

# PROGRESS CHENANGO

AN EVENING SUN PUBLICATION • JANUARY 30, 2020 • NORWICH, NY

## NBT Bank: Helping the community rise since its founding

By TYLER MURPHY  
The Evening Sun

NORWICH - NBT Bank is the only openly traded public company in Chenango County, and is listed on the NASDAQ stock exchange.

According to President and CEO John H. Watt Jr. the bank's total assets value grew by about \$200 million in 2019, from \$9.5 billion in 2018 to \$9.7 billion today. The bank employs just under 600 people in Chenango County.

That makes NBT Bank rank within the top 100 largest banks in the United States. There are approximately 5,500 banks in the U.S., not counting credit unions.

"We're having a strong year, and there's a lot of momentum. In our country today, we have a low unemployment rate, rising real wages, low inflation and access to capital to continue to drive business growth -- and all of those things are positive. The consumer is very strong and that drives a big piece of our business. Because of all of those positive factors, many of our businesses are performing at higher than expected levels and we feel good about



In June, employees on NBT Bank's Norwich Campus raised \$4,000 for Chenango United Way through a basketball shootout with over 50 participants. Organizers Brian Burton, Rich O'Hara and Victoria Trask (in referee jerseys) are pictured with winners Levi Decker, Matt Lewis and John Martino. President and CEO John Watt (center) and President of Retail Community Banking Joe Stagliano (right) joined the group for the award presentation.

that," said Watt.

The bank's humble origins began in Norwich in 1856. Local leaders wanted to help the growing community and recognized a need in the area to provide financial resources, such as loans to local government

and businesses.

Today the bank has more than 145 branches in soon-to-be seven northeastern states. The bank is in the process of expanding a branch to Hartford, Connecticut.

President of Retail Community Banking Joseph

R. Stagliano said there are 200,000-plus customers on the side of the business that handle administration for retirement programs, called EPIC RPS. He also said there are more than 500,000 cli-

Continued on Page 41

## Opportunities for Chenango merges to become "Greater Opportunities"



Opportunities for Chenango participated in team building exercises to build strong work relationships making the work place a nice place to be.

By CATHERINE SASSO  
The Evening Sun

CHENANGO COUNTY - As of 2020, Opportunities for Chenango, Inc. and Opportunities for Broome, Inc. will be merged into one agency known as "Greater Opportunities."

Currently the two agencies serve their respective counties in the following departments; family development programs, energy services, emergency services, housing services, early childhood services, and nutrition services.

In 2019 the two agencies merged their board of direc-

tors. By June of 2020, they will completely merge to create "Greater Opportunities." Executive Director Mark Silvanic states it will be one of the best things to happen for the area.

"The ultimate goal of the merger is to further the mission of both agencies," said Silvanic.

Some of the results of the merger will include improved, expanded, or preserved services; strengthened financial stability; enhanced administrative capacity; and improved brand, image, and reputation throughout both counties.

Continued on Page 43



The spirit of community charity involved people of all ages at the Relay For Life event thanks in part to the efforts of Preferred Mutual.

## Preferred Mutual focuses on data with excellent financial stability

By ZACHARY MESECK  
The Evening Sun

NEW BERLIN - In 2019, Preferred Mutual focused on its data and analytic capabilities; flexing its data and analytics muscle allows the organization to make better informed business decisions and helps it align its products within the marketplace.

According to Preferred Mutual Executive Vice President and Chief Human Resource Officer Jenifer Rinehart, Preferred Mutual's mission is ensuring its customers' ability to live confidently.

"At Preferred Mutual we are committed to providing insurance solutions that meet our clients' needs, so we are always evaluating and evolving our products," said Rinehart. "We have a lot of great coverage enhancements coming out in 2020."

"Additionally, data and analytics will continue to play an important role in 2020."

Rinehart said every industry has its own challenges, and insurance is no exception. She said the insurance industry is heavily regulated and very competitive, and that the organization has to take into consideration that Mother Nature is not predictable.

"We provide property and casualty insurance to people and businesses through a network of independent agents," said Rinehart. "Due to the nature of our business, we focus on providing our customers with a claims experience that gives peace of mind during a difficult time and exceptional customer service."

"We want our customers to know that they can count on us when it matters."

Rinehart said Preferred Mutual is working to improve the customer experience, streamline operations and accelerate growth and performance all by utilizing advanced data science.

Preferred Mutual provides property and casualty insurance coverage to more than 232,000 individual and business customers

Continued on Page 44



# START SMART STAY LOCAL

Our degree programs offer a positive outlook for employment after completion!



For a complete list of course offerings, visit:  
[www.morrisville.edu/course-listings](http://www.morrisville.edu/course-listings)

## Choose from the following programs at the Norwich Campus:

- Accounting (A.A.S.) (A.S.)**  
Projected 8.4% increase in Southern Tier employment by 2026<sup>†</sup>
- Business Administration (A.A.S.) (A.S.)**  
Projected 8% increase in Southern Tier employment by 2026<sup>†</sup>
- Criminal Justice (A.A.S.)\***  
Projected 6.1% increase in Southern Tier employment by 2026<sup>†</sup>
- Early Childhood (A.A.S.)\***  
Projected 8.9% increase in Southern Tier employment by 2026<sup>†</sup>
- Human Services (A.A.S.)\***  
Projected 16.6% increase in Southern Tier employment by 2026<sup>†</sup>
- Individual Studies (A.A.) (A.A.S.) (A.S.)**  
Unsure of what major you want? Start with Individual Studies!

