

PROGRESS CHENANGO

Volume 5 • February 5, 2025

Publication of The Evening Sun

Norwich Wealth Management: Well-crafted financial planning dedicated to clients

TYLER MURPHY
EVENING SUN

NORWICH - Norwich Wealth Management is a financial advisory firm with deep roots in Chenango County.

The firm was nationally recognized among the top financial advisory teams in the state in 2024. The firm has focused on professional development and dedication to its clients. While markets fluctuated, Norwich Wealth Management remained steadfast in its commitment to long-term financial planning and client-focused strategies.

"Our firm has been in this community for over 85 years, and we take pride in the relationships we've built," said Marci Lauren Riddell, Branch Manager, Vice President and Partner.

"Our mission has always been to provide financial stability and trust, not only to individuals and families here in Norwich but to clients across the country. We strive to maintain that level of excellence with every interaction," said Greg LaMonica, First Vice President and Partner.

The firm manages over half a billion dollars in assets, serving clients nationwide, and has expanded its expertise through prestigious industry certifications. In addition to its professional advancements, Norwich Wealth Management remains deeply engaged in the local community, supporting economic initiatives and fostering long-term financial wellness for residents and businesses alike. With a commitment to education, they reg-

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The Norwich Wealth Management team poses for a photograph during a strategy session. With deep roots in Chenango County, the firm balances national reach with a personal, relationship-driven approach to financial planning. (Submitted photo)

CCE and 4-H continue to grow impacting youth development

KELLI MILLER
EVENING SUN

NORWICH - Cornell Cooperative Extension (CCE) operates and administers the 4-H program with students across New York State.

In Chenango County they offer 4-H Youth Development, Grow Cook Serve, Supplemental Nutrition Assistance Program Education (SNAP-Ed), Expanded Food and Nutrition Education Program (EFNEP) and a regional agriculture (ag) team, as well as an in-house ag consultant.

Each CCE is completely different and tailored to the community they reside in and in Chenango County, the focus is nutrition and movement. Many of the programs are ag based and with 4-H, the pillars are animal science and agriculture.

"In a document dated 1915, we were established," said CCE Association Executive Director Craig Brown.

"CCE was not founded as Cornell Cooperative Extension initially," Brown explained. "It was founded



About 30 people came together to discuss and explore the possibilities of having both a winter and summer farmer's market. Cornell Cooperative Extension (CCE) with its subsidiary group the Ag Development Council and Commerce Chenango collaborated ideas and possible venue sites to hold the winter market. (Submitted photo)

as farm bureau and home bureau, as a combined service, taking care of Home Ec and farm bureau responsibilities."

He said it wasn't until later in their history, a decision was made to separate part of their educational program, which became CCE, from the farm bureau partners because of lobbying and trying to

work on moving legislation.

"We wanted to make sure that education was a separate component and were one of the first extensions in New York State, within the first five," said Brown. "And at that point we established and moved into our beautiful building on Broad Street."

Brown explained a lot of this program rises from

those first 4-H educators, so in Chenango County, one of the biggest pulls and pushes for the Extension was a 4-H program. At the fairgrounds, you'll see some of our original 4-H educators up on the building, like Harry Case.

"CCE and 4-H are under every Extension and work hand in hand," he added.

Major developments in 2024

"We've been working really hard to get elementary ag education in our schools. For many years we've been pushing for STEM education and in doing so, we neglected to show our youth they don't need to be a farmer to be a part of agriculture," said Brown.

He said they saw decline in the 90's and early 2000's in a lot of Future Farmers of America (FFA) programs and what they wanted to do was go into the schools and show kids all of the incredible opportunities in agriculture.

They wished to relate to youth all of the things related to agriculture so that when students got to the level of middle or high school, they could actually join an ag program like FFA.

"And now, in Chenango County, we are in five schools and last year just picked up another school, Unadilla Valley," Brown said.

"We serve upwards of about 1,000 kids every month with agriculture lessons, which is honestly incredible," he added.

He pointed to the fact the programs are hands on lessons where kids do projects like learn about a pumpkin, then dissect it, take it apart, and maybe make it into pumpkin pie.

Brown said they learn basic components about soil and

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growing food while having fun and sometimes don't even realize how much they're learning until the review at the end and they can spout really cool facts back that they never knew at the beginning of the program.

