

PROGRESS

CHENANGO

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NBT Bank is a lifeline for community and local businesses



NBT partnered with Morrisville College to distribute food at events held in 2020. NBT and their staff worked with a number of local organizations and businesses to support food distribution and other relief efforts.

BY TYLER MURPHY
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NORWICH - As the repercussions of the COVID-19 health crisis took effect, NBT Bank found itself at the center of the response as businesses and customers turned to their financial advisors on how to weather the economic fallout and navigate

relief programs. "COVID made us focus on what's most important, our employees, our customers, and our communities, and that's where our investment was targeted. It was technology-based in terms of ensuring that we had all the products and services that our customers need to use in this kind of environment, so we did

a very significant upgrade into our mobile platform," said NBT Bank President and CEO John H. Watt, Jr. NBT made all its basic services available on a real-time basis through an upgraded mobile app, so customers could get the same services as if they were at their local bank. The bank had been investing in technology and

online services for a number of years before the pandemic, following a trend of demand coming from an increasingly tech-savvy customer base. Being well positioned with technology, at least when it came to online customer services, the bank had a solid foundation to expanded upon. "We had a mobile plat-

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Chenango Health Network adapts with new leadership and planning



Chenango Health Network Director Kimberly A. Lorraine and Mental Health First Aid Instructor Christine Paul demonstrates what a virtual call could look like with their office as they adapt to the pandemic. (Screenshot by Zachary Meseck)

BY ZACHARY MESECK
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CHENANGO COUNTY - The Chenango Health Network adapted to the challenges of the pandemic, providing a variety of services for Chenango County and people in need of health and wellness

information. According to Chenango Health Network Director Kimberly A. Lorraine, Chenango Health Network is a rural health network whose objectives are to increase access to health and wellness information and to health care services. Lorraine said the network serves individuals

and works to effect change at the community level. "Chenango Health Network operates collaboratively," said Lorraine. "With our partners, we identify needs and look for ways to address those needs, all in keeping with our goals and objectives." "The Board of Directors is committed to maintain-

ing a health network, which provides meaningful service to the community, and staff members are dedicated to carrying out these services with integrity and respect." She said starting her role as director for Chenango Health Network at the beginning of the

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Chenango United Way raised more than \$140,000 for COVID relief in 2020

BY ZACHARY MESECK
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CHENANGO COUNTY - Chenango United Way worked with the community throughout 2020, continuing services to people in need, raising funds for local nonprofits, and successfully leading COVID-19 response efforts.



According to Chenango United Way Executive Director Elizabeth Monaco, 2020 was an incredibly difficult year for nonprofits in the area, but with incredible generosity from its community they were able to continue providing services to the people in need.

Monaco said some of the focuses for the organization include education, financial stability, and health. She said those goals are met in part by United Way's work with local nonprofits, and many of the people who are struggling are working class families known as ALICE families.

"ALICE stands for Asset Limited, Income Constrained, Employed and these are families that earn more than the Federal Poverty Level, but less than the basic cost of living," said Monaco. "Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs."

In 2020, Chenango United Way raised more than \$428,000 and funded 19 programs along with four community impact initiatives.

Monaco said those funds help people in need all throughout Chenango County, and all donations received stay local.

"We are local, and will always be local," she said. "This year's campaign was really tough, in December we were at about 60 percent of our goal, but we managed to reach 95 percent with some incredibly generous last minute donations."

"Campaign is always important because our organizations rely on it every year, but this year to have raised just under \$140,000 on top of that for COVID relief is incredible."

She added that Chenango County continues to prove to be a really caring and generous area, even when the times get tough and there's a global pandemic.

"We were asked to open the COVID relief fund literally the week that the governor shut everything down, and we were shocked by the number of requests we received when we did," said Monaco. "We've done disaster relief funds in the past, but this one was by far one of our largest."

Monaco said to help determine the greatest needs in the area, Chenango United Way teamed up with multiple other organizations to create the Chenango Area Recovery Team (CART). She said the team was initially formed in 2006 and reused after major floods occurred in the area, but that it proved to be incredibly beneficial for COVID-19 response as well.

"Anyone who is dealing with COVID community needs meets each week as part of the CART team, and we discuss everything from recent changes from the governor's office to growing needs in the community," she added. "I really loved to watch people reaching out to collaborate with each other, sharing volunteers, sharing resources, and figuring out ways to help one another."