- Liberal Arts & Sciences: Humanities & Social Science (A.A.)**  
Undecided on your major? Liberal Arts & Sciences might be for you!
- Nursing (A.A.S.)**  
Projected 19.9% increase in Southern Tier employment by 2026<sup>†</sup>
- Office Administration (A.A.S.)**  
Projected 6.3% increase in Southern Tier employment by 2026<sup>†</sup>
- Office Administration: Management (A.A.S.)**  
Projected 9.6% increase in Southern Tier employment by 2026<sup>†</sup>

<sup>†</sup> Employment growth percentage provided by NYS Department of Labor's Long-Term Occupational Employment Projections

\*Majors (A.A.S.) available ONLY at the Norwich Campus

[morrisville.edu/norwich](http://morrisville.edu/norwich)

For admissions information, please contact Dan Goldman at 607.334.5144 ext. 5082 or [goldmadq@morrisville.edu](mailto:goldmadq@morrisville.edu)

**NEW  
MEDIA  
RETAILER**

# All-In-One Website Solutions

- Website Development
- Marketing Specialist
- Industry Partnership
- Social Media Management
- Email Marketing
- Digital Advertising
- Search Engine Optimization
- Monthly Updates
- Google Analytics

*"We help independent retailers get found on search engines, like Google!"*



visit us online: [newmediaretailer.com](http://newmediaretailer.com)



## Join Our Team...

We are looking for a **Marketing Support Specialist** to join our team.

- Innovative Culture
- 4 day work week
- Team Environment
- For more info, visit [newmediaretailer.com/careers](http://newmediaretailer.com/careers)



# NBT Bank: Helping the community rise since its founding —

**Continued from Page 39**  
ents that are part of the NBT Bank umbrella as regular banking customers.

According to Watt, the bank's success is derived from a continued recognition of the importance of community and personal relationships. He said an important part of growth was identifying other communities lacking an involved bank and then expanding there.

He said NBT Bank continues to follow the founding role as a community-involved institution.

"As a community bank, our highest and best return is likely to be serving community-based businesses," said Watt.

"So we like to do business with family-owned companies that are of the size that we can provide all or most of the financial services that they require," said Watt.

"What's our best customer? A small business customer who needs, from time to time, to borrow a little capital, to have a place to deposit their receipts, a place to obtain insurance coverage, a place to provide them with their retirement services, 401K, pension, etc., and all of those services

we're able to provide for those businesses."

In the past year NBT Bank has contributed a significant amount of money to community groups, in some cases it is actively working to transform the area for the better, not only through donations but by encouraging qualified staff to become active members of local government and community groups. The financial expertise shared by many of these community members, who also happen to work at the bank, is often welcome.

"Virtually every board in the community, we have representation in. We stress that, and we strive to do that," said Stagliano.

"We have people who have moved into the community, who are helping with the local high school band, others who are helping coaching softball, on the boards of the little league, on the United Way Board, Norwich Council, you can name pretty much any board. We encourage even the newest of employees, that are new to the community that the best way to get involved is to join a board or join a group," said Stagliano.

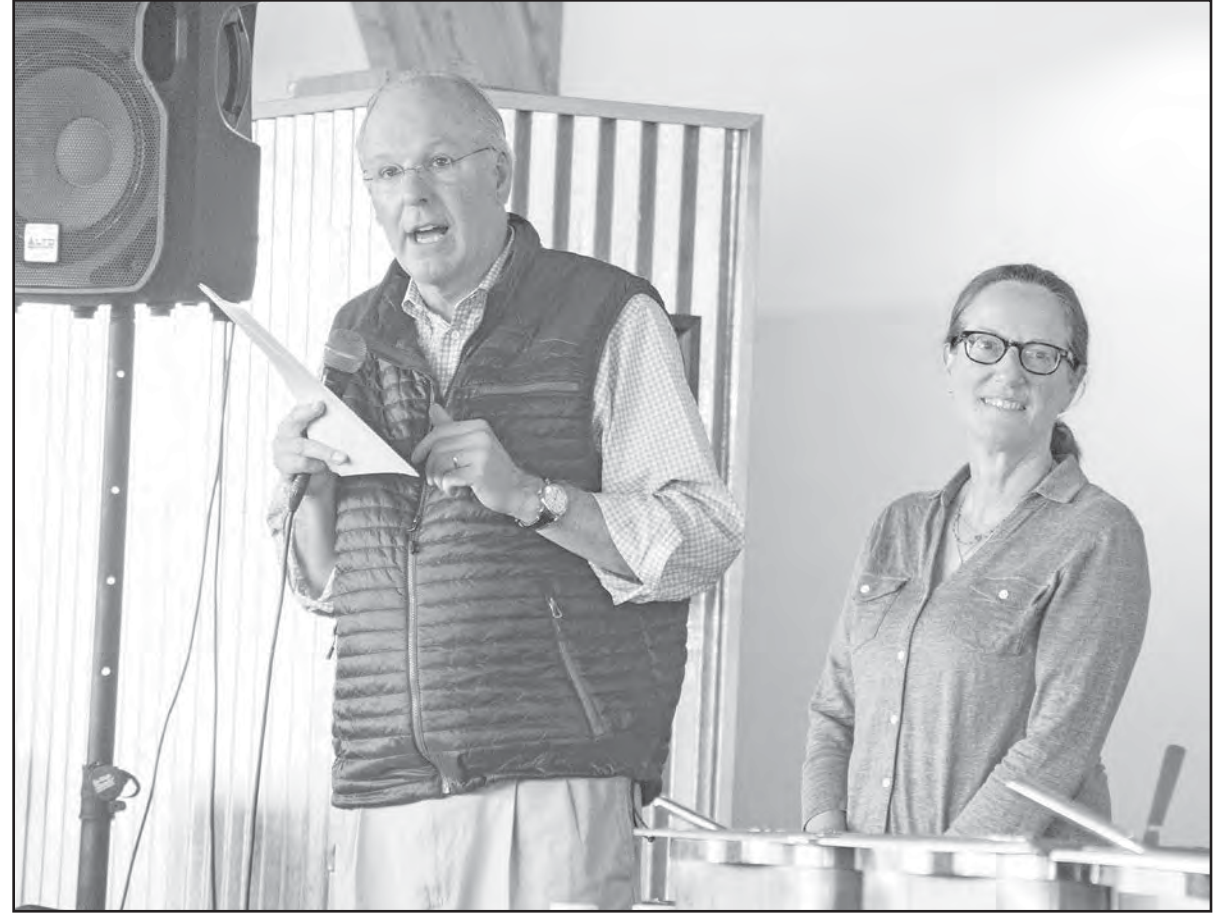
The NBT Bank Board

of Directors approved a \$500,000 contribution to the capital campaign to help overhaul the hospital in 2019.

