

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

TUESDAY, JANUARY 29, 2019

SUCCESS STORY

Black Bear Winery

Progress takes many forms

The Black Bear Winery has seen progress take many forms. Years ago it was brick and mortar progress. Goals of starting and growing a premiere winery, making alternative products, such as Fruit Wines, Meads, and Hard Ciders, have been met. Seventeen years of wine making experience have honed skills, earned the respect of international wine judges, and gained their accolades in international competitions.

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One half-century down: Friends of Rogers looks ahead to Rogers Center's 51st year

By GRADY THOMPSON
The Evening Sun

SHERBURNE – After celebrating the half-century anniversary at Rogers Environmental Conservation Center in 2018 and finishing the organization's first five-year strategic plan, Friends of Rogers is looking ahead to more growth and community presence in 2019.

"It was a great year, it was a busy year," said Friends of Rogers Executive Director Simon Solomon. "Our numbers are showing a great trajectory year after year from really 2012, 2013. We haven't had a down year yet."

As Rogers Center saw roughly 15,000 attendees stop by the visitor's center alone in 2018, the organization stands on a much more solid foundation than it did in 2012 when 6,700 people visited the center.

In celebrating the 50th anniversary of the founding of the environmental education center, Friends of Rogers also celebrated the birthday of its first director, John Weeks. At this event, as with several others over the year,



Friends of Rogers Senior Environmental Educator Marissa Nolan and Executive Director Simon Solomon standing beside an icy pond at Rogers Center in January 2019. (Grady Thompson photo)

Friends of Rogers partnered with a wide array of community businesses and organizations.

"We realized the numbers in our programs and involvement really blossoms once you have

that partnership with those different outlets," said Solomon. "That's what we've learned our bread and butter is, to really expand and partner. We don't like to be insular and kind of

hold to ourselves on our own, we like to kind of get out there and promote the Rogers way."

As Rogers Center continues to partner with more outside organizations, the numbers in

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NBT Bank sets the standard for success with community



NBT Bank was recognized in the May 2018 issue of Consumer Reports as "bank of choice" in New York State. The NBT management team wanted to highlight the accomplishment and offer thanks to customers. The article indicated more than 68,000 Consumer Reports customers were surveyed and asked to rate banks on customer service, website usefulness, ease of online transactions and other categories. (Submitted photo)

By TYLER MURPHY
The Evening Sun

NORWICH - 162 years ago, five years before the civil war began, National Bank and Trust

was formed and it has grown into one of the top 100 largest banks in the United States today.

In early 1856 local Norwich leaders, looking at the needs of the growing community, decid-

ed to found the bank so it could provide financial resources to residents and help encourage further growth.

Today the bank is almost always referred to by its acro-

nym NBT, and it has 151 branches in several northeastern states. Of the approximate 5500 banks in the United States it is ranked just within the largest 100 for overall assets.

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Towns in Chenango County include: Afton, Bainbridge, Columbus, Coventry, German, Greene, Guilford, Lincklaen, McDonough, New Berlin, North Norwich, Norwich, Otselic, Oxford, Pharsalia, Pitcher, Plymouth, Preston, Sherburne, Smithville and Smyrna

NBT sets the standard —



NBT Bank CEO John Watt with Southside Johnny and Blues Festival Coordinator Eric Larsen. Southside Johnny was the main attraction in NBT's Free Summer Concert Series, which drew thousands to down town Norwich in the weeks leading up to the Blues Festival. (Submitted photo)

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With a total asset value of about 9.5 billion dollars, its placement on the list fluctuates in the high 90's. The bank has about half a million customers.

As the company has grown it launched several initiatives to expand outside the area. It is also the only openly traded public company in Chenango County, with NBT stocks listed on the Nasdaq exchange.

As the bank has exceeded its humble local origins and answers to shareholders on a quarterly basis, how

has that changed its founding role as a community-involved institution?

According to President and CEO John H. Watt Jr., 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.

"Across all of our regions, Scranton, Binghamton, Syracuse, Utica, Albany into New England we have the same model," he said. "How

do we get close to the ground and leverage our personal relationships and our commitment to the community in order to be successful?"

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.

"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.

"Once we form a relationship, it's easier then to introduce more products and services that make your financial life simple. That's our job."

Forming these connections has also allowed the bank to identify and hire promising employees from the local community.

