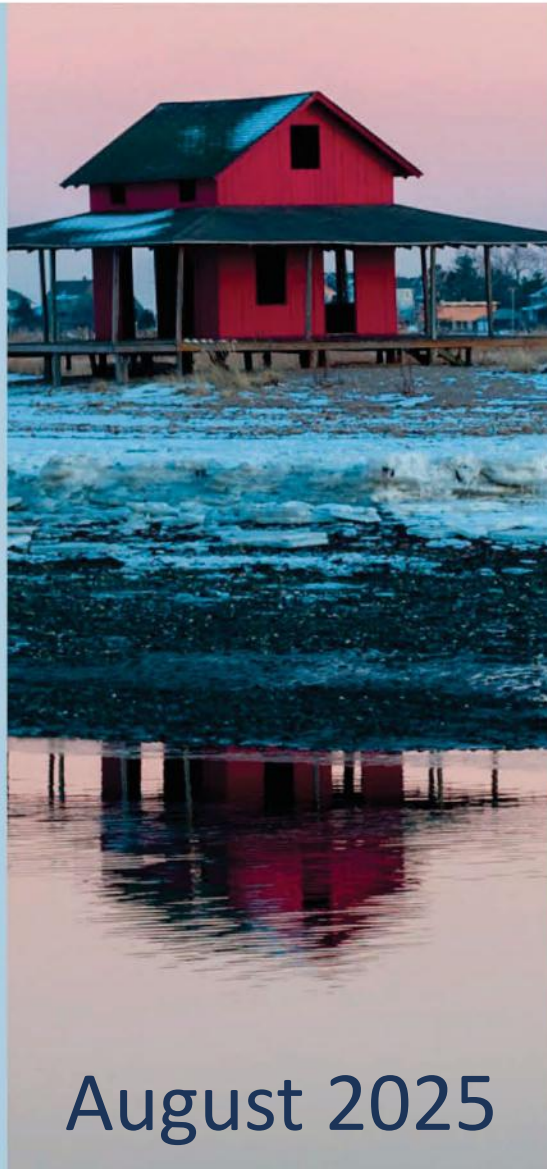
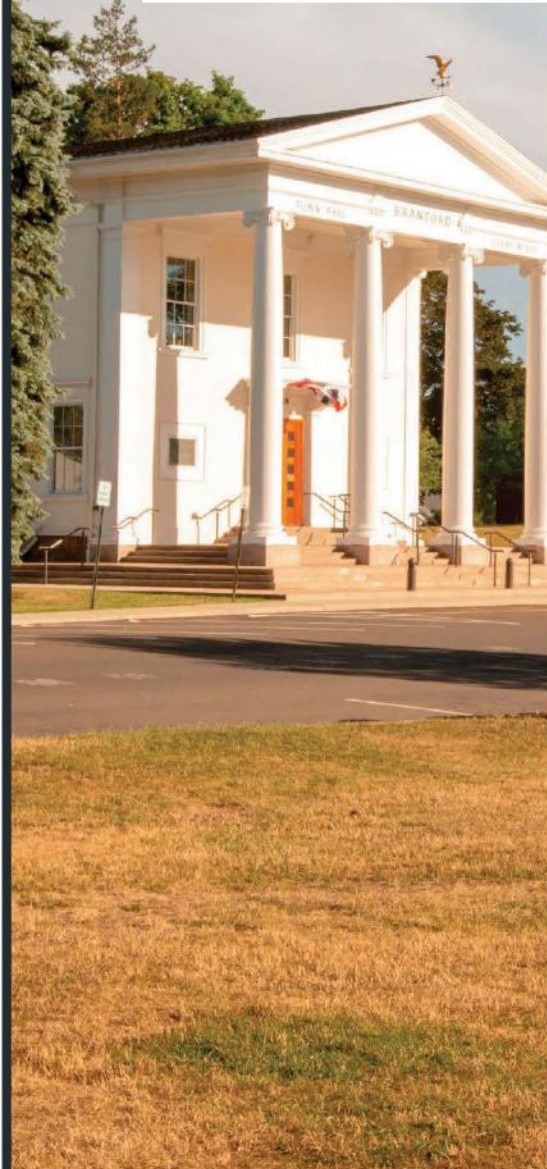