"We are all extremely proud that we were able to get the board to also agree that this was a project that had to be addressed in our community, and that 525 of our employees and their families need access to the hospital all year long. We are very proud to be able to be among the group of institutions that committed at that level," said Watt.

"Not only that, we also commit our intellectual capital to the boards of many of the not-for-profits in town, including the hospital. Catherine Scarlett, our Chief Human Resources Executive, is the president of the hospital board, and Joe is the Vice-Chair of the Facilities Committee of that board — which means he's pretty close to all of the work that's going to be done as a function of the expansion that's going on up there," said Watt.

The bank participates and contributes to fundraising efforts for nearly every major not-for-profit in Chenango County. Many staff at NBT Bank are also active volunteers for a number of area charities.



Co-chairs of the Chenango United Way Campaign John and Marcia Watt spoke on the importance of giving back to the community at Chenango United Way's kickoff fundraiser held on September 27, 2019 at the Canaswacta Country Club in the Town of Norwich. John is also president and CEO at NBT Bank. (Photo by Zachary Meseck)

For example Watt, along with his wife, Marcia, are the co-chairs of the Chenango United Way Campaign, the campaign recently announced meeting their fundraising goal at the end of the 2019. The funds are dispersed and benefit numerous other charities in the area. NBT Bank is also one of many donors in that campaign as well.

Another way NBT Bank has had significant community impact is by

compensating employees for hundreds of thousands of hours for volunteer work every year. Tens of thousands of those hours are committed to events and programs in Chenango County.

"It's part of our core values. It's community service, teamwork, integrity, accountability, and those are built into our performance reviews," said Stagliano.

NBT Bank also plays an important role in

supporting the Blues Association and the Chenango County Arts Council. They have members working with, or on, the boards of Commerce Chenango, Colorscape, the Northeast Classic Car Museum and Hospice. The bank is also a primary supporter for Dollars for Scholars and the YMCA. They contribute dozens of volunteers to support the Gus Macker Basketball Tournament every year.

Continued on Page 42



## circularsunlimited

expert advice, UNLIMITED POSSIBILITIES

### partnering with the nation's best.

Circulars Unlimited is one of the largest and most successful producers of advertising circulars working in the United States today. For over 36 years we have partnered with leading companies in the building material, hardware, cutlery, pet, feed, equine, and lawn and garden industries.

### on the edge, but not over the edge.

A remarkable sales, service, and production team has allowed us to offer cutting edge designs and marketing tools to meet the needs of our customers, keeping us a leader in the field of print advertising.

### great work in a great atmosphere.

At Circulars Unlimited we are extremely proud of our staff. Not only do they perform excellent work, they grace our building with style, laughter, and a true caring for our customers and each other.

We are an excellent, fun place to work and are always looking for individuals who possess a great attitude and positive work habits, so keep us in mind when you are looking for a challenging work opportunity. Who knows, the next person we hire could be you. You are always welcome to submit your resume at [careers@circulars.com](mailto:careers@circulars.com) for future consideration. Circulars Unlimited is a sister company to the Norwich Pennysaver and The Evening Sun.



## NBT Bank: Helping the community rise since its founding

Continued from Page 41

One of the most popular successes in recent year was the company's support for the Blue Festival. NBT Bank's Free Summer Concert Series helps hire the performing artist coming to the festival to play for the public for free. The shows sponsored by NBT have drawn thousands to downtown Norwich in the weeks leading up to the Blues Festival.

"One of the other things locally that was really important, at least to me, that we participated in, was the now-graduate of Norwich High School, Hannah Baker," said Watt. "Last year she took it upon herself to lead the project of creating a dog park and a dog walk. She spent a year raising the money and identifying the site and coordinating the resources. She came and visited with me several times and we were able to financially support part of what she was doing, and it was a really great project and seeing someone who was mature beyond her age and very committed who started a project and

finished a project, and it was a great thing to watch a great thing for us to participate in."

"It wasn't about the number of dollars, it was about the level of commitment that she showed to the community and we wanted to support that," he said.

As a commercial bank about half of NBT Bank's business is commercial lending and business banking.

"So what does that mean? Loans and deposit and other services for family-owned businesses, market businesses and small business, and all of those products revolve around how to financially help those businesses grow," said Watt.

NBT Bank has developed programs aimed at meeting the needs of its customers. Since many are small businesses or community members, they often need several services, such as retirement arrangements, insurance and consultation from a financial professional on how to navigate those challenges efficiently.

"Who knows your family and understands what your financial needs are, understands who is going to college next year, who needs to buy a new automobile, who's got a health problem? All of those relationships help

us interact in a way that one of those big banks is unable to do," he said.

Watt said one of NBT Bank's greatest values was being able to understand the need of those in the community.

"Not only do we provide the insurance, and the loan and the positive products, but we also provide very experienced advice on what the right package of products is, and we try not to sell more than what is actually needed to make the business successful," he said.

Watt said it was just good business to ensure their customers were the best informed and getting the right needs met. He said the goal of the bank was to help customers become more financially stable and literate.

"That's the right thing to do. We're not in the business of selling products just to sell products. We're in the business of providing capital and products and services that will help the businesses in our community grow."

Apart from commercial and business banking, the other half of the core business is consumer and retail banking.

"So we have a residential mortgage business that is very substantial, we have a retail auto lending business that is very substantial, we do home

equity loans, we do consumer loans, and we also provide specialty point-of-sale consumer lending nationally in certain lines of business," said Watt.

Watt stressed the importance of forming these relationships in order to be successful.

"Like every other bank, we have a call center but that is not the primary point of entry. The primary point of entry is through the branch manager who you have been dealing with for years, and years, and years, and you have a personal relationship with," said Watt.

Besides commercial and consumer retail, another substantial part of NBT Bank is their large administration practice business. The bank adminstrates and provides record-keeping for 401k plans that are managed by businesses.

In that line of business the bank has a mission, "Helping America retire." NBT Bank has 220,000 retirement plan participants across 50 states that the bank provides retirement administration services for. That part of the business is called EPIC RPS, and it's headquartered up in Rochester.

NBT has dedicated itself to educating clients and community organizations in financial literacy. As a bank it has a wide perspective, being

so close to the average customer's financial concerns, giving the company visibility into everyday life. This is vital for the business model because it leads to understanding how to offer the right products and services to the right customer. NBT also has a program where advisors travel to local organizations and share their expertise.