"It's all about those personal relationships. It's all about who we hire, who is on our team, how they fit in our culture and how we remember the communities we all come from. How we invest in those communities," said Watt.

Minimum wage increased to \$15

An 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.

"One of the contributions we made to the community is the salary base for our Chenango County headquartered employees, and obviously that has a ripple effect across the economy," said Watt. "Last year we were happy to announce that we increased the minimum hourly wage for our starting employees to \$15 an hour."

He estimates about 61 percent of employees were effected by the raise and those not eligible for the hourly increase received a 5 percent bump in minimum pay.

"It contributed to spending power of employees in this community. It helps us recruit and retain talented people. We're already seeing that," he said.

Some employees who were working two jobs were able to leave the second and

dedicate themselves to NBT. The raise went into effect Feb. 5, 2018.

There are about 550 employees working for NBT in Chenango County, most of those are employed at NBT's Norwich campus, which is actually made up of six different buildings. In the congressional district from Utica to Binghamton, there are 800 NBT employees, and nationwide there are about 1900.

There have been a number of notable promotions in the company involving local residents assuming key posts in the company over the last couple of years.

Thomas Sutton was promoted to director of retail banking. He has 25 years of experience in the financial services industry and is a long-time NBT employee. Joseph Stagliano was promoted to executive vice president of operations and retail banking. Shauna Hyle was promoted to executive vice president of consumer lending, and the executive management teams Brian Voss, recently assumed another role as an important member of the mutual fund company NBT is partnered with and named by LPL Financial as a new member of the LPL Advisor Council. Jennifer Telesky was promoted to manager of the Southern Tier regional commercial banking. Jill Eddy was also promoted to vice president.

"All those folks are local and have been here a long time and hold very senior roles here," said Watt.

The raises were possible, in part, due to the Tax Reform Act that went into effect in 2018. The legislation reduced NBT's tax rate by a little less than a third of what they had been paying.

"The Tax Reform Act lowered our effective tax rate from low 30's to low 20's and we were able to take that money we would have otherwise payed in taxes, and reinvest it in our employees and reinvest it in capital expenditures and technology here in Chenango County," said Watt.

Summer Concert Series

NBT is a participant in a number of not-for-profits in Chenango County. Watt, along with his wife, for example, are co-chairs of fundraising for the Chenango County United Way.

"We are a participant across many, many really important not-for-profits in Chenango County. Not only do we make large financial contributions, but we are also able to offer intellectual talent on the boards of all those organizations, and that is at the core of the mission of a community bank," said Watt.

Referring to the bank and its officers Watt added, "We're in the United Way, the Blues Association, the Arts Council, obviously we support the hospital, big time. We have several members on our board and financially we support it. We're big in Commerce Chenango, Colorscape, the Car Museum, and we contribute to Dollars for Scholars." Other events the bank contributes to include the YMCA and the Gus Macker basketball tournament.

One of the most popular events in 2018 was NBT's Free Summer Concert Series which drew thousands to downtown Norwich in the weeks leading up to the Blues Festival.

"Working with Eric Larson to bring Southside Johnny and the Asbury Jukes to South Broad Street to the park - and it was a great night in August, those are the kind of things we really enjoy doing as a part of our mission," said Watt.

NBT is currently coordinating with Larsen, the event's chief organizer, for creating a similar experience in 2019. "We will see what happens," said Watt.

"We are committed to supporting the Blues Association and summer concert series again," said Director of Retail Banking Thomas Sutton.

"Pretty much any community event that happens here we're looking for ways

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Progress Continues To Be Made Here...



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NBT sets the standard —

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to volunteer,” said Sutton. NBT has a volunteer team of about 20 employees, and the company pays for their time and sends the group out to help volunteer at public events, such as Gus Macker. Director of Communications Florence R. Doller said, “We are just really trying to take our volunteer coordination to another level. We have a team internally called the community involvement council and I think we recognized there are lots of great engagements by our employees and a lot of different things, but by really coming together we were able to amplify that.”

She also noted many employees volunteered on their own time and several others were elected officials in the county, city or towns.

Sutton also explained that NBT’s corporate responsibility hits close to home.

“We take pride in believing in corporate responsibility, and being a good corporate citizen,” he said. “This is very important to us, especially here in Chenango County where the lion’s share of our employees live. Reinvesting in our communities and trying to make them better is really important to us.”