# SHORELINE CONNECTIONS

A Magazine About Events, Businesses and  
People Along the Shoreline

Branford, Guilford, North Branford



August 2025

 SHORELINE  
CHAMBER

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# SHORELINE CONNECTIONS

## Our Towns



## Shoreline Chamber Board of Directors

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Perry Maresca - Branford EDC Director

John Tarutis - Guilford EDC Director

Rory Burke – North Branford Asst. Town Manager

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Business Banking Relationship  
Manager

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SHORELINE CHAMBER

# 2025 CHOWDER CHALLENGE & MARKETPLACE

**Saturday, September 28**  
**10 AM to 4 PM - Guilford Green**

- Sample Chowder from local restaurants from 12 to 3 PM - tickets required.
- Chowder Challenge Tickets Available onsite day of event at the Shoreline Chamber Tent.
- Stroll through vibrant collection of artisans, and local vendors from 10 AM to 4 PM - FREE.
- Performance by Take Two and Call Me in the Morning, Live from 12:00 to 3:00 PM - FREE.



*Bring your appetite, your shopping bags, and your love of great music—  
it's going to be a fantastic fall day on the Shoreline!*



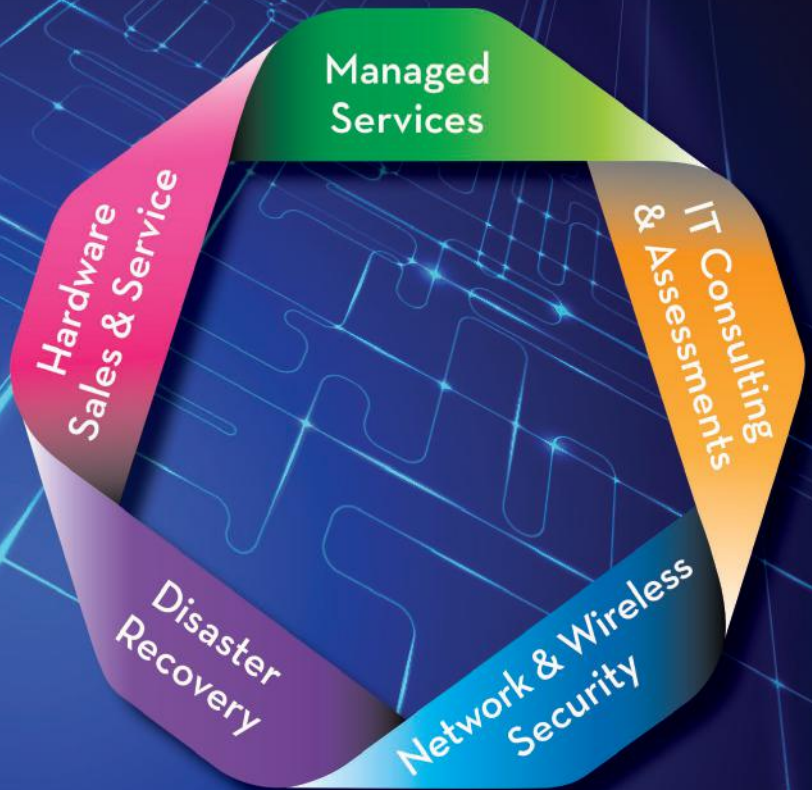
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# Introducing Our New Chamber Staff

## **Rachel Rusconi - Market Development and Event Coordinator**

Born and raised in Branford, I've always had a strong appreciation for the unique charm and close-knit spirit of the shoreline community. After graduating from the University of Connecticut, I began building a career in sales and marketing, working with a variety of local businesses—primarily in the health and fitness industry. These experiences deepened my passion for helping small businesses grow and thrive. Now living in North Branford with my husband, Justin, I'm excited to bring my background and enthusiasm to the Shoreline Chamber of Commerce. In my role as Market Development and Event Coordinator, I'm committed to creating opportunities for businesses to connect, collaborate, and shine within our vibrant community.

Outside of work, you'll usually find me enjoying a meal at one of our amazing local restaurants, spending time out on the water with our boat, or winding down with some *Bravo TV*. I truly believe in the power of community—and I'm excited to help others feel that same sense of belonging and support through the Chamber.