"In our view, there is no reason Chenango County can't continue to grow and continue to diversify, and we want to be a part of that," he said.

As NBT Bank has grown into a renowned success, Watt said the company was here to stay.

"We have a home here in Chenango County that we are very comfortable with that serves our customers well and serves our employees well," he said.

Being a community based-bank means hiring and recruiting is absolutely critical.

"We're very careful about who we invite to join our team. We need a culture that is aligned and understands its commitment to the community and understands its commitment to each other, and that involves making sure we are picking the right players for the team," said Watt.

Another important accomplishment of 2019 was recruiting senior

members of our NBT Bank team. The bank recruited a new chief financial officer and a new general council at the bank's Norwich campus. Watt said as a general practice new leaders in the bank often become involved with the community.

"We're really happy to have them. One of the great things about this culture is, when we onboard new folks, there's so many of us here who live in this community that introducing them to all of the things that go on is pretty easy to do," he said.

NBT Bank was ranked number 16 in the United States for Forbes Best Bank in the World, and the highest ranked bank in New York State. Same for Vermont and New Hampshire.

The expansion into New England and Connecticut were major successes in 2019. In addition, NBT Bank also engaged in a new aircraft lending program to provide financing for individuals who want to acquire small aircraft.

The bank also provide loans to homeowners who want to convert to solar power, with a demand for the service substantially growing.

"In our solar lending business, you can apply online and be approved within seven minutes if your credit is at the levels that we think are appro-

Continued on Page 43



## Welcome To

Italian & American Lunch  
And Dinner Specials Daily  
*A Taste of Italy...But in America*

PIZZERIA & RESTAURANT

### For The Best In Italian Food.

- Pizza • Subs
- Calzones
- Pepperoni Rolls
- Antipastos
- Specialty Pizza
- Beer & Wine

### Dinners

Choose from the Best Selection of Italian Dinners, cooked the old-fashioned way.

32 South Broad St.,  
Norwich  
334-6278  
Open 7 Days a Week



1 Main St., Oxford, NY  
607-843-5255

Monday- Saturday 11 am to close;  
Sunday noon to close  
Check us out on Facebook or our  
New Website [www.thestadium.biz](http://www.thestadium.biz)

Serving Lunch, Dinner  
& Late Night

Stop In Today and  
Enjoy a Delicious Meal!



## Wednesday Special

**\$2 CAN NIGHT**

All Canned Beer - All Day  
All For ONLY \$2.00 Each!  
7 Varieties Available!

## Thursday Special

**WING NIGHT**  
**\$7 doz.**

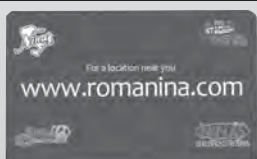
4 PM to 10 PM  
EAT IN ONLY



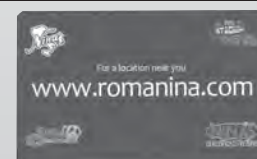
## Lunch Club

Buy 5 Lunches  
**Get 6th FREE!**

Stop in for details and sign up!



**GIFT CARDS AVAILABLE!**  
Good Anytime. Good at all locations.



## NBT Bank: Helping the community rise since its founding

Continued from Page 42

appropriate for committing credit. So we have that auto-decision capacity in the house," said Watt, noting the bank's close relationship with its customers.

Changes in technology and the demands of customers are expecting faster results from banks.

Stagliano said a number of technology upgrades were continuing to improve customer and employee experiences.

He said being at the forefront with technology was key in banking.

"We've made some significant technological advancements and implementations internally to keep all of our employees connected, and that's working really well. So virtually every employee can connect up across any state on a tablet or at their PC using video, using voice, and it has really helped the whole collaboration piece," said Stagliano.

The improvements have made for a more efficient and secure service for customers

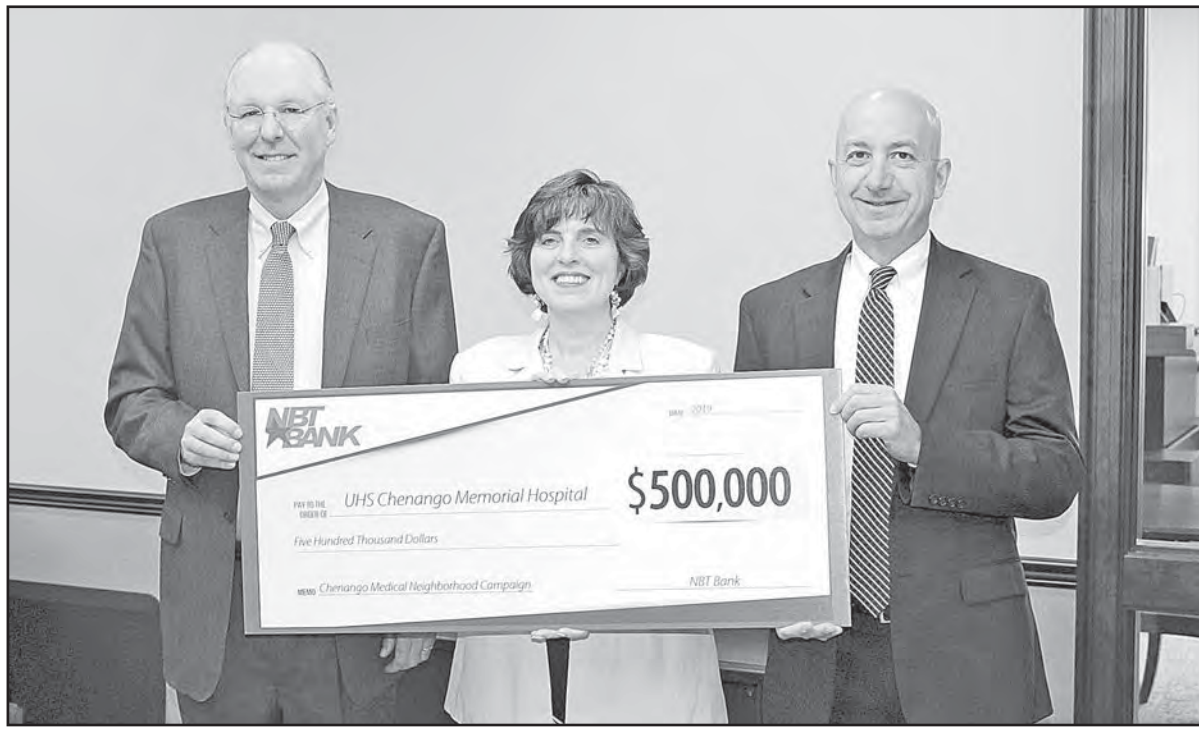
"The convenience of being able to do business

how you want to do it, when you want to do it. Whether it's going into a branch, doing it on a tablet or on a phone, calling us, or using our mobile app.," he said.