Watt resides in the Town of Norwich. “We bought a little piece of a farm on the far side of the hill on the east side of town and have a wonderful view of the valley. We’re happy to be here,” he said.

This community reinvestment comes at a time of exceptional growth for NBT. The last six years have produced unprecedented profitability for the company.

“The last few years of growth have been really heartening. Year after year, the momentum we have achieved has been recognized in our share price and recognized in our bottom line and that is very important because we invest and build our infrastructure here based on our success. We’ve one a lot of that over the last

couple of years,” said Watt.

A notable part of NBT’s resources are being allocated to improving technology and keeping up with its pace of rapid change.

“We have a three-year technology roadmap in front of us that demands a high level of investment which is absolutely critical to our future success. Community banks are able to be successful and compete against the big guys because of the personal relationships we have and the fact we are on the ground,” said Watts.

“With that said, to enhance those personal relationships we need to introduce technology to really create a great experience for our customers and that’s where we are investing.”

New England expansion

A several-year platform NBT has dedicated resources to is an expansion in the New England area, which is comprised of several states in the northeast. “The platform is six states, it’s Maine, it’s New Hampshire, it’s Vermont, it’s western Massachusetts, upstate New York and northeastern Pennsylvania,” explained Watts.

“It is one of our most important long-term growth initiatives, we service it from all of our operation centers and consumer lending center here in Norwich, on the ground we’re growing commercial business banking, mortgage, retail banking and wealth business across that six state platform,” he said.

The company also serves over 220,000 client participants in 401k and pension and other related retirement plans, across all 50 states.

Some of the challenges facing the bank are the same ones facing all banks, the change in interest rates and the health of the larger economy.

“In some years when the interest environment is not in our favor, it’s not necessarily advantageous from a profitability perspective to grow loan assets at a rate that is accelerated over the prior year. Some years grow



The 20th Norwich Pumpkin Festival offered yet another opportunity for NBT employees to show support for the community. During a day-long pumpkin carving event the Thursday before the festival, NBT employees carved 250 pumpkins. (Submitted photo)

them at more muted rates,” said Watts.

“In terms of other assets, it depends again on what the macro interest rate environment is, and what kind of a return we can make on those assets in any given environment.”

“We watch interest rates, we look at what’s going on with trade negotiations, we want to understand what tax policy is, on the local level, we want to understand what’s going on politically in each community so we can help drive growth in every one of them based on our understanding of what their plans are to move forward,” said Watts.

A part of figuring out those factors is to have an informed customer base that can engage with the bank on financial matters.

Financial literacy

“To us it’s really critical to understand what people’s financial needs are and then that we’re able to communicate with them and then develop a financial plan that solves their short term and long term financial needs and problems,” said Watt.

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 right products and services to the right customer.

“We think we add value by encouraging financial literacy. The last thing we want to do is introduce a customer to a product that they don’t need and is not appropriate,” said Watts.

NBT also has a program

where advisor travel to local organizations and share their expertise.

“One of the things we’ve done over the last year is really amp up. We have a program called NBT at work, where we go into other companies and try and provide financial literacy, try to provide education, try to be a resource,” said Sutton.

“We have found there is a high demand for education and literacy. So we’re not going to the companies pushing our products down

their throats, we’re going in and partnering with them. There does appear to be a need locally,” he said.

Of the local economy Watt said Chenango County had room to grow.

“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.

“Community banking is very important, it’s harder to do that over the internet and it’s harder to do that headquartered in New York City or Charlotte, North Carolina and therefore we think the citizens of Chenango County are best served having a personal relationship with us and being able to have us recall and build on what they have shared with us over time,” said Watt.

The October edition of Money Magazine recognize NBT in 2018 as one of the best banks in New England. A recent consumer report also noted the company as one of the best alternatives when compared to larger corporate competitors in New York.

“It’s been a really great experience for us and the communities we serve,” said Watt.



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Friends of Rogers —



Friends of Rogers celebrated winter living on January 19 with activities at the center including water rescue and K9 demonstrations by the DEC. (Photo by Frank Speziale)

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its programming also grows. Last year, the participation in the 5k Wild Goose Chase Trail Run included about 140 runners—60 more than the year prior. Solomon said his goal is to have 200 runners participate this year.

Friends of Rogers staff said in 2019 they also plan to partner with area breweries, including Good Nature Brewing in Hamilton and Empire Brewing Company in Syracuse and Cazenovia, doing hikes and demonstrations, as a way of extending their reach.

