as Fire Chief in June, Pepe became Superintendent of the DPW in August, and Natoli was appointed in January.

"There's obviously a bit of a learning curve, which we allow for and you have to, just to be reasonable," said Carnrike. "I think they're doing good jobs and they both hit the ground running."

With the addition of Papelino and Pepe, Carnrike said for the first time in decades, all of the city's department heads – DPW Superintendent, Fire Chief, and Police Chief – reside in the City of Norwich.

"Not a requirement, but I think that lends itself to a vested interest in the community in which they serve and I just think that's a win," said Carnrike, adding, "Not to discount those who do not and those who have not, but I think it's a benefit."

One key position that remains unfilled in the city since June 2018 is Human Resource Director. Carnrike said filling the position has been a lengthy process, but noted it's important to find the right person for the position.

"It's a key position, of course you're governed by civil service regulations and you need qualified applicants in that, and then when other vacancies exist in the city, [it's] hard to fill those when you don't have that key position in HR," said Carnrike.

"I wish it didn't take this long but I think if we get the right people in those positions, all these little hiccups that we've endured and obstacles and challenges will be worth it." Despite some personnel uncertainties, the city made strides in 2018 to improve the quality of life for residents of the greater Norwich area by approving the purchase of Light Emitting Diode (LED) streetlights, becoming the lead agency for the Environmental Impact Study for an overhaul and expansion project at UHS Chenango Memorial Hospital, and implementing new software in the finance department.

The city approved the \$32,977.11 purchase to take part in the NYSEG LED Street Light Conversion Program in March 2018, an investment which the city council estimated would pay for itself within seven months.

Carnrike said the city has since been added to *Continued on page 45*



In 2018 the City of Norwich saw the addition of a new Fire Chief, Jan Papelino, Department of Public Works Superintendent, Edward Pepe, and City Attorney, Steve Natoli. Papelino assumed his role as Fire Chief in June. (Zachary Meseck photo)

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City of Norwich -



A photo of Norwich's City Hall taken along East Main Street. (Zachary Meseck photo)

Continued from page 44

NYSEG's municipal queue and said, "Now we have o follow-up and find out what are those next steps to get up into the next level, but we understand there is a sequence of events, and much like the wheels of government turning slowly, I'm sure in [the NYSEG LEG Street Light Conversion Program] things have a process."

At UHS Chenango Memorial Hospital, the City of Norwich has taken on the lead agency role for the Environmental Impact Study that's required for the project to receive \$9 million toward a \$15 to 20 million overhaul and expansion project in 2019.

As the lead agency the city has conducted surveys to determine if the project would have a negative impact on the environment of Norwich, and in January, Carnrike said the city had determined it would not negatively affect the environment.

Another major project taking place in the city is the renovation of a long vacant Ward 5 Schoolhouse at 125-127 East Main Street into an apartment building with 10 to 12 units, undertaken by Principle Design & Engineering, PLLC.

Owned by town of Norwich residents Mike and Dan O'Reilly, Principle Design & Engineering, PLLC were selected after submitting an RFP to the city in Summer 2018. The O'Reillys estimate as of January, they are about 80 percent complete with the apartment building, which will be named Studios East.

"When you have young professional engineering and design experts who say, 'I want to invest in the community that I call home. I want to take this property that's been empty for any number of years and make it into something beautiful and give back,' I think that's great," said Carnrike.

"I think the 21st century will be more of your makerspaces, and your entrepreneurial-spirit mover and shakers who will push it."

One organization dedicated to maintaining a strong and vibrant business and shopping environment in the city is the Norwich Merchant's Association.

Currently consisting of 25 members consisting of shops, restaurants, lawyers,

banks, and other businesses, the association aims to entice people to shop in Norwich to support local business.

In December 2018, the Norwich Merchant's Association sold \$1,860 worth of Merchant's Money. Similar to a mall gift certificate, the Merchant Money can be spent at any of the participating merchants. This was a huge jump above the year prior, when it sold \$300 worth of Merchant Money.

"We're always look-

ing for new members," said Norwich Merchants Association President Linda McNeil. "We've already added three new members this year alone."

The Norwich Merchant's Association also compiles an annual Shop Local Brochure every April, showcasing details on all of its members. The Shop Local Brochures are available in local hotels and museums to promote local businesses to tourists while they're in the Norwich area.





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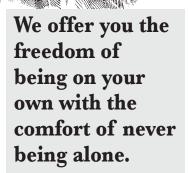
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In Your Own Words

Jamey Mullen Executive Director of the Norwich Family YMCA

Continued from page 43

We have venues that provide exciting performances, shows and competitions: Chenango County Council of the Arts, The Earlville Opera House, Six on the Square in Oxford, River Theatre in Greene, The Chenango County Fairgrounds, the Norwich Family YMCA, Emerson Soccer Farm Fields and the Unadilla Valley Sports Center.