More than 200,000 NBT Bank customers use the online banking. The bank is constantly seeking feedback from customers and making improvements. A huge initiative in 2020 is to keep revamping the and other online banking applications. They are called NBT Online Banker and the NBT Mobile App. The mobile app has almost 100,000 users and the online banker has a little over 200,000 who use the services.

"So if you want to deposit a check and you can't get to a branch, you can go to our app and deposit a check. Or if you're going by an ATM, a lot of our ATMs accept deposits with no envelopes, so you can put your check or cash in there and deposit it immediately into your account. So those are the things that we've been implementing over the years, especially in the last three or four years we've really stepped that up" said Stagliano. "We want to keep on getting better, and that's why we're doing this."

One of the major upgrades to the website and mobile app that has received a lot of atten-



NBT Bank President and CEO John H. Watt, Jr. proudly displays NBT's commitment to UHS Chenango Memorial's capital campaign with NBT executives Catherine M. Scarlett and Joseph R. Stagliano. Scarlett and Stagliano are members of the UHS Chenango Memorial Board of Directors, and Scarlett currently serves as board chair.

tion is the introduction of Zelle to transfer payments person-to-person. Zelle is the competitor to Venmo.

The launching of the Zelle component will take place sometime in the first half of this year. It will all be integrated into the bank's mobile app.

Stagliano said the trend of using Zelle or Venmo was growing in the industry and NBT Bank wanted to stay competitive. The technology is currently in the test phase and could be launched soon.

With a 3.5 percent unemployment market the bank has taken more steps to retain high performing employees. NBT Bank is offering a pack-

age of services and benefits for employees.

This year the bank introduced a student loan repayment program. In that program, qualifying employees receive a contribution towards their monthly loan payment on their student loans, which the bank makes through a partnership.

"We do paid family leave, we do an enhanced and modernized paid time off program. All of those things are in order to keep us competitive and to provide the most modern benefits to our employees because we know how valuable they are and we know what kind of market we're in," said Watt.

Another example of

that community investment was announced in early 2018 when NBT raised its local minimum wage to \$15 an hour for employees working at its headquarters in Norwich. About 61 percent of employees were affected by the raise and those not eligible for the hourly increase received a 5 percent bump in minimum pay.

The bank also has a very robust summer student employee program for college students and newly graduated high school students before they go to college. About 45 to 50 students are hired each year across the branches and operations. The students gain the skills that they need to

be successful in the workplace. Many participants come back year after year until they graduate.

"We have a really great management development program, and our hope is that then some of those people will apply for the program and work here permanently. They range in jobs from tellers, to loan operations, to helping out in our business banking world across the board. Over \$10,000 in scholarships has also been awarded as a part of that program," said Stagliano.

Stagliano spoke highly of the bank's work culture and his experience working there. "I love coming to work everyday because of the people that work here in this company. People care about one another, there's great collaboration, great teamwork, and that word is getting out. So I think it's safe to say that we've become an employer of choice, not just in Norwich, but regionally because of that reputation. That's because of our values; it's how we treat one another. We work hard, we strive to do really great things for our customers and our employees and we get great results. And who doesn't want to be a part of that?"



## Chenango Sales Inc.

### Over 100 years of Sales & Service

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

**We are a 14 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 Bleyle



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

The Chenango United Way Board of Directors,  
Staff and Volunteers would like to say

## THANK YOU

to the Chenango County Community  
for supporting the Fall 2019 United Way Campaign.

THANK YOU to those generous companies and employees,  
organizations, small businesses and individuals for your  
generosity and dedicated support!

**"Our Community. Our Home. Our United Way."**

## LIVE UNITED



Give. Advocate. Volunteer. LIVE UNITED.

For more information, contact us at:  
Chenango United Way  
83 North Broad Street, Norwich, NY 13815  
(607) 334-8815 • www.chenangouw.org

### Are you in need for a local Insurance Agent?

Walter O. Rogers Insurance Agency represents NY Central Mutual, Progressive, Leatherstocking Co Op and many others. Even if we are not your current agent we can still help, please stop in or call 607-334-8924.

**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: agency@wrogersins.com





Whether you're rafting,  
golfing, skiing, hiking,  
visiting family  
or traveling on business,

## WE'VE GOT YOU COVERED.

SUPER 8 MOTEL - NORWICH  
6067 State Hwy. 12, Norwich, NY 13815  
Phone 607-336-8880 • Fax 607-336-2076

**Reservation: 1-800-800-8000 - super8.com**  
Operated under a franchise agreement with SUPER 8 Site #: 3705

# Preferred Mutual focuses on data with excellent financial stability —



Another way Preferred Mutual gave back last year was by partnering with the Chenango County Sheriff's Office to provide car seat trade-in programs that helped families with seat installations.

Continued from Page 39

through a network of over 500 independent agents throughout New York, New Jersey, Massachusetts and New Hampshire.

In April, Preferred Mutual was recognized for the 17th consecutive year by A.M. Best with a rating of "A" (Excellent). The "A" rating is given to insurance companies with excellent financial stability, solidifying that Preferred Mutual continues to be a trustworthy choice for their consumers.

Rinehart added that another way Preferred Mutual works to help its customers is by remaining active in its community.

"In the theme of community, Preferred Mutual was proud to play a significant role in both the development of a new firehouse for New Berlin, and UHS Chenango Memorial's campaign to expand the level of medical care and healthcare solutions available to the community," she said. "We have a long history of focusing our philanthropic efforts on Chenango County, and 2019 was no exception."