"That for me has been amazing and probably the most engaging part of the year."

Monaco said it was rewarding to see groups that don't traditionally work together, teaming up to figure out how to deal with this pandemic.

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NBT Bank is a lifeline for community and local businesses –



NBT Bank President and CEO John H. Watt, Jr.

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form that we enhanced and that made us accessible to customers who did not want to take the risk of being out and about or in our branch bodies. That was very significant and it had been planned for years and we accelerated it to make sure that it was available on a timely basis," Watt said.

Making adjustments for staff to perform their work roles online was more of a challenge, so NBT Bank made significant investments to support a remote working environment. With more than a 1,000-plus employees, Watt said it was critical that staff working remotely had a reliable technology platform and that required NBT Bank to invest in a number of upgrades.

The bank bought 750 enhanced laptop computers. "To replace the equipment that some of our folks were using at home that was less user-friendly," he explained.

The bank sought to keep staff feeling closer where possible, favoring face-to-face virtual engagements.

"So, you know there's 750 people who have the capacity to do what we're doing right now, which is to participate in virtual meetings in real time, live faces on the screen. It's really important to their productivity level," said Watt.

Banking was deemed

an essential service during the lockdown, so NBT also invested in installing safety equipment at their facilities. They installed plexiglass, adopted CDC advised policies such as social distancing, and purchased personal protective gear for onsite staff. They deployed the measures across all 142 branches and at their core operations centers in Norwich, Oneida and Canajoharie.

"A lot of the playbook for 2020 was kind of null and void come March," said NBT Executive Vice President and Consuming Lending Executive Shauna M. Hyle.

She said NBT Bank was committed to improving its online consumer lending space. "We planned to implement a brand-new platform for all of our home loans and this enables our borrowers and customers to have an enhanced online application portal. That allows them visibility into the status of their loans, and ultimately, get them to the closing table more quickly."

COVID accelerated the adoption of digital services. She said this was even more important in a suddenly changing market with low interest rates and an all-time high for mortgages.

"Getting out ahead of that continued commitment to investment was really important, and we really profited," said Hyle.

The bank also embraced the signing of legal contracts digitally, through a secure platform called DocuSign. The move was ahead of others in the industry during COVID and was another example of the how investing in technology had paid off greatly during the pandemic.

NBT Bank was also one of the first banks able to develop secure online signatures for most services by March of 2020.

"Not all banks had gotten there by March 2020," said Watt. "We were in the final stages of getting there but it was taking time, so we accelerated that because we wanted to make sure our customers were safe and did not have to come to a conference room to sign mortgage documents and could use the DocuSign technology to sign other contracts with us and again allow digitally to provide efficiency and safety," said Watt.

Advice on PPP loans and relief

One of the key roles NBT Bank played for many was helping businesses apply for Paycheck Protection Program, or PPP loans, that were passed as part of a relief measure by the federal government. Part of that relief helped provide additional employment benefits to laid off workers and spared businesses additional expenses.

"We made over 3,000 PPP loans for 540 million dollars and those loans supported over 60,000 jobs," said Watt. Many of those jobs and businesses were here in Chenango County. Most recently, round three of the PPP loans began on Jan. 19.

"Our focus is on Main Street here, to ensure that restaurants and other retail businesses that are severely impacted by the pandemic have a bridge to the other side of the vaccine and a bridge to an opportunity to recover," said Watt.

Calls came in to the bank from customers asking, "How do I open

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my business digitally and safely?”

The bank trained staff to respond to COVID related relief calls. Staff at the bank’s call centers all began working remotely, and answered customers’ questions from first-hand experience, with the bank learning from its own adaptations and sharing its technology and know-how with smaller area businesses.

“It was seamless and you would not know where they were sitting,” said Watt. The bank helped small businesses and commercial customers adapt to the same technology and challenges. NBT provided their online banking platform to ensure clients could handle deposits, loans and withdrawals through the website, or on mobile devices.

“Quite frankly, there were no glitches of any materiality or significance while we were doing that,” said Watt, praising the bank’s staff.

While working and providing services remotely was a relatively great success, Watt said it was not as sustainable or as productive as working alongside one another.

“Over the long run, we need to get back together as a team once it’s safe for us to do that, and we intend to do that. And, I think that will ensure longer term, higher levels of productivity, but in the short run everybody has

stepped up on our team to ensure those customers are supported,” he said.