I applaud any person who takes their passion and energy to open up their own business. It improves our communities, it provides value, and it assists in meeting a need. There are many destinations favorite along our routes throughout Chenango County: Bullthistle Brewing Company in Sherburne, Heartwood Frames in Sherburne, FoJo Beans (Plymouth and soon to be in Hamilton), Farmhouse Finds in South New Berlin,

Bear Wallow Homestead in Guilford, The Wild Owl and Chasing Quinn Design in Norwich and many more.

There are the businesses that have been staples in our communities for years, providing services and supporting their communities too. Some of our local favorites that make our communities so special include: Jewitt's Cheese House in Earlville, Magro's Family Restaurants and Pizzerias, Service Pharmacy in Sherburne and Norwich, McLaughlins, McNeils, The Colonial Theatre, Made in Chenango, Garfs and Nina's in Norwich, Gallery 3-2-1 and Bartles in Oxford, Pine Ridge Grocery's and Bakers Maple products in Bainbridge, and Main Street Grill and Bakery and Frog Pond in Afton, and The Silo Restaurant in Greene.

Regional and National companies call our region home and do so with pride. NBT Bank in Norwich, Chobani in New Berlin, Raymond Corporation in Greene, and Golden Artist in Columbus to name a few.

Many people can frown on all of the local challenges and personal negative feelings that we have in an area we call home. Instead, I choose to look at the good that we have. As I stated previously, our events, our new businesses, our national corporations and the many agencies that support our community based organizations such as: The YMCA, The Chenango County Council of the Arts, The Earlville Opera House, The United Way, The Red Cross, Our Libraries and Schools, The Chargers Soccer program, Service Clubs, and our full functioning Chenango Memorial Hospital in our County.

Outdoor adventures are plentiful with fishing, boating, hunting, horse lessons and riding, athletics, snowmobiling, and camping at: Bowman Lake, Balsam Pond, Cook Park, Mill Brook Reservoir, Hunts Pond, and more. The Rogers Center in Sherburne, provides a safe venue for families to experience the outdoors in our own backyard through programming and a wonderful facility and grounds. Wolf Mountain in Smryna provides quality care and educational programs and Animal Adventure is close by in Harpursville. Quality museums can be found locally with the Northeast Classic Car Museum, Chenango County Museum, and within an hour's drive some of the finest in the Country with the Baseball Hall of Fame,

The Boxing Hall of Fame, The Farmers Museum, The Munson William Art Museum, Roberson Museum, The National Fly Fishing Museum and more.

Our communities in our County are generous with their time and the dollars. Thousands of hours are dedicated to volunteerism helping the many not for profit and causes in our hometowns and thousands and thousands of dollars are raised annually to support our community causes whether it be: Relay for Life, Churches, United Way, Little League, The YMCA, our Schools, our Events, Hospice, The SPCA, 4H, and our Hospital.

As I reflect on the past year I am grateful for what I have seen in our communities and I am optimistic that we can continue to work together to provide a safe and caring

community for all. I have seen supportive and caring teachers, compassionate providers, and volunteers who support our youth through sports and other programming. I have seen our church communities work together to support all and I have seen people work together with their neighbors (all neighbors) to support community events and causes. I continue to look forward with hope and that we can improve and support our communities and neighborhoods and neighbors together.

I choose to call Norwich and Chenango County home. I choose to look at the good and positives that we have, compared to dwelling on the challenges that we face, but continue to work on every day.

I chose to have my cup half full and not half empty.







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SUCCESS STORY

Opportunities for Chenango

"Greater Opportunities" for Chenango County

Fun Facts: Since 1964, Opportunities for Chenango, Inc. has been providing a myriad of services to the individuals and families of Chenango County. These services include:

- Energy ServicesWeatherization
- Section 8 Housing Choice Voucher Program
- Housing Rehabilitation
 Programs
- Manufactured Housing Replacement Programs
- First Time Home Buyer Programs
- Shelter Plus Care
- Women, Infants, and Children (WIC) Nutrition Program
- Head Start
- Early Head Start
- CACFP

In 2018, Opportunities for Chenango served over 1,300 individuals and families in all areas of our programming.

Throughout the last 54 years, Opportunities for

DODGE

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Chenango has made changes in our programming in order to best serve the needs of the individuals and families in our community. We are always striving to provide the most comprehensive services to our clientele, while utilizing best practices in order to provide the greatest opportunities for our clientele to achieve their greatest potential.

With that mind set, Opportunities for Chenango will start on our greatest adventure yet, which is to merge with Opportunities for Broome, Inc. in Binghamton, New York. Both agencies are designated Community Action Agencies, and offer some similar services including housing and Head Start.

Opportunities for Chenango has been providing services in Broome County for the past ten years in the area of housing, including Home Rehabilitation, First Time Home Buyer Programs, and Financial Capability.

Over the past two years, **Opportunities** for Chenango has been sharadmining istrative serwith vices Opportunities for Broome with amazsuccess. ing We have been able to reduce expenses while expanding programming throughout the county.

The ultimate goal of the merger is to further the mission of both agencies.