"Our roots are in Chenango County. This

community has supported us for almost 125 years, and to us, there is no better way to show our appreciation than by giving back."

Rinehart said Preferred Mutual focuses its philanthropic efforts around five main categories: community youth organizations, fire safety programs, arts and culture, health and safety, and disaster relief. We find that supporting programs in these categories offers us the best chance to make a meaningful impact.

She said there are numerous other partnerships that also help the business succeed, including a positive relationship with Commerce Chenango and the Village of New Berlin.

She added that Preferred Mutual also partners with numerous non-profit organizations throughout the county including: Chenango County United Way, American Heart Association, Relay for Life, Making Strides Against Breast Cancer, local food banks, local hospitals, New Berlin Art Forum, Chenango County Blues Fest, Earlville Opera House, Chenango Council

of Arts, Colorscape Chenango Arts Fest, and many more.

"We feel strongly that our work with non-profit organizations isn't just limited to events or donations," said Rinehart. "Wherever possible, we have employee volunteers that represent us on charitable organization's Board of Directors, enabling us to stay in tune with causes that are near and dear to us, as well as help support community initiatives."

She said educational opportunities are also very important to Preferred Mutual.

"We sponsor local school events, including providing elementary students in Chenango County with fire safety materials, and supporting after-prom parties that keep students off the roads during a dangerous time of year," she added. "We also award college scholarships — which we are accepting applications now — to four local high school seniors each year."

"We are a company that thrives on giving back. It's one of the cornerstones of our company

Continued on Page 45

## Your Hometown Pool and Spa Company for 44 Years!

**Garden**  
LEISURE SPAS

**POOLS**

**See us for all your Pool and Spa chemicals and supplies**

**OPEN YEAR 'ROUND**

5454 State Hwy. 12  
NORWICH, NY  
336-POOL (7665)  
office@bdpoolspa.com  
www.bdpoolspa.com

# HOLY FAMILY SCHOOL

The best school for your child.

---

— MERIT —

*A school where morality and academic standards go hand in hand*

— PRIDE —

*A school with a tradition of excellence*

— PEACE —

*A school where your child is safe, secure and happy to be there*

— HONOR —

*A school where Christian principles are a way of life*

— FAMILY —

*A school where parents are welcome*

Please call **607-337-2207** to schedule a visit!

**Holy Family School**  
Middle States Accredited School  
17 Prospect St., Norwich, NY 13815  
[www.hfsnorwich.com](http://www.hfsnorwich.com)

## A QUALITY FACILITY WITH PROFESSIONAL, FRIENDLY PEOPLE

### MAKE YOUR NEXT OCCASION REALLY SPECIAL.

- Weddings & Ceremonies
- Renovated Ballroom
- Gazebo Ceremony Site
- Affordable Golf Tournament Packages
- Picnics
- Clambakes
- Luncheons
- Reunions

■ Small Banquets up to 90 people

■ Outdoor pavilion up to 1000 people

■ Receptions up to 300 people

**Contact Our Wedding Coordinator Heather McShane**

Heather looks forward to putting her experience, enthusiasm and customer service to work for your PERFECT DAY!

Call Heather today at 607-336-9214 or [cccbanquet@stny.twcbc.com](mailto:cccbanquet@stny.twcbc.com)

**Open to the Public Daily for Lunch & Dinner**

Enjoy our deck... spring thru fall or our comfortable dining room, both with a beautiful view of the Chenango Valley

*Our chefs create weekly specials or choose from our delicious regular menu.*

**18 Hole Challenging Golf Course**

Don't forget we offer you 18 holes of challenging golf, great views & great times!

- Open to the Public
- Full service Pro Shop
- Golf Leagues

**Canasawacta Country Club**

[www.canasawactacc.com](http://www.canasawactacc.com)  
Country Club Rd., Norwich  
607-336-9214

Plan your event now!

Banquets & Parties available year around



Preferred Mutual employees helped raise money and bring awareness to the fight against breast cancer as one of their ongoing charity initiatives.

**Preferred Mutual focuses on data with excellent financial stability —**

Continued from Page 44

culture, and it's a great source of pride for all of us. From financial support to volunteering, we help neighbors near and

far enhance their quality of life, and our employees are the best."

Rinehart said there is an intrinsic understanding that Preferred Mutual does so much more than just provide insurance.

"We are in the business of taking care of people; it's at our core, and whether we are raising money for healthy hearts or breast cancer research,

donating blood, collecting supplies for animal shelters, or volunteering to serve American Veterans a hot meal, we help," Rinehart added. "We take our tagline to heart and go beyond - Live Assured, we're here to help!"

She said employee retention has remained consistent, and that business continues to grow with the community's

support.

"From our perspective, things have been fairly consistent over the past few years. We have numerous employees that have been with us for 10, 20, even 30 plus years, which is incredibly rare these days," she added. "Their tenure is complemented by a steady pool of local candidates who look to insurance as a

long-term career move."

According to Rinehart, leveraging technology has allowed Preferred Mutual increased flexibility and access to resources. Mobile technology, data and analytics, cyber security and automation have all brought change and opportunity.

She said another advantage the organization has had is a pool of

innovative adults who left the area for college and returned. She added that they have all the aspects of other industries such as sales, marketing and communications, IT, HR, customer service and project management which create endless possibilities outside of the traditional insurance roles including claims and underwriting, at Preferred Mutual.