**Rachel can be reached at (203) 488-5500 or [Rachel@shorelinechamberct.com](mailto:Rachel@shorelinechamberct.com)**



Rachel



Maddie

## **Maddie Gollaher -Membership and Communications Coordinator**

Maddie is THE new Membership and Communications Coordinator at the Shoreline Chamber of Commerce, effective August. Maddie is a recent graduate of American University in D.C. and has lived in Guilford her whole life. Prior to joining the Chamber, Maddie interned at another local Chamber and is excited to continue similar work at the Shoreline Chamber. In her free time, Maddie loves to visit the beaches and walk along our beautiful shoreline with her two dogs.

**Maddie can be reached at (203) 488-5500 or [Maddie@shorelinechamberct.com](mailto:Maddie@shorelinechamberct.com)**

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Wine Barrel

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Home Restaurant | Lenny's | Lockworks Tavern  
Rosso Vino | The Oxford

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Chapter One | Quattro's | Sheppard's Tavern

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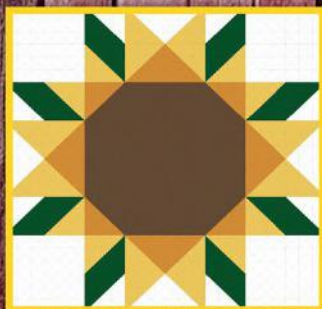
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Guilford CT 06437

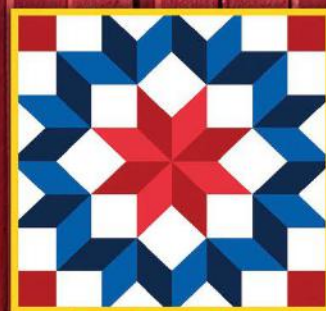
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**SEPT. 19, 20, 21, 2025**

# **GUILFORD FAIR**



*Celebrating*  
**BARN  
QUILTS**



Barn Quilt Images Courtesy of BarnQuiltStuff

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# Celebrating the History of Barn Quilts

*By: Mairi Bryan*



Barn quilts have a long tradition dating back almost 300 years to the time when immigrants from Austria, Germany and the Netherlands in particular came to America. Many of these immigrants were Amish or Lutherans and Mennonites who were seeking religious freedom, and settled primarily in Pennsylvania where barn quilts in this country originated, before spreading throughout New England and other parts of the country. Barn quilts were used to adorn their barns with distinctive patterns, both to identify farms and to protect them from evil spirits, and bring good fortune to their land. In some cases the patterns and symbolism became an important part of the Underground Railroad.

In the late 1700's paint was very expensive and so painting a barn quilt on a barn became a way for farmers to adorn and identify their barn with a distinctive pattern, rather than painting the whole barn. A typical barn quilt measured four feet by four feet and was designed using geometric shapes, and unique symbols that identified an individual farm. These designs were able to be spotted from a distance so enabling travelers to identify farms and distinguish them from others.

In the early 1800's up to the Civil War, the Underground Railroad developed as a network of routes and safe houses for enslaved people to escape to freedom in the north. The use of quilts, whether fabric quilts hung on fences, or barn quilts, acted as clandestine maps for these refugees, with the patterns and symbols becoming part of a secret language. The Monkey Wrench Quilt symbolized the need to collect tools which would be necessary on the long journey north, a Bear's Paw directed refugees to follow the trails of bears through the mountains of Appalachia, and the North Star indicated they were on the right track. These symbols, among others, were part of this secret language, and are very much used by quilters today.

This year, for the first time, barn quilts will be an exhibitor category at the Guilford Fair. Kelley Hanke, Chair of the Arts and Crafts Department, will be creating a barn quilt which will symbolize welcome and safety. The design will incorporate the image of a log cabin and will be primarily painted in the black and gold colors of the Guilford Agricultural Society. The Underground Railroad Log Cabin quilt often had a black center indicating a "safe" house, and a yellow central square indicating a beacon in the wilderness, so informing enslaved people that farms were safe for them to stay. It will be mounted on one of the barns at the Fairgrounds.

Come to the Fair in September and see these new exhibits.