“We are really starting to expand a lot of our partnerships,” said Friends of Rogers Senior Environmental Educator Marissa Nolan. “We’re really hoping to expand the reach. If we partner with Empire [Brewing Company] and get our name out there,

then people kind of realize they can just come to us and rent snowshoes any day that they want.”

A huge development with Friends of Rogers in 2018 was the hiring of a Senior Environmental Educator, Marissa Nolan, who is in charge of developing programming for children, teens, and adults, as well as taking on the organization’s social media presence and future work on exhibits at the center.

“Bringing on Marissa was a real accomplishment for us,” said Solomon. “It’s been a longtime goal to do that. We have to be cognizant of our bottom line at the same time, so there is a little bit of risk in taking that on, but we see in the long run the dividends it’s going to pay.”

Nolan said, “Obviously Rogers is sort of known for our programming with schools and our summer camps, so bringing on another educator we’ve been able to expand those a little bit.”

Nolan said Friends of Rogers has received grants to expand its programming in more school districts, including in Oneida and Binghamton. They have also committed locally to working with Oxford High School’s Outdoor Recreation Class and offering them five programs.

Solomon said, “We’re actually looking to build our base with school memberships as well, so one thing [Nolan] has put together is basically a packet of school membership offerings. Of course there’s a dollar amount associated with that but our hope is that the school districts or parent teacher associations maybe could offset some of those expenses because really, the number of programs if these memberships are set up, it’s certainly a good deal.”

With the hiring of Nolan, Friends of Rogers intends to expand its environmental educational opportunities for adults as well with two series of programs: an interactive, lecture-based

program and a more active ‘Adventures’ program.

In order to continue the programming and expanding its reach, Friends of Rogers needs to have the funds in place to make it happen. Being able to support itself and be on solid financial ground is one of the items included on Friends of Rogers’ new five-year strategic plan, and they have a couple things in mind to drive that revenue.

One such idea is the Selleck Sugaring Project: a maple syrup initiative created in memory of a former Friends of Rogers board member, Bruce Selleck, who passed away unexpectedly in July 2017.

Solomon said a 12-acre parcel on the Rogers Center grounds has been developed with support from the Community Foundation of South Central New York and 700 taps have been prepared in the area. “We’re going to be building a Sugaring Shack, hopefully by the end of the year, so we can produce the syrup ourselves in 2020,” said Solomon. “This year we’re ready to go. We’re going to start tapping trees [this January].”

While there are certain variables involved in the maple syrup industry, including whether or not it’s a good season, Solomon estimates thousands of dollars in unrestricted revenue could come from it.

“There’s the thought that we can generate between \$7,500 to \$12,000 or so dollars annually off syrup,” said Solomon, while noting they need to devise an outlet to sell the syrup. “It’s one thing to have the syrup produced. We then need to be able to sell it, it’s not all going to sell in the bookstore.”

With additional funding, Friends of Rogers will be able to chip away at a future project on their radar: updating the exhibits at the center.

“One of the things we really want to focus on with our exhibits is showcasing the wildlife, flora, and fauna of central New York, and this area in particular,” said

Nolan, adding that the current exhibits that have accumulated at the center include animals that aren’t native to the area, like grizzly bears and caribou.

Solomon estimated a complete overhaul of the exhibits would cost between \$80,000 to \$100,000 to include modern, interactive exhibits. Over the next year Friends of Rogers hopes to partner with classes from SUNY ESF, Cornell University, and SUNY Morrisville, where students are studying interpretation and design.

Nolan said, “That way we have a nice, cohesive design, because that’s one of the big things is that we have a lot of great stuff but it’s very different. And then some of the stuff that is soft of cohesive is very old.”

Friends of Rogers staff said some other plans for their next strategic plan include: being a frequent destination for families and people of all ages, backgrounds, and abilities; being known throughout New York State and beyond for offering superior science-based, multi-disciplinary environmental education and programming; maintaining and enhancing its environment; and enhancing its brand recognition.

Friends of Rogers’ current Executive Committee Board Members are President Daniel Auwarter, Vice President John Pumilio, Secretary Adam Schoonmaker, and Treasurer T.J. Moorehead.

The future at Rogers Center looks bright, especially considering Friends of Rogers has a contractual agreement with New York State through the year 2037.