A number of businesses without comparable knowledge or the resources to keep up with the offered relief turned to NBT for help to ensure their employees could get aid. He said the bank took those confidences very seriously and knew the community was looking to them for help.

“We are glad we could be that trusted advisor and you don’t earn that position easily. Your reputation out there is on the line and we’ve got to make sure we’re giving you the right advice because it’s really critical to your success,” said Watt. “We have to earn that respect every day.”

A pandemic plan in waiting

In mid-March of 2020, it became apparent that the world was going to significantly change as New York State issued shelter in place orders and businesses tried to work remotely.

“Our technology platform allowed us to migrate to those environments, but we have a very, very detailed and living contingency plan and disaster recovery plan, which dictates how we address various kinds of challenges. Clearly a pandemic would be one we plan for,” said Watt.

About 10 years ago U.S. regulators raised an alarm following an outbreak of a flu-like virus from Hong Kong, and they told larger financial institutions to develop emergency plans just in case. So

NBT bank had a pre-established pandemic plan that called on a committee of experts to review and execute a response.

The committee is led by the bank’s chief risk officer and cybersecurity officers.

“It brings together all of the various constituencies across the bank and there is a very thoughtful and ordered itinerary and agenda of items that we review to determine the safety and soundness and security of the banking platform and then of our employees and then of our customers. It maps what we need to do going forward,” explained Watt.

The committee quickly formed and tailored their plan to respond specifically to the fall-out from COVID.

“Clearly everybody was at a heightened sense of concern because nobody knew what it meant to be in an environment like that,” said Watt. “You know, we all have to sit there and take a deep breath and remember that we are responsible for half a million customers, 275,000 plan participants in our Retirement Services Administration business, almost 2,000 employees and that’s a very, very significant responsibility that all of us take very seriously,” he said.

The plan the bank came up with closed the lobbies at the branches and focused on drive-up or walk-up service, along with using the mobile technology to substitute for in person transactions.

“All those things and thousands and thousands of other contingencies were planned for in countless

meetings that turned out to be very successful and allowed us to continue to be a high performing bank and to service all of our customer needs,” said Watt.

“I just can’t emphasize enough that I think that the world ended as we knew it and the first thing we tried to do was focus on the safety of our employees and then followed shortly thereafter with the customers,” added Hyle.

She said within two weeks NBT had removed sales staff from external sites, upgraded equipment and had almost all their employees working from home.

As employees went remote, they all had to depend on their private household internet access to do work. Though most were able, some living in rural parts of Chenango County had poor or no internet service available. Like many in the county facing this issue, workers without reliable internet were more likely to have to do on-site work or be laid off. Fortunately, the bank avoided the latter.

“I think most of our people were able to work from home,” said Hyle. “There were some functions that needed to be performed in person at the bank, so there were some essential employees in the building. Moving some paperwork around that still exists in some of our processes, scanning documents, taking in mail. Those things were staffed, and if folks didn’t have internet – and I think there was a handful of folks that have some internet con-



Shauna M. Hyle, NBT Executive Vice President, Consumer Lending.

nectivity issues – those were the ones that would volunteer to be in the building,” Hyle said.

Those coming into work had to take temperature checks, observe social distancing and wear masks, along with other guidelines. The bank conducted daily cleanings of the work environments.

“So, we felt really good about the environment that they were operating in. It gave them an opportunity to still contribute,” said Hyle.

“Implied in the question about the internet is what is the resiliency of rural broadband in the markets we serve and what did we learn there? There are certainly areas in our territory that definitely need to be enhanced,” said Watt.

He said stimulus reform passed by the Congress had rural broadband support included. “We as business leaders need to ensure that it’s properly distributed. I think in this next round of stimulus that the president is talking about there will be more money for that, and it’s really important, not only for our employees but for our customers.”

NBT Bank is a major advocate for expanding internet service in rural areas they operate in. “For the most part the system works for us, but there were a couple of gaps,” he said of Chenango County.

Customers above the bottom line

As the economic fallout
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from COVID became apparent, the bank realized many customers with loans or other payment obligations may have a harder time meeting them.

"Initially we assembled and looked at our loans across the company and determined what support we need to provide to our customers in terms of relief," said Hyle.