*A Library of Congress Local Legacy*

# GUILFORD FAIR

*Guilford, Connecticut USA*

**September 19, 20, 21, 2025**

**Entries deadline: Saturday, Sept. 13**

---

## HISTORIC AGRICULTURAL FAIR IS SEPTEMBER 19, 20, 21, IN GUILFORD

**GUILFORD, CT, July 21<sup>st</sup>, 2025** - It will be another lively Fair weekend at the Guilford Fairgrounds this September with entertainment and exhibits for every age! Live bands headline the musical entertainment Friday and Saturday nights and Sunday afternoon. As in the past, one gate admission covers all shows, the Guilford Fair Circus, competitions, displays and exhibits inside, with special appearances this year from the **Cortes Family Flying Trapeze Troupe**, and the return of the famous **Flying Wallendas**, and **Rosaire's Royal Racing Pigs**. Only rides and refreshments are extra. See at [guilfordfair.org](http://guilfordfair.org)

The annual Guilford Fair Parade will start at 10am Saturday Sept 20<sup>th</sup> with the theme this year being "Experiencing the Sounds of Guilford." See details at [Guilford Fair Parade](#)

The Guilford Fair, and its producers, The Guilford Agricultural Society, have been a mainstay of Guilford life since 1859. Town historian Joel Helander wrote about the Fair as "part of the spirit of old New England."

**John Hammarlund, President of the Agricultural Society** says, "I have been involved with the Fair since I was a teenager, and the sounds of Guilford include all the noises which brings the Fair to life. The tractor pulls, the horse pulls, the sounds of cattle and sheep and chickens, but also the sounds of the circus, of musical entertainment, of children and adults alike laughing and enjoying the exhibits and amusement rides, and of course the sounds of deep fried everything. And we also recognize the sounds of the traditional Guilford Fair Parade around the Guilford Green on the Saturday of Fair weekend. The local school bands, the farm tractors, trucks pulling floats, fife and drum corps, Fire Department, Police Department, cheerleaders, and the clip clop of the horses and donkeys. All sounds of Guilford to experience and celebrate. Come to the Fair and enjoy all that it has to offer, and make happy memories."

**EXHIBITOR RULES AND ENTRY FORMS:** [Entry Forms](#) are available NOW and – for most departments – entries are open through Saturday September 13th. Prospective entrants will find everything they need on the website under [Exhibitors](#). A [printed Exhibitor's Guide](#) will also be available at the Guilford Town Hall, Guilford Community Center and other area locations. While the general deadline to submit entry forms is Saturday September 13th, some deadlines with special requirements – such as for some animals – are earlier. Entry [delivery dates](#) range from September 13th – 18th depending on class entered.

All exhibits are to be in place on Thursday September 18th, according to specific department acceptance times.

PHOTOGRAPHY DEPT. ONLY: ENTRY FORMS AND ACTUAL PHOTOS BEING ENTERED MUST BE RECEIVED NO LATER THAN 5 PM, SATURDAY SEPTEMBER 13th, AT THE FAIR OFFICE. NO POST MARKS ACCEPTED.

Please check specific information for all Departments on the website.

**ENTERTAINMENT ANNOUNCED:** This year, the Guilford Fair hosts three bands performing four concerts on all three days, all free with a general Fair admission.

- The PLR Stage welcomes **Seven Wonders, a Tribute to Fleetwood Mac and Stevie Nicks**, Friday, September 19<sup>th</sup> at 8:30pm. These seven world class musicians recreate all the great hits of Fleetwood Mac, and since their inception in 2017 have garnered national attention for their high energy performances.
- **Night Train** hits the stage Saturday, September 20<sup>th</sup> at 8:30pm. The band has been rocking stages across the U.S. for 14 years, from House of Blues to MTV's Club LaVela. They are one of the hottest Guns n'Roses tribute shows on the circuit.



- **Houston Bernard** will perform on Sunday September 21<sup>st</sup> at 11am and 2pm. Houston, an Army veteran, has transitioned into a successful country music artist nominated for seven awards at the 2024 Josie Music Awards. A true country music maverick who has captured audiences nationwide.

All ages will delight in the free Guilford Fair Circus featuring the popular Flying Wallendas, joined this year by Tino's daughter Alida and the Cortes Family Flying Trapeze Troupe. [Guilford Fair Circus Acts](#)

Other entertainment abounds throughout the fairgrounds – most with multiple shows daily. They include [Rosaire's Royal Racers](#), a family owned and operated company, featuring three different breeds of racing pigs at each and every 20-30 minute show throughout the day. Old favorites like the Records and Burpee Children's Zoo and Zoo Show, Rockwell Amusements carnival rides, craft, agricultural and animal exhibits, livestock and tractor pulls, camel and pony rides, a petting zoo, food for all tastes, and as always the beer garden tent of adult beverages. Check out times at [Full Fair Schedule](#)

**ABOUT THE FAIR:** A Library of Congress Local Legacy staged by the non-profit, all volunteer, [Guilford Agricultural Society](#) since 1859, the Guilford Fair provides fun for all ages with continuous entertainment, exhibitions, demonstrations, food, and carnival rides by Rockwell Amusements. General admission covers all entertainment and exhibits. Rides and refreshments are extra. Admission for children ages 11 and under remains free during these difficult inflationary times for families.