"I love ag in the classroom," Brown continued. "I think it's one of these things that's going to help us keep our county green in the sense of what it looks like when you drive down the road and see farm fields."

Cultivating positive outcome

CCE Natural Resource Educator Erica Clark agreed with Brown and believes the 4-H team brought a lot of new opportunities to the youth in the area.

She said a few of the many programs offered included a barn quilt workshop, animal first aid and an airport adventure.

"Adding new and different programs and events seems to draw out 4-H youth who may not have participated in a program in a bit, while also enticing new members to join 4-H," Clark said.

"If I had to highlight one program with a meaningful and positive outcome, I would have to pick our monthly 4-H Kids in the Kitchen program," she said.



Cornell Cooperative Extension (CCE) and 4-H leaders created hands-on lessons for the Ag in the Classroom program throughout the year. Oxford Academy and Central School District learned the importance of farming and agriculture in everyday life. Students learned about potatoes, how they grow, reproduce and more. (Submitted photo)

Clark explained they meet on Zoom and kids cook in their own kitchens. CCE has been offering this program since COVID, and it is their only virtual program. She said they have a mix of youth who participate regularly and are always getting newcomers, typically younger 4-H kids who want to participate.

Clark noted the program itself is free and comes with a meal kit that the families pick up at their building. It is a collaboration with Grow Cook Serve, which pays for the food and the staffing for this program. The only requirement is to have adult

supervision during the program, as the youth are cutting and cooking a variety of produce for the recipes.

"The goal of Kids in the Kitchen is to have youth learn basic cooking skills, while also incorporating more vegetables and fruit into their meals," she continued. "Knife skills and tips and general cooking safety are discussed and demonstrated during each program and the kids do an excellent job of being safe in their kitchens."

Everyone seems to greatly enjoy the program and the kids seem more likely to try a different dish when they

make it. The 4-H youth are proud to cook meals for their families and the parents are proud of their kids.

"We had a parent last week tell us that she is really noticing her daughter's growing confidence in the kitchen and that she was able to do most of the steps herself," Clark added. "It is a very special program that brings joy to all of us."

She said they typically have between eight and 12 families joining each program and trying a new recipe each month.

In December they always do an in-person cooking ses-

sion, where the kids come to the CCE building to cook and share a meal together. They hope to offer a June in-person cooking this year.

Challenges

Brown said they have had their challenges and noticed some serious maintenance issues upon taking over the new building.

"We wanted things in place to better serve our residence and community members," he said.

"We received a grant to renovate our kitchen into a more commercial teaching kitchen, which is in process right now and also received funding for our multi-purpose room to create a professional atmosphere," Brown added.

He mentioned additional challenges came last year when two people either overdosed or had issues related to homelessness and they came onto the property. Safety became a big concern of his staff.

With that concern, funding was put in place to support better lighting and security cameras.

Brown said "One day, one of our staff walked outside to work on a program and stumbled upon someone passed out against the side of our building.

"After that situation, we wanted to be able to take

action and recently the entire staff completed a NARCAN training, in the event someone was in a position to save a life," he added.

He gave thanks to the South Central Community Foundation for supporting their needs in making their property well lit and safe.

"We're also looking to replace our roof and are about halfway there with the funding," Brown said. "Water is running down one of the bathroom walls, so we need to take care of that this year."

Milestones of 2024

Brown said they continued to serve kids during and after COVID and over the course of the last five years, they have remained strong and noticed their numbers are growing.

"We've seen growth, our 4-H program continues to grow," he said. "We're serving new families and had a substantial rise in new volunteers."

He mentioned their program numbers are in really great shape and they've seen a resurgence of programs they didn't have for years such as their livestock marketing program.

"In the summer, we even had a child sell a steer for over \$10,000, something that has never happened in

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PENNYSAVER

Norwich Pennysaver marks 75 years: A celebration of local print legacy

TYLER MURPHY
EVENING SUN

In October the Norwich Pennysaver celebrated an impressive 75 years as a steadfast beacon of community connection in Chenango County and throughout Central New York.

Originally designed as a print-based weekly, the Norwich Pennysaver began by offering classifieds, display ads, and community news updates to residents across Chenango, Madison, Otsego, and Delaware Counties. This free publication quickly became the region's go-to resource.

Whether it was helping residents find their next car or their dream home, the Norwich Pennysaver's role went beyond business as it fostered a sense of community connection and support. The Norwich Pennysaver remains at the heart of regional life, reaching homes across the area.