Within the first few weeks before the state issued a mandatory lockdown, NBT began offering emergency deferral programs and waived many of their own fees.

"That was one of our most important focuses in the onset," said Hyle.

"So basically, if a customer or a borrower came to us and said I'm being impacted by the pandemic-reduced hours, loss of job, daycare challenges, whatever it was, I'm being impacted by the pandemic, we offered them deferrals on their loan payments so they did not have to pay us for a certain period of time," she said.

"What did that do? It provided security and relief to customers who weren't sure how they're going to pay the rent and weren't sure how they were going to make their family budget stretch in an environment where they weren't sure they were going to be employed," added Watt.

The bank issued relief

on car loans and mortgages. However, many only took temporary relief and the peak of deferral request has passed, they said. Individual circumstances became clearer after the initial lockdown, and many customers began to recover.

"Now the number of businesses and individuals who have sought deferrals is the minimum relative to the high point," said Watt.

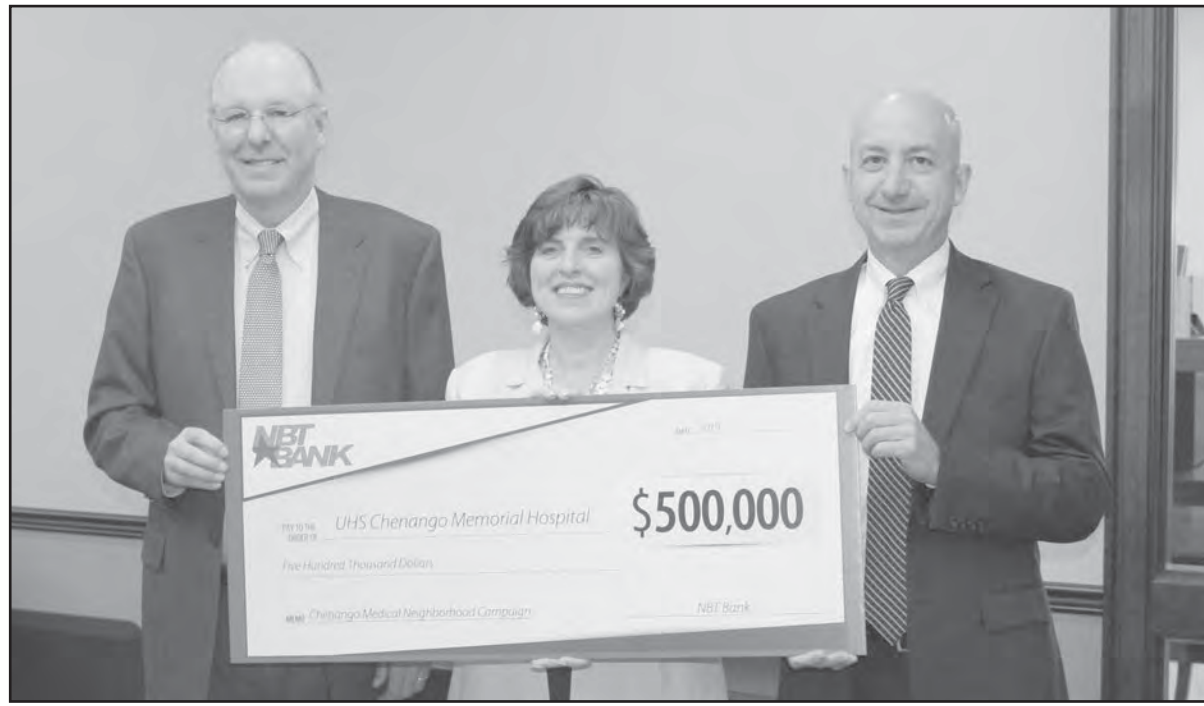
"It was just great to be able to provide that safety net for those folks and make one less thing that they had to worry about in the middle of everything else that they had to worry about," Hyle added.

NBT Bank handled over a billion dollars in loans that needed to have some level of relief associated with them at certain points, but as businesses began to adjust to the new normal the amount dropped significantly.

Comparing on-time payment ratios in January 2021 to January 2020, the bank reported they were nearly the same, meaning most were back on track.

"What's that tell us? The customers are feeling that their jobs are secure and they have faith, and they are able to make their loan payments," said Watt.

By planning to offer people relief the bank also changed its own expectations, which allowed it to avoid unintended delinquencies and have a solid



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.

financial plan.