Some of the results of the merger will include:

- improved, expanded, or preserved services;
- strengthened financial stability;
- enhanced administrative

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capacity; and

an improved brand, image, and reputation

throughout both counties.
The resulting arrangement will build on the strengths of each organization and lead to better outcomes for the individuals and families that could not have been achieved without the two organizations joining forces. When the merge is completed, the agencies will be renamed "Greater Opportunities" in Chenango and Broome. Offices will be maintained in both current locations, as well as expanded locations in areas centrally located between both counties. Opportunities for Chenango will maintain all of our current programming, including WIC, Head Start, Weatherization, and housing programs, while expanding services to continue to serve the most vulnerable in both counties. We are very excited about this new adventure and look forward to providing our communities with continued "Greater Opportunities" to prosper and achieve self-sufficiency.







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50 THE EVENING SUN

Preferred Mutual –

Continued from page 45 company, which resulted in a significant amount of employees changing leadership roles, was the result of suggestions from their agents and policy holders. He added that by focusing on meeting its goals and staying innovated, the company has continued to thrive.

"We're at a 5 percent increase in revenue for 2018, grossing \$340 million dollars annually, \$580 million dollars in assets, and \$245 million dollars in surplus," said Lopata. "We contract with around 450 independent agents throughout New York, New Hampshire, New Jersey, and Massachusetts."

He said having such a wide support base, and funds to back the company is essential to the success of Preferred Mutual.

"We make a commitment to our policyholders, employees, and customers that even in the worst weather conditions, we will be there for them, and we honor that by having systems to allow people to work from home," said Lopata. "It's also incredibly important that we keep our employees safe in times of inclement weather, but we also want to make sure the customer gets the support they paid for."

He said thanks to modern technology, Preferred Mutual can allow its employees to operate from home, keeping them safe, and keeping policy holders happy.

"When you compare us to some of the multi-billion dollar insurance companies around the world, you realize why it's so incredibly important for us to ensure everyone, employee and policy holder alike, to be considered in every move we make," said Lopata. "That's another reason why we try to hire and promote locally as often as possible, and grant our employees a paid for formal education so they can continue to grow."

He said Preferred Mutual looks at individuals as a whole, considering educational background, personality, and demeanor as important factors during the hiring process.

"Our employees are customer focused, cultivating relationships internally and externally. and we embrace the ideals of continuous improvement and development, and reward innovation and creativity," said Lopata. "Preferred Mutual employees are agile, business leaders with strong communication and interpersonal skills."

Preferred Mutual encourages its employees to speak up when they have an idea or plan that could improve the company, and discusses big changes in the company with leaders on every level to ensure they everyone is aware of them and why they need to be made.

Lopata said the company developed a new section of their company in 2018 that's dedicated to product innovation and improvement.

"We believe many of the standard insurance products are falling to the side, and we need to be innovative," he said. "That's why it's vital for us to have a team that's dedicated towards keeping our company ahead of the curve."

In 2015 Preferred Mutual developed a five year plan, and so far the company is on track to meet all of its goals thanks to the hard work of its employees. Each employee is made aware of the company's plan, and leaders from every level in the company are asked about changes in the company before they happen.

"We poll upper, middle, and lower management to hear opinions and thoughts from every side of our company, and if someone in between has an idea that they believe can help keep us innovative, we're more than willing to hear them out," he said. "In 2018 unemployment rates for insurance businesses were around two percent, because many people are staying with insurance companies until retirement, increasing the demand for our positions."



Preferred Mutual has a number of ways that policy holders and interact with the company, through their website, through an automated phone system, or through customer representatives. (Preferred Mutual photo)

Preferred Mutual is able to work assured because of its people, its employees, its agent partners and its policyholders.

"As such, our culture places a fundamental emphasis on the value of people," said Lopata. "We collaborate to ensure that our customers' needs are being met and we are proud of our professional work environment."

He said that by listening to employees and being open minded to innovative or creative ideas helps keep the company competitive and allows it to continue to effectively expand.

"When you love your job what you do comes from the heart, and that's the standard we strive for," said Lopata. "We want people to look at us as their first choice as an insurance employer in Chenango County."

Preferred Mutual is also involved with its local communities, and enjoys a positive relationship with local government.

Lopata said it's important for Preferred Mutual to continue giving back to the local communities that support it, and the company does that by getting involved with over 30 not-for-profits in Chenango County.

"We sell a promise here, and that promise is we will make our policy holders whole after tragic events, and we take that promise very seriously," he said. "By staying active in our communities, and ensuring that we can pay out on our customer's policy claims, we've built a reputation of honesty and dependability, and that's very important to us."

Preferred Mutual has a number of ways that policy holders and interact with the company, through their website, through an automated phone system, or through customer representatives, and Lopata said that's also important to the company.

"People may not always want to call and speak to a live representative, so we make sure that they can use the automated system instead," he said. "We always try to ensure our policy holders, employees, and independent agents are satisfied with the great work they do, and are incredibly grateful for the role everyone plans in allowing Preferred Mutual to succeed."





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