The origins of the Norwich Pennysaver include an inspiring array of successful publications throughout its rich history.

Since its beginnings in October 1949, when Ralph and Darleen St. Denny founded the publication under the name Chenango Valley Pennysaver, the publication has dedicated itself to bringing neighbors closer through local classifieds, advertisements, and essential community updates.

It didn't take long for the Pennysaver to become a trusted regional resource

for connecting residents with local businesses and services. The 1960s marked a period of early expansion with the acquisition of the Sidney Buyers Guide, which extended the publication's reach into new communities.

In 1973, Richard Snyder joined the company, bringing a new vision for growth and innovation. Just a few years later, in 1978, Snyder purchased the company, rebranding it as Snyder Communications. This transition heralded a new era of regional growth as he guided the publication from a single community resource to a network of trusted editions.

Today, Snyder Communications publishes several editions of the Pennysaver, including those for Norwich and Sidney, alongside newer editions for Richfield Springs and Oneonta/Cooperstown, which were added in 1985.

By 1987, the company further extended its reach with the My Shopper publications for Schoharie and Montgomery Counties, followed in the 1990s by the Wharton Valley Pennysaver, serving the Morris and Gilbertsville areas. Together, these editions now reach homes across Central New York, strengthening the Pennysaver's role as a vital player in local advertising and community engagement.

Snyder Communications acquired The Evening Sun, Chenango County's daily newspaper, in 1994. This purchase brought the Norwich Pennysaver and The Evening Sun under the same roof,

creating a powerful local media duo that provided comprehensive news coverage and enhanced advertising opportunities for businesses. Shortly after, Snyder Communications acquired the New Berlin Gazette, a weekly newspaper, cementing its commitment to local news.

The company established Sun Printing in 2001. This facility produces both The Evening Sun and the Pennysaver editions, supporting print production in an increasingly digital age. The launch of Circulars Unlimited expanded the print reach of the company by producing advertising circulars distributed across several states.

The Norwich Pennysaver took a significant step in 2006 with the launch of PennysaverOnline.com. This website brought the Pennysaver's popular features such as classifieds, display ads, and business directories online, allowing new generations of tech-savvy readers to access its resources while maintaining a familiar print format for loyal, long-standing readers.

Adding to its digital innovations the company has introduced Impact Marketing Concepts, a division that combines a powerful digital and print presence for businesses across the region.

As the Norwich Pennysaver celebrates this milestone, its blend of traditional print values and forward-looking digital strategies have become an enduring symbol of community connection.

CCE and 4-H continue to grow impacting youth development -

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Chenango County,” Brown stated.

He said the kids are working hard and their educators work their tails off.

“What we love about them is how adaptable they are. They meet kids where they are, they meet parents where they are and we always try our best to move around the county,” Brown added.

Brown gave kudos to the Chenango County Youth Bureau, headed up by Director Kathy Clemens. He said she has been a wonder in funding some of their outdoor adventure programs so they could go to different townships and make sure their programs are accessible to everyone.

“I’m very proud of 4-H, I think they do an incredible job,” said Brown.

He said the other piece of this is their nutrition team and how they consolidate for a lot of the things they do. Chenango County can serve kids ages five, all the way to end of life with services for nutrition and wellness.

To top that off, he said they are in partnership with another organization to serve birth to pre-K and he’s hopeful that within the next six months, CCE Chenango will have a nutrition program available for everyone from start of life to end of life.

“Which would make us kind of a health hub,” Brown added. “Which is incredible, plus we don’t do these things to duplicate services. We are very blessed and now have Isaiah Sutton on our board who is the director of public health and he ensures our mission aligns with the county’s mission and we can serve the largest number of people with the greatest need.”

He said the average number of programs that their nutrition teams put out in SNAP-Ed are 40 programs per educator per month. They have one of the highest outputs in New York State and they’re super proud of them.

“They are exceptional,” Brown said.

Benefits and challenges of being in Chenango County

“The biggest challenge is transportation, Brown stated. “We continue to try to find creative ways to serve people because when we invest money in our kitchen, we want to teach the youth there, then the challenge is to get them there.”

He said in some cases, if they have to go right into a home and provided these services, they will.

CCE Chenango had a vehicle motor blow last year and now they’re down a vehicle but do make up for it by paying their employees the

federal mileage rate on their vehicles.