**WELLS FARGO ADVISORS IS LOOKING FORWARD TO CONTINUED SUCCESS IN 2020!**



**GIVE OUR OFFICE A CALL (607) 334-3245, TO SEE IF WE ARE YOUR FINANCIAL FIT. WE LOOK FORWARD TO SERVING YOU!**

**WE ARE PROUD TO BE CELEBRATING OUR 1ST ANNIVERSARY OF WELLS FARGO ADVISORS OFFICE LOCATION— 6403 COUNTY RD 32 (EAST RIVER ROAD).**



Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC CAR # 0120-03184



**Mark Your Calendars for the 173rd Year of the Chenango Co. Fair AUGUST 11<sup>TH</sup>-16<sup>TH</sup>, 2020**

**RIDES & GAMES**



Brought to you by:

**HARNESS RACING & HORSE SHOWS**



**MUSIC**

Tuesday, August 9th 8:00 PM Country Western Singer and Songwriter **Alyssa Trahan**



Kaitlyn Jackson and Family

**CONSERVATION**



**4-H LIVESTOCK**



Showcase of Chenango County Agriculture

**TRACTOR PULLS**

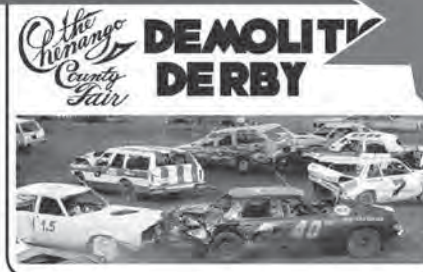


**KARAOKE**



CHENANGO COUNTY FAIR KARAOKE CON Over 150,000 Karaoke PLUS 250,000 DJ Music in all styles The Entertainment Tent at The Chenango Courtyard, Norwich, NY Hosted by Moe's

**DEMOLITION DERBY**



**WATCH FOR THE 2020 LINE UP** starting in our May 2020 Ads! • Fair Booths & Vendors • Interesting & Educational Exhibits



- Great Value
- Great Attractions
- Something for Everyone

website: [chenangocountyfair.homestead.com](http://chenangocountyfair.homestead.com)  
Fair office: (607) 334-9198

## Opportunities for Chenango merges to become "Greater Opportunities"—

Continued from Page 39

"This is just going to enhance the services for both counties, its not taking anything. We're not eliminating any services here. This is a way to bring more services and increase our service area," said Silvanic.

One of the biggest hurdles non-profits face is financial stability. Silvanic explains that by combining the two agencies, they are creating a stronger financial base for all of their programs.

"The bigger you are the stronger you are," says Silvanic. "In this time where a lot of agencies are going under because funding has been cut or a lot of these agencies just can't survive anymore. The amount of audits and the amount of compliance you're under, you better have some money set aside. Our audit alone for one agency would be \$35,000. So I think combining us together makes us big enough to kind of sustain ourselves through any cuts or any of the storms that come up."

The combining of the two agencies will create more program opportunities for both counties. For example, Broome county did not have the Early Head Start program like Chenango county. So they created the univer-

sal pre-kindergarten program in conjunction with Head Start.

They are also going to be able to combine their housing programs to help lead people out of homelessness and into home ownership.

"The neat thing for our housing component for instance is in Broome we do a lot with homeless housing, low income housing, and housing assistance. Here we do more with first time home buyers, financial literacy, and house rehab. So it's neat how they compliment each other. We can go all the way from homelessness to home ownership. We run the whole gambit now. We have all those services that will get you literally from homelessness to having a home. And so those success stories are rare but we've had them and they're a big deal," said Silvanic.

Not only will the merger bring more funding to community programs, it will also put more money into the local economy. Silvanic states that many of their housing programs require them to hire contractors, electricians, plumbers, carpenters, all of which they hire locally.

"It brings money into the community, it helps low income people have a safe and affordable place



The Head Start program provides comprehensive early childhood education, health, nutrition, and parent involvement services to low-income children and their families.

to live, and it gives some seed money to write the next grant," said Silvanic.

Silvanic hopes that in the coming year they can work with the City of Norwich residents and government to improve the homeless issue in the Norwich area.

"We wanna work with Norwich to make them realize that it is a problem there, homelessness can come in a lot of different ways it doesn't have to be just living under a bridge. There are people in this county do that but there are many people in this county who are living in structures that don't have running water we've gone

to homes where there's sewage running raw under a trailer," said Silvanic.

He then said, "When you talk about homelessness it's not always in the sense of not having a home. It's having a home, but it's in the sense of not having a home where the children are safe, or where they're safe. Elderly people too. So I mean there's money, there's a lot of money under Cuomo that's available to kind of help with these issues and in Norwich you just take a drive around to see all the for sale signs or vacant properties."

Recently the organization was awarded the

largest Homeless Housing and Assistance Program grant in New York State in the amount of \$7.5 million dollars. Silvanic explains how that grant money can be used to improve areas like Norwich.

"Norwich at the last time I looked had like 50 or 60 properties that were foreclosed on that they now own that are off the tax rolls," said Silvanic. "We could come in and take four or five of those properties like with 7.5 million dollars, thats four properties that we've grouped together in one grant. So the municipality can get those blighted properties totally

rehabbed looking beautiful and it also serves a greater purpose of getting somebody a safe and affordable place to live," said Silvanic.

He continues on to explain, "One of the problems that we have here is the rents in norwich are so high that people can't afford them. So we don't have a housing shortage we have an affordable housing problem here. So we're very much looking forward to working with Norwich, we're very strong at this in Broome so we're bringing a lot of knowledge here in this area," said Silvanic.

OFC states they want to be known as as an organization that empowers individuals to better themselves and that in turn, empowers their community.

After the merge, 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 their current programming, including WIC, Head Start, Weatherization, and housing programs, while expanding services to continue to serve the most vulnerable in both counties.

the **YMCA** FOR YOUTH DEVELOPMENT™ FOR HEALTHY LIVING FOR SOCIAL RESPONSIBILITY

# EMPOWER MORE THAN YOURSELF.

Join Today and commit to more than simply becoming healthier. Help support the values and programs that strengthen our community.

- No Joiners Fee
- Nationwide Membership
- Financial Assistance Available

**NORWICH FAMILY YMCA**  
(p) 607-336-9522 [www.norwichymca.com](http://www.norwichymca.com)

## PROGRESS CHENANGO 2020

# 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 / Norwich Pennysaver  
29 Lackawanna Ave., Norwich  
337-3021 • FAX 336-7318  
e-mail: [bcarpenter@evesun.com](mailto:bcarpenter@evesun.com)

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

**Chenango Union Printing & Direct Mailing Solutions**  
Established in 1816

## We've Expanded!

In 2019, we added a new digital machine to our shop floor. We really wanted to be able to provide for all of our consumer base, big and small. The new equipment has helped to really broaden our spectrum of work, and has ultimately allowed us to be much more competitive with our pricing.