"It is mutually beneficial to plan ahead, but definitely really important to the borrowers," said Hyle.

Watt confirmed that changing expectations likely reduced the expected profit generated by the bank, but he said investing in customers during a time of need was of much greater value to NBT.

The bank reduced earning expectations in the short term. "But that's OK. We are very well capitalized. We have lots of liquidity and lots of room to absorb that kind of short-term slowdown, and that's our job as a corporate citizen in this emergency – to use our strength to support the community and customers," said Watt.

"Our earnings were

definitely at risk there for a while because of all of these concessions we knew were critical to offer, and if that impacts us a little bit, that's OK because it'll come back," he said.

Opportunities of an economic snap back

The economic future will be governed by how the pandemic is managed.

"There's this bright light at the end of the tunnel, and it is the vaccine and it is herd immunity in our country. It is our obligation to have as many folks vaccinated as is possible in a short period of time," said Watt.

The bank is preparing for the effects of vaccinations to take between three to five months or more. Once COVID is under control and restrictions are

lifted, a number of financial organizations expect the economic void left by the pandemic to quickly fill back up as businesses and people rush to return to a more normal life.

NBT Bank is working now to position itself as best it can to participate in the recovery.

"I foresee a snapback in our economy. There is huge pent-up demand from folks who are trapped at home and who are unable to do many of the things that are normal in their lives, and that demand is going to be relieved once we are able to interact with each other and once we feel comfortable that the vaccine has helped manage the pandemic," said Watt.

A number of economic analysts, including NBT

Bank, predict unemployment is going to go down by the end of 2021 and that GDP is going to go up.

"I'm a longer term optimist. I also believe it's absolutely critical that in the short run we are disciplined about our behavior and how we expose ourselves in the community to the coronavirus," said Watt.

Listen to the health experts if you want a faster economic recovery, he advised.

"We've got to double down. Masks, social distancing, hand washing, all of those things. Wouldn't it be absolutely tragic if, with the vaccine right on the horizon, that we didn't get as many of our citizens to it as possible? We, as a leader in the community, set that example and we hope and we see that people are doing the same thing," said Watt.

"I will tell you that I look for this every time I'm out in the community. Is everybody wearing a mask? And the answer is yes. I see it no matter where I go and I think that's a sign of respect from my neighbor to me, and me to that neighbor and other neighbors. So, I feel really good about what we do here in Chenango County, continuing to respect each other in that regard, and we'll get there. I appreciate that."



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Chenango United Way raised more than \$140,000 for COVID relief —

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She said specifically at the United Way offices, at the start of the pandemic they started to receive phone calls from people who needed food but couldn't afford it or were worried about being infected.

She added that as the demand started increasing they worked with Roots and Wings to help meet it, and that some of the food needs were also assisted by the Cooperative Extension and SUNY Morrisville.

"Our community was in rough shape before COVID hit, and this pushed ALICE families over the edge," said Monaco. "The food issue is still with us today, people are still struggling to get all of their bills paid."

"Some people have been

downsized job-wise, meaning they've lost hours, which leads to falling behind on bills, and it's especially hard if people have gotten sick."

Monaco said it's going to take a long time for the Chenango County community to recover from the pandemic.

"When 40 percent of your community is the working poor, anything that comes in and shakes things up like this virus situation is going to make things much harder on them," she said. "The last ALICE report showed the numbers are improving, and I think that has to do with increased education along with organizations increasing their minimum wages."

She added that no one knows how much the next ALICE report will be impacted by the coronavirus, but

that the impacts of the virus will likely be felt for years to come.

Chenango United Way Business Manager Victoria Mitchell spoke about the difficulty of being a non-profit in 2020, with several organizations closing their doors due to lack of funds.

"Nothing this past year was expected, it was just a really hard year all around, and most people were trying to make everything work from home," said Mitchell. "Raising funds was incredibly difficult because we weren't able to reach most people like we have been in years past."

"With people working from home we weren't really sure if people would donate. I knew that the community had the financial ability to do it, but I didn't know if we

were going to be able to reach employees like we have in the past."

She said fortunately Chenango United Way was able to continue providing services to people, and she helped in that role by answering phone calls and for awhile delivering goods to people's homes.

"I'm shocked at the living conditions of some of our residents in this community, and how they're surviving and living day to day," she added. "We had a lot of people who needed food, but food kitchens and other providers in the area couldn't provide it due to the shutdown."