Brown noted the benefit of being in Chenango County is the people they serve.

“I love our county, our residents and we all do,” Brown said. “I think there is something special about the people that come to our programs because they are there because they want to be there. And that’s crucial.”

“When someone needs something, or is having a difficult situation, people come together and recognize to support the need,” he added. “4-H efforts were once again over the top when one of our 4-H family homes burnt down and the reach out was insane supporting the family.”

“Whether it be through funding, helping them rebuild, clothing, toys, anything they could do for the family to offer support, it’s that small town component we wouldn’t want to lose anywhere,” said Brown.

“Plus, because we are a smaller county, we can actually serve entire grade levels within all of our districts, where it might be more challenging without hiring more staff otherwise,” he added. “We’re fitted to meet the needs of the people we have, which is wonderful.”

Retaining Employees

Brown said they have 14

staff now and have an ag in the classroom position they hope to fund again but unfortunately, like all of the non-contracted services this year, they did not receive additional funding from the counties.

“It made it a challenge to retain employees without fair compensation,” he said.

“Agriculture is still the number one producer of income in our county, any ag field, looking at Chobani end product, or dairy or crop, it’s still huge but we’re operating on a budget without annual increases,” said Brown.

“I want to be very clear though, we’re very thankful we’re funded but we struggle without annual appropriation increases,” he added. “And our primary funding source is the county.”

He explained retention can be challenging and his goal is to always give his staff a 3% salary increase and also allow flexibility.

“We went from several ag educators to now just one,” Brown said. “One person can’t do the job of four people, it’s not a reasonable expectation.”

“People presume Cornell gives us a substantial amount of money but that’s just not the case,” he continued. “They do give us excellent fringe benefits but we’re not provided with dollars.”

“I’ve only been here for

two years and I’d love to give them the world but instead I can offer a work schedule that meets their needs for a life work balance,” he said.

For years, CCE Chenango has been surviving through attrition. When staff is let go or leaves, staff receive increases to try and make up for inflation.

“That’s not my system and I want to retain all of my employees of course and I’m actively seeking every single possible funding source I can, be that grants and looking at USDA services that might fit our county,” Brown said.

He said what it comes down to is they have to realize they are a sub government organization and operate on the needs of the county.

He said they appreciate the county funding they do receive but without it, it directly relates to their employees compensation.

“I have a team member that came up to me the other day and said they found a grant and asked if they could apply for it,” he said. “Of course I said yes, our staff is driven to make sure they we continue to serve people fully and they do it on their own, we’re so blessed.”

We appreciate all of the support we receive from the public and we’re very happy to be in Chenango County,” Brown said.

Looking back over the year

Looking back, Brown said the advice he would give himself would be “Anything that can happen, will happen, but to hang in there, it’s going to be a rough ride but they’ll get through it.”

“It was my second year in this role and I thought I had a lot of the little things figured out, but the world changes so quickly and you don’t know what to prepare yourself for,” he said.

“If I could look at some of the decisions we made as an organization last year, I don’t think I have a major change,” said Brown. “Our staff stayed but we did lose one member as they moved out of state.”

“Hang in there it’s going to be a rough ride but we’re going to get through it,” Brown added.

Additional Information

The organization size of CCE is 15 employees and hours of operation are from 8 a.m. to 4 p.m., Monday through Friday.

They are always looking for volunteers for 4-H, master gardeners, and also have a tax program. To visit their website, go to CCE@Chenango.org or call 607-334-5841.



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Norwich Wealth Management: Well-crafted financial planning dedicated to clients -

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ularly work with businesses and individuals to provide financial guidance.

Community Engagement and Economic Neighbors

Norwich Wealth Management's work extends beyond individual financial planning. As active participants in local economic discussions, the firm helps small businesses and organizations navigate financial uncertainty.

"As local business owners, we understand the economic challenges of Chenango County," said LaMonica. "We hear about job losses and housing concerns, and we recognize that it takes dedication from everyone to keep this community thriving."

The firm provides advisory services that help small businesses structure financial plans that ensure long-term sustainability. In addition to working with business owners, they are engaged with community efforts that focus on economic revitalization.

LaMonica emphasized a commitment to strengthening local commerce through active participation in chambers of commerce and economic boards, with their partners actively serving on various boards and participating in community initiatives.