### Guilford Fair Fast Facts

#### Hours:

Friday, Sept. 19, 4pm – 11pm

Saturday, Sept. 20, 9am – 11pm

Sunday, Sept. 21, 9am – 7pm

**Fabulous, free Guilford Fair Parade, Saturday, Sept. 20, Guilford Town Green**

#### Admission:

\*General Admission – \$15

\*Seniors 62 and older, and Veterans showing ID - \$10

\* Children ages 11 and under – Free

\*Three-day discount pass – \$40

*General admission covers all entertainment, exhibits and demonstrations. **Rides and refreshments are an extra charge.** Guilford Fair Parade is free.*

*ATMs available at the main entrance and inside.*

*All acts are weather permitting and no refunds will be issued.*

#### Parking:

Free parking and shuttle buses at Exit 57, just off I-95. Parking on site \$10

#### Fair Entries Due:

Most due September 13th. Some exceptions. Mail completed entry forms today or enter in person at the Fairgrounds on Saturday, September 13th. Physical entries must be delivered between Sept. 13th and Sept. 18th, depending on the category entered (check the rules) and must remain in place until the close of the Fair at 7pm on Sunday. ALL ENTRY RULES AND FORMS CAN BE FOUND ONLINE AT [guilfordfair.org](http://guilfordfair.org) or in *Exhibitor Guides* at the Guilford Town Hall, Guilford Community Center and other area locations.

#### Entertainment: [Latest Schedule](#)

Visit [guilfordfairct](https://www.facebook.com/GuilfordFairCT) on Facebook ([facebook.com/GuilfordFairCT](https://www.facebook.com/GuilfordFairCT))  
OR call the Fair office the two weeks prior at 203-453-3543

# Ribbon Cuttings & Milestones

## RIBBON CUTTING



Photo by: Shoreline Chamber

*the*  
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## RIBBON CUTTING



Photo by: Shoreline Chamber

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Photo by Shoreline Chamber

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## RIBBON CUTTING



Photo by: Shoreline Chamber

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# BOARD MEMBER SPOTLIGHT PERRY MARESCA



## Where are you originally from?

Moved from West Haven to Blackstone Acres area of Branford in 1962

## Where do you live on the shoreline?

Hotchkiss Grove area of Branford

## What was your earliest involvement with the Chamber?

1986 had a lighting importing business in North Branford. 1992 moved it and opened our lighting showroom in Guilford. 2012 moved it to Branford. Was a member of those chambers prior to the merger of each. The Shoreline Chamber - CT has far outperformed anything the individual chambers were ever able to do. My involvement increased during my role on EDC and then as Economic and Business Development Manager for the Town of Branford.

## Do you feel like it's benefited you to network through the Chamber?

The chamber has given us exposure across the region, but most importantly it's helped us build relationships with individuals. Clients feel comfortable that I'll be the one helping with their project. The chamber fosters a spirit of collaboration among businesses, as well as promoting shop local campaigns. The Chamber is beneficial for the whole community.

## What's a fun fact or something that people should know about you?

Married high school sweetheart. BHS Class of 1976. Painted "The Rock" numerous times (almost weekly) through high school. And again with classmates for our 15 year high school reunion.