"So we worked with others to make sure if you needed food because you were quarantined, you could request it, and so many people stepped

up to be volunteers even with the risk."

Mitchell said people in Chenango County want to be kind, and they want their community to be strong. She said there were many new people who reached out because the pandemic had hit their family hard and they needed help.

She said all of the initiatives they're a part of are still happening, they're just happening in a new way.

"It's still business as usual at the Chenango United Way," she added.

According to Monaco, one of the greatest strengths of Chenango United Way is its ability to adapt to the needs of its community, and 2020 showcased that skill well.

"We really like that our organization is so flexible,

and while we did have a full business plan, we couldn't accomplish all of it because of COVID," Monaco said. "That's fine though, because we were responsive to the community and we did what we needed to do to make sure the COVID needs of the community were met."

Two new Chenango United Way board members were added in 2020, Jennifer Telesky from NBT and Megan Carnachan from Blue Ox.

"They're both young professionals who were born and raised here, so they're going to bring a really new perspective along with new ideas to the campaign," said Monaco.

SUCCESS STORY

Lamb's Quarters: Rehabilitation farm for veterans, youth and the disabled

Lamb's Quarters, Inc. is a 501(c)3 charitable non-profit corporation (nicknamed "LQinc"). It was founded in 2015 by a small group of veterans, farmers, and professionals in various fields of science, education, manufacturing, and health. A 90 acre, three-generation family farm was donated to be used as a rehabilitation and teaching location for the benefit of veterans, disabled, disadvantaged, and young people.

In 1978 the donor family transformed their fallow 25-cow dairy farm into

a diversified organic farm. The farm is located on Pierce Road in the Town of Plymouth. The dirt road was named after the donor family in the late 1800's.

The LQinc board of directors retained the name of the farm, "Lamb's Quarters Organic Farm", nicknamed "LQfarm", to maintain the 40-year customer base. This farm has been in organic production for over 40 years due to severe medical issues in the donor family. A large amount of the customer base has come from EI medical doc-

tor referrals (Environmental Illness). Chemical farming was never used by the family and the farm went fallow in the late 1940's.

LQfarm has the first Farmland Protection Easement in Chenango County. The land can never be subdivided or used for anything except sustainable agriculture and wildlife preservation.

LQinc holds the d/b/a for Lamb's Quarters Organic Farm. LQfarm sold its products through its three retail stores, and farmers markets in the larger central New

York cities until the 1990's. In 2005 it downsized to selling only from its on-farm store and Norwich Farmers Market.

In 2015 the nonprofit which administered the 80-year-old Wednesday public market in Norwich asked LQinc to be the successor in interest for the d/b/a Norwich Farmers Market (NFM). NFM is now being used by LQfarm trainees to gain skills in selling directly to the consumer and managing the many governmental nutritional programs for the food insecurities and

our county's 47% at and below poverty consumer population.

Trainees and lessees work through individually designed contracts. There is no charge for our services and trainees can work toward obtaining free livestock from LQfarm flocks (sheep, goats, chickens, geese, and future turkeys).

Future expansion plans include building a dormitory for long term volunteer or trainee use. The donor family had plans for developing a fish farming operation. The hill has artesian pressure and some of the needed struc-

tures have already been put into place.

Our operation depends solely on donations, memberships, grants, and volunteer labor. We have no paid staff. All donations are tax deductible. LQfarm's biggest need is for more volunteers to provide training and help in the areas of carpentry, mechanics, engineering, plumbing, fish farming, grant writing, and networking. For further information contact us through our e-mail lambsqfarm@frontiernet.net or call 607-334-4928.



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pandemic led to a number of challenges, but overall the organization has done an excellent job adapting to the situation.

"I started the day before the New York State shutdown, and I didn't meet anyone else on staff until June," she added. "It was bizarre, thank god Chris and Tina were here, because I can't imagine what it would have been like without having two senior leadership people to help."

"Overall the transition was great, and everyone here is very open and wants to help Chenango County be strong."

Lorraine said rural health networks are charged with providing for the needs of their area, and the needs of Chenango County were amplified due to the pandemic. She said food security, mental health, and addiction concerns were some of the main focuses for the health network during 2020.

