

The Mail Arrives, and Arthur Smith Reminds Greenwich What Service Means



BY FRANK GAUDIO

I am always looking for people who make a place better just by showing up.

That sounds simple. It is not. Showing up with energy, showing up with heart, showing up when it is raining, cold, busy, inconvenient, or nobody is watching—that is the real work. I see it every day at The First Bank of Greenwich. I see it in our customers. I see it in our team. I see it in local businesses that open the door early and close late because somebody needs them. And I see it in Arthur Smith, our mail carrier.

Arthur has been coming through our doors for years. He brings the mail, yes. But that is not all he brings. He brings a hello. He brings consistency. He brings the kind of presence that tells

you somebody takes pride in the route, the people, the job, and the little daily handoff that keeps the day moving.

I love that. I respect that. I notice that.

A bank is full of numbers. Deposits. Loans. Balances. Rates. Deadlines. Forms. But the work, when it is done right, is always about people. I have said this in different ways for years because I believe it: No one is just a number. Whether somebody has \$2 or \$2 million in the bank, that person matters. If you forget that, you fail.

Arthur reminds me of that without saying a word.

The reason I started thinking about this was Fred Afragola: Founder, Director, former Chairman, President & CEO of The Bank of New Canaan. Fred is one of those people who has been around banking, business, and community long enough to know the difference between a transaction and a relationship.

Years ago, he gave me a book called *The Fred Factor*, by Mark Sanborn. It is about a postal worker who loved his work and turned an

Arthur does not arrive with a speech; he arrives with the mail, and that is how love enters the room.

ordinary job into something extraordinary.

The book hit me hard. I had to find it again in my office because I wanted to reference it here. It made an impression on me because it was about a person who did not need a title to make a difference. He did not need a corner office. He did not need a microphone. He had a route, a work ethic, and a decision to care.

Fred sent me that book after we first met. In his note, he wrote, "The 'Fred Factor' book was given to me many years ago." Then he wrote that after meeting me and being impressed with my "hard work, commitment and determination," he wanted to share it with me. At the end, he added, "The book should be cited: *The Frank Factor*."

That made me smile. It also made me think.

If there is such a thing as a *Frank Factor*, then I hope it means this: care about people, answer the phone, call back, open doors, connect people, support the local school, buy the flowers, show up at the fundraiser, help the small business, and never act as though community is somebody else's department.

That is what Fred was telling me. That is what Arthur shows me.

Arthur is not walking into the bank looking for attention. That is exactly why he deserves it. He is part of the daily rhythm of our place. The door opens. The mail comes in. Arthur is there. We say hello. We talk. The day continues. It can look small if you are moving too fast.

But small things are where community lives.

Greenwich and New Canaan understand this.

So do Cos Cob, Stamford, Port Chester, and every neighborhood where people still know the person behind the counter. The strongest communities are not built only by big announcements. They are built by the daily habits of people who care enough to do ordinary work with uncommon pride.

Arthur Smith does that. Fred Afragola reminded me to see it.

That is why I wanted to write this column. Not because mail delivery needs a public-relations campaign. Not because banking needs another slogan. But because we should be quicker to thank the people who make our lives better.

The mail arrives. Arthur smiles. The bank keeps moving. The town keeps moving. And if we are paying attention, we remember

something important.

Let's keep the movement. Let's keep the love going.

THE FIRST BANK OF GREENWICH™

Frank J. Gaudio is a winner of the Greenwich Sentinel award for his outstanding service to the people of Greenwich, going above and beyond to help his clients and the non-profits of this community when they needed it most. We are eternally grateful.

He has served as the President and Chief Executive Officer of The First Bank of Greenwich since 2015, holds a BBA in Accounting from Iona College and currently serves as Chairman of the Connecticut Bankers Association. In his spare time, he enjoys bird watching, live music shows and spending time with his five granddaughters.