2019 was a wonderful year at Chenango Union Printing, and we can't wait to see what this next decade holds for us and our beloved community.

**Chenango Union Printing, Inc. & Direct Mailing Solutions**  
15 American Avenue, Norwich, NY 13815 / 607-334-2112  
[www.chenangounion.com](http://www.chenangounion.com) / [kiersha@chenangounion.com](mailto:kiersha@chenangounion.com)



# UH-OH



When You Need A Tow... We'll Be There



Since 1983, Chenango County's Collision Experts!



**A&J Auto has the equipment and expertise to repair your collision damage to factory specifications.**

A&J Auto was named business of the year by Commerce Chenango in 2017 for a reason. We have been the leader in the industry since 1983 with thousands of satisfied customers. We will handle all your insurance questions and claims.

*Our standards are the highest... only the best for your car!*

- Computerized laser unibody/frame measuring system
- 2 frame machines
- Temperature controlled spray/bake booth
- In-house paint mixing system for best color match

**If you are involved in an accident, and need a tow... have your automobile dropped off at A&J!**

*CLIP & SAVE FOR EMERGENCIES*

**KEEP THIS WITH YOUR REGISTRATION AND INSURANCE CARD FOR EMERGENCY**

**PLEASE TOW TO  
A & J AUTO RECO llc  
COLLISION EXPERTS  
607-336-7434**

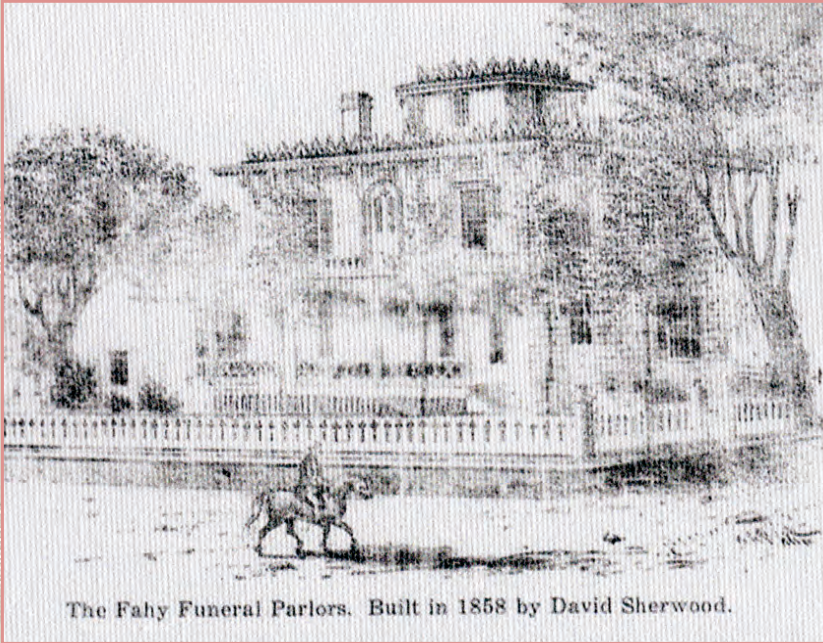


**AUTO RECO llc**

6177 STATE HWY. 12  
NORWICH, NY 13815  
PHONE 336-7434

# R. J. FAHY FUNERAL HOME

*A Tradition of Service Since 1939*



The Fahy Funeral Parlors. Built in 1858 by David Sherwood.



## BUILDING RELATIONSHIPS

As a locally operated funeral home in Norwich, we focus on providing families personal attention throughout the funeral planning process. Several staff members grew up in the area and continue to call it home. This enables our team to offer compassionate care while meeting the needs of our community. At R. J. Fahy Funeral Home, your family becomes a part of ours.

## CELEBRATE YOUR LOVED ONE

As we carefully guide you through the planning process, we'll discuss affordable funeral and cremation options as well as suggest innovative ways to honor life.

## PRE-PLANNING SERVICES

In addition to serving families who have an immediate need, our staff can also help plan ahead a funeral service. Preparing for the future keeps costs managed and ensures your wishes are met. We can arrange every detail, including casket or urn choices and final resting places in nearby cemeteries and mausoleums. Those who plan in advance also spare their loved ones from making important decisions during a difficult time.

## SERVING THE COMMUNITY

We hope you allow us the privilege to serve you during your time of need. Please contact R. J. Fahy Funeral Home to learn more about burial and cremation services or to tour our Norwich funeral home. Funeral planning can seem overwhelming. Losing a family member is an emotional experience, and grief can make the funeral planning process difficult. Pre-planning final arrangements helps relieve your family of both emotional and financial burdens. However, we also offer support to those who have an immediate need to plan a funeral for a family member or friend who has passed away. Whatever your need, R.J. Fahy Funeral Home® is here to help. We guide you every step of the way—from choosing between traditional burial planning and cremation, designing a religious ceremony or a celebration of life, and deciding on cemetery property. We even offer grief support services for you and your family.

### *Our Difference*

We want you to feel confident planning a funeral for yourself or a loved one. Here are some of the unique benefits we offer to help relieve your family of emotional and financial burdens.

- National plan transferability
- Personal Planning Guide
- Free online obituary
- Price protection
- Experts in honoring veterans
- Away from home protection
- Celebration of life
- Compassion help line
- 100% Price Guarantee on Pre-Planning

*"As my loved one had purchased a pre-paid cremation a number of years ago, this was the only, most local, funeral home that honored their product. They were most helpful and honest while assisting us during this difficult time."*

**~Verified Cremation Customer May 2019**

*"My family has known the Fahy family for years. My Grandfather's arrangements were made with them in 1959. I had made my Mother's arrangements in August 2016. She passed away in December 2017 and was cremated. Calling hours, obituary and Mass were arranged by Fahy's for April 2018 on what would have been her 100th Birthday"*

**~Verified Cremation Customer & Memorial Service Customer**

*Here for you when you need us.*



*Michael C Wright*  
MANAGER

R.J. Fahy Funeral Home  
116 North Broad St.  
Norwich, NY 13815  
**607-334-8833**

[www.fahyfuneralhome.com](http://www.fahyfuneralhome.com)

*\*Handicap Accessible Facility*



*David P Beardsley*  
FUNERAL DIRECTOR