“We renewed that contract, initially it was 10-years recurring,” said Solomon. “We don’t have to worry about that now for 18 years, so that’s a big blessing. The real intent behind that was just to show our donors, our corporate support that really, we’re here. We’re not going to be leaving in two years, so come support us.”



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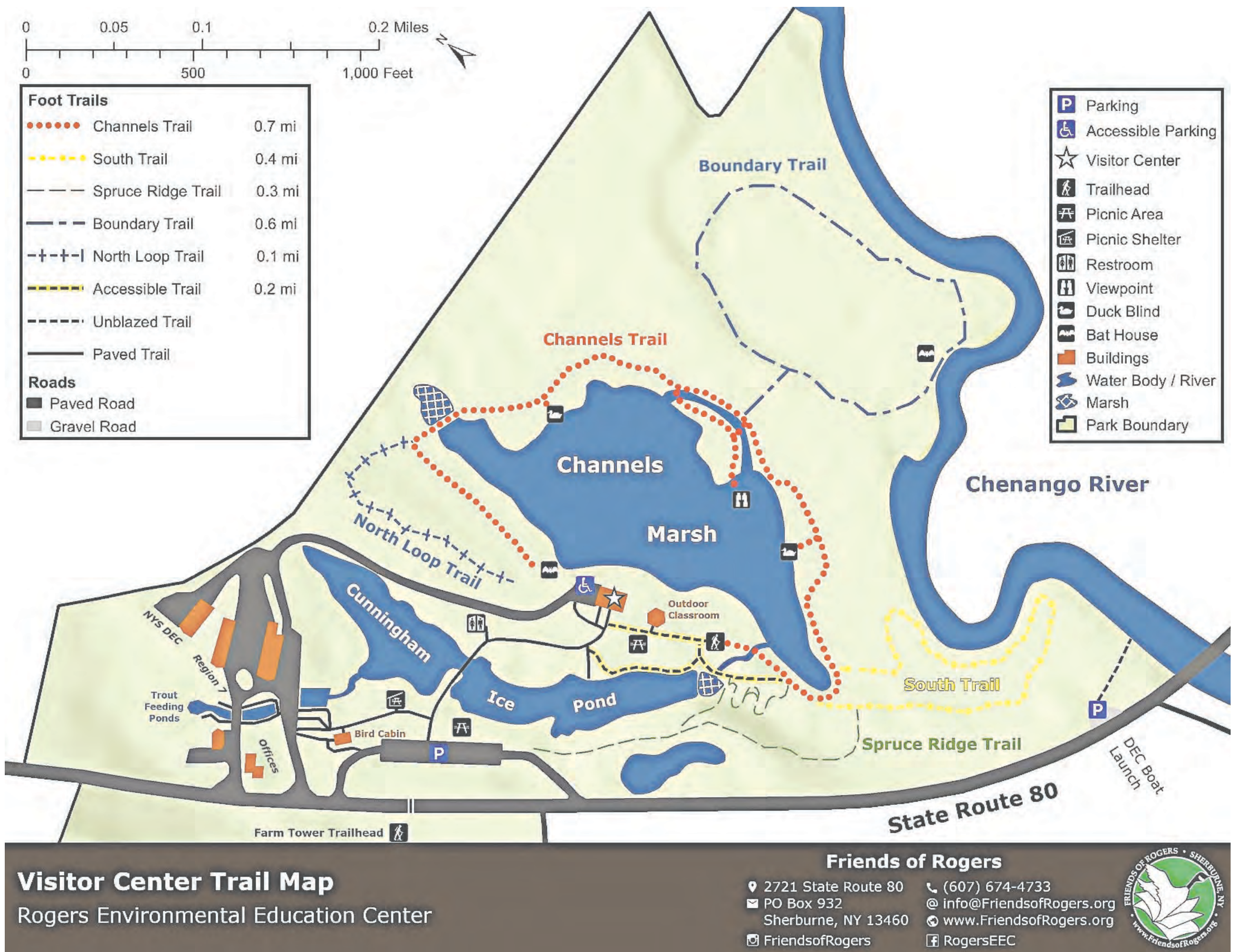
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A Visitor Center trail map of the Rogers Environmental Education Center grounds. (Submitted photo)



After 50 years of outreach at Rogers Environmental Education Center, Friends of Rogers is looking forward to continuing the expansion of its programs and more for years to come. (Submitted photo)

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