The firm is also a member of the local chambers of com-



The Norwich Wealth Management logo represents over 85 years of trusted financial guidance. The firm was named to the 2025 Forbes Best-in-State Wealth Management Teams List for its industry-leading service. (Submitted photo)

merce, ensuring that it stays connected to regional business developments. Looking ahead to 2025, the firm plans to build on its momentum by expanding client engagement efforts. "This includes more client

Another major accomplishment came when financial advisor Pete DeRensis earned his Private Investment Management (PIM) certification through the Wells Fargo Platform. The PIM program, an exclusive advisory initiative, allows for customized portfolio management tailored to clients' individual financial goals. Only 11% of Wells Fargo advisors achieve this certification.

"This certification allows us to actively manage portfolios and make changes on behalf of our clients without requiring individual transactions or approvals," said Dominic Shea, Senior PIM Portfolio Manager. "It provides seamless portfolio management, ensuring that every investment decision is aligned with long-term financial strategies," Shea added.

DeRensis joined fellow advisor Dominic Shea, who previously earned the PIM certification, strengthening the firm's ability to offer highly specialized financial services.

"Our firm is committed to continuous professional growth," said Riddell. "Greg LaMonica is next in line for PIM certification, and we're always investing in the knowledge and expertise of our team," Shea added.

A Client-Centered Approach

At the heart of Norwich Wealth Management's success, DeRensis said, is its deeply personal approach to financial planning. Unlike larger firms that prioritize transactions, the Norwich-based team focuses on relationships, helping clients navigate life's major events, from home purchases and weddings to retirement planning and estate transitions.

"We have the privilege of walking alongside our clients through all of life's milestones," said LaMonica. "Whether it's celebrating a wedding, welcoming a new child, or grieving the loss of a loved one, we are there to provide financial clarity and support during those transitions."

The team frequently sends out congratulatory notices for life events, sympathy notes in times of loss, and thoughtful messages to remind clients that they are more than just

account numbers.

"We truly care about the well-being of our clients," said Shea. "It's about more than managing assets—it's about being a trusted partner in their lives," added DeRensis.

The success of Norwich Wealth Management lies not only in its leadership but also in its dedicated team members. Retention has been a key factor in the firm's continued success, exemplified by Sonja Boehner, the firm's Operational and Administrative Manager, who has been with the company for over 31 years.

"Sonja knows every client and their families," said DeRensis. "Her experience and relationships with our clients are invaluable. It will be a sad day for us when she decides to retire," he added.

The firm is also actively fostering its next generation of financial professionals. Client Associates Brandon Foulds and Hunter Dodge have been welcomed to the team, with Dodge currently working toward Securities Registration.

"Brandon brings more than a decade of experience in the financial industry, and Hunter is on track to enhance our service capabilities," said Riddell. "They are part of our long-term strategy for continued growth," she added.

Norwich Wealth Management has weathered market fluctuations, industry shifts, and economic uncertainties while maintaining its unwavering commitment to clients.

"The markets go up and down, but our steady, dedicated service remains the same," said LaMonica. "We advise our clients to avoid emotional investing and stick to a well-crafted financial plan. That's how we ensure their long-term financial security," he added.

As Norwich Wealth Management moves into the future, its focus remains on continued professional growth and client support.

"We've had a strong couple of years," Riddell said. "Our goal is to keep that momentum going and continue serving our clients at the highest level."

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appreciation events, such as the upcoming gathering at the Canasawacta Country Club in May," said Riddell. "Our event at the Car Museum last October was a great success. We want to continue providing opportunities for our clients to engage with us in meaningful ways."

Industry Recognition and Team Development

A major achievement in 2024 for Norwich Wealth Management was its inclusion on the competitive 2025 Forbes Best-in-State Wealth Management Teams List.

The recognition, based on the firm's 2024 performance, was significant.

"Being recognized alongside top firms in the industry is a testament to the hard work and dedication of our entire team," said Pete DeRensis, Managing Partner, PIM Portfolio Manager. "It's a prestigious honor and one that reflects our commitment to providing top-tier financial guidance," DeRensis added.