"We've got several programs that address those needs with dedicated staff who really care for the community," she added. "We were able to retain our staff thanks in part to the PPP loan, but we won't be able to get the second round of it because



Chenango Health Network Director Kimberly A. Lorraine started her new career a day before the pandemic shutdown in New York State, but she said that thanks to a hardworking and dedicated staff things are going well so far. (Submitted photo)

it requires 25 percent loss from 2019 to 2020."

"Chenango Health Network plans to continue to provide our client services, CHA NAV, RX and FAP in 2021. We are working closely with community partners to bring state and federal dollars to Chenango County to support Food as Nutrition, Mental Health Initiatives, and Harm Reduction programs and supports for those living with SUD."

Chenango Health Network Deputy Director Christine Paul also spoke on 2020, and said regrouping and revision-

ing health and wellness education during a pandemic changed the way the network will educate people moving forward.

"Chenango Health Network is all grant funded, and some of our grants have deliverables that need to be completed like our educational seminars," said Paul. "We had to reorganize our lessons in a way that allowed people to receive the education and training while maintaining social distancing and health guidelines."

"Now we offer everything virtually, and we're going to run with this model until we're told to do otherwise."

Paul said people will likely encounter a friend or family member who is struggling with emotional or mental crisis within their lifetime, and the mental health first aid course helps teach participants an action plan to help recognize an emotional crisis and move the individual who is struggling towards proper care.

"It's great doing in-person training because of the bonds that you can have with the individuals, so that was probably one of the largest barriers to overcome with doing things virtually," she said. "We want people to feel like they can share their

feelings and stories, but sometimes Zoom can make things more difficult."

Paul said the course revolves around a key five-step action plan which includes assessing for risk of suicide or harm, listening non-judgementally, giving reassurance and information, encouraging appropriate professional help, and encouraging self-help and other support strategies.

She said future class dates for this year include Feb 10, Feb 18, March 2, March 16, and March 24. She added that times vary, those interested in learning more may call (607) 337-4331, and while the course is valued at approximately \$170 per participant, thanks to grant funding it is provided at no cost.

According to Paul, one of the biggest barriers in 2020 was the lack of high speed internet service provided in some of the more rural parts of the county. She said not only did it hinder her work, but also for telehealth, resident's work, and school while most people are expected to stay at home.

"I've been with Chenango Health Network since 2008, and I've never experienced a year like 2020," said Paul. "With the collaborations that we have within our commu-

nity, we've been fortunate that we've been able to push ourselves out to the community and still provide our services."

"We may not be face to face, but we can still have that connection online, and we have a HIPPA compliant Zoom platform which has helped make it all possible."

Paul said another way Chenango Health Network engages with the community is through "Do it For

face masks. She added that the bags are distributed to schools, police and fire departments, along with other community organizations to ensure that they're available if needed.

Paul said anyone who has a need in the community is welcome to reach out to their office for support, and that if a service is needed but not provided by the network, they'll see if there are other organizations that can help.



Chenango Health Network Mental Health First Aid Instructors Christine Paul and Jamie Hagenbuch before the first ever virtual mental health training session. (Submitted photo)

ny" bags, which are bags given to children who are in crisis or have been relocated from their homes.

She said the bags have a teddy bear in them, a water bottle, journal, coloring book, colored pencils, and

"I try to help people and refer them to the best resources possible," said Paul. "We're all in the same boat right now, and we just need to be able to support each other and continue our work."

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On behalf of our colleagues at UHS Chenango Memorial Hospital, our leadership team and our board of directors, our heartfelt thanks to you, the Chenango community, for your support in 2020.

We are humbled by the trust our patients and their families place in us every day.

We are blessed with exceptional employees and providers, who are devoted to the 108-year mission of our hospital in caring for our friends, neighbors and loved ones in their time of need.

We are strengthened by the commitment of our local business leaders to the Chenango Medical Neighborhood Project, the largest concentrated investment in our facility in more than 50 years.

We are encouraged by the tremendous support that you and our entire community have shown as we have faced this pandemic together. It is an honor and a privilege to serve you.

Thank you, Chenango!





CHENANGO HEALTH NETWORK

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\$11,885 provided directly to Chenango County to Cancer Patients. We were able to help with transportation, medications, supplies, food, and other supplies necessary due to their diagnosis. Are you or someone you know struggling to make ends meet due to a Cancer diagnosis? Call to see if we can help.

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