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Branch Manager Marci Lauren Riddell oversees the Norwich office. "We strive to maintain excellence with every interaction," she said. (Submitted photo)



Financial advisor Dominic Shea, Norwich Wealth Management's Senior PIM Portfolio Manager, reviews market conditions. The firm manages over half a billion dollars in assets while maintaining a client-first approach. (Submitted photo)



Greg LaMonica, a key member of Norwich Wealth Management, discusses investment strategies with a client. The firm's advisors prioritize long-term financial planning and customized wealth management solutions. (Submitted photo)



Financial Advisor Pete DeRensis, recently PIM certified, analyzes market trends as part of Norwich Wealth Management's commitment to proactive portfolio management. Only 11% of advisors at Wells Fargo hold this certification. (Submitted photo)

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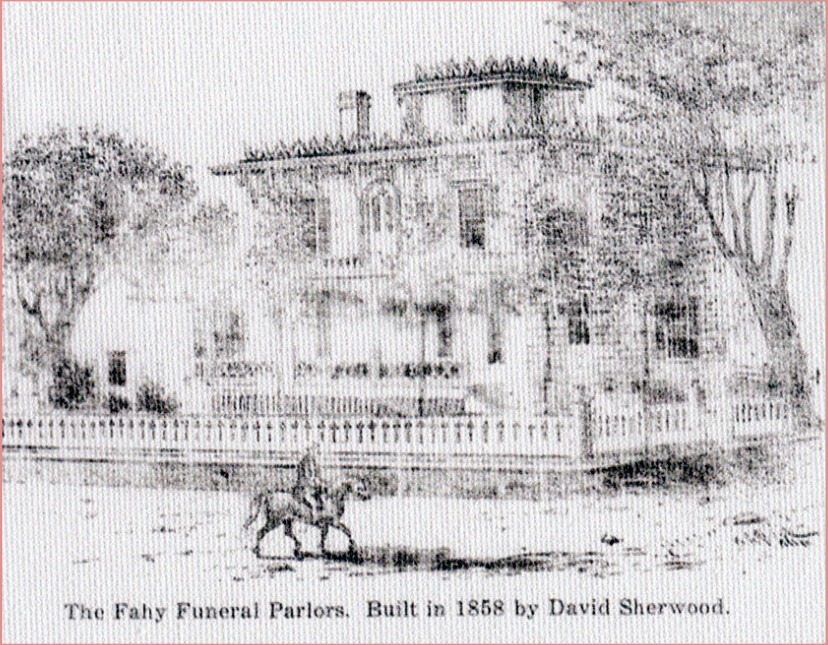
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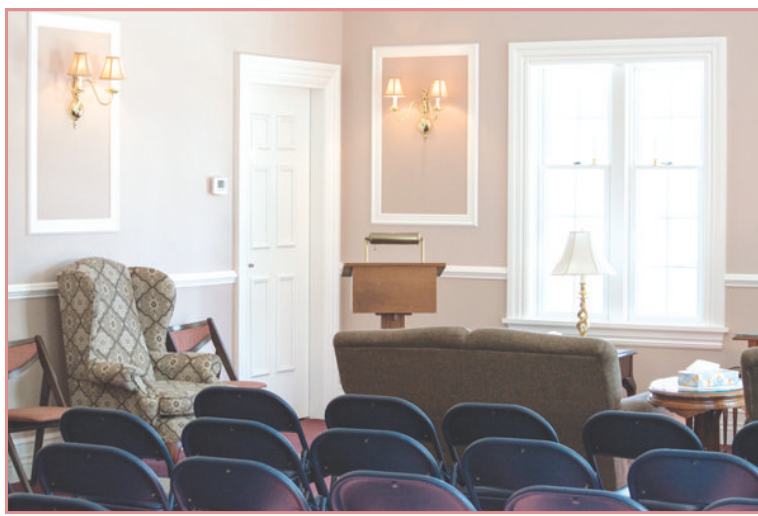
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We hope you allow us the privilege to serve you during your time of need. Please contact R. J. Fahy Funeral Home to learn more about burial and cremation services or to tour our Norwich funeral home. Funeral planning can seem overwhelming. Losing a 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.

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- Celebration of life
- Compassion help line
- 100% Price Guarantee on Pre-Planning

RJ Fahy has been a comforting source during difficult times. The people there are absolute professionals and truly care. They go out of their way to make your experience stress free. Their facility is second to none.

I was out of the country when my father passed. One call to R.J. Fahy and they took care of everything for me and were ready to meet with me as soon as I returned. Arrangements were easily made and professionally carried out. Highly recommended.

Here for you when you need us.

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**Handicap Accessible Facility*



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