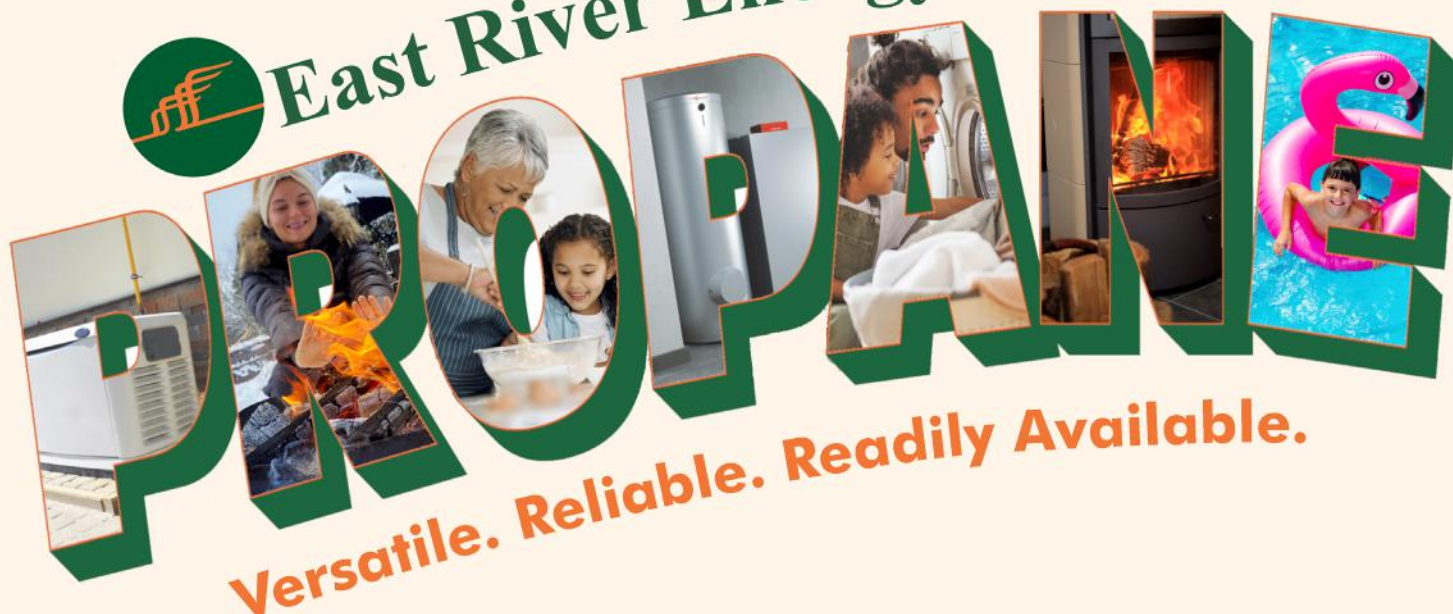
## Favorite spot on the shoreline?

Wait, what? There are other places along the shoreline besides BRANFORD?





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# COMMUNITY EVENTS CALENDAR

Chamber events are highlighted in Green

<b>SEPTEMBER 6, SATURDAY</b>	Museum Tours & Trolley Rides	11:00AM - 3:00PM	The Shore Line Trolley Museum	<a href="#">details</a>
<b>SEPTEMBER 13, SATURDAY</b>	9/11 Patriot Day Memorial & PATH Car Display	10:00AM - 2:00PM	The Shore Line Trolley Museum	<a href="#">details</a>
<b>SEPTEMBER 14, SUNDAY</b>	Guest Motorman Experience	9:00AM - 5:00PM	The Shore Line Trolley Museum	<a href="#">details</a>
<b>SEPTEMBER 14, SUNDAY</b>	WelcomeFest	12:00PM - 4:00PM	Henry Whitfield State Museum	<a href="#">details</a>
<b>SEPTEMBER 17, WEDNESDAY</b>	Gold & Silver Thank You Event	5:00PM - 6:00PM	The Woodwinds	<a href="#">details</a>
<b>SEPTEMBER 17, WEDNESDAY</b>	All Member Thank You Event	6:00PM - 7:30PM	The Woodwinds	<a href="#">details</a>
<b>SEPTEMBER 18, THURSDAY</b>	NET90 - Hosted by Defibtech	8:00AM - 9:30AM	741 Boston Post Rd, Guilford	<a href="#">details</a>
<b>SEPTEMBER 18-21, THURS-SUN</b>	Friends of the Blackstone Library Annual Fall Book Sale on the Branford Green	18th 7PM-9PM 19-20th 9AM-7PM 21st 12PM-3PM	Branford Town Green	<a href="#">details</a>
<b>SEPTEMBER 19-21, FRI-SUN</b>	2025 Guilford Fair	9/19 4PM-11PM, 9/20 9AM-11PM 9/21 9AM-7PM	Guilford Fairgrounds	<a href="#">details</a>
<b>SEPTEMBER 20, SATURDAY</b>	Trolley Museum Tours & Trolley Rides	11:00AM - 3:00PM	The Shore Line Trolley Museum	<a href="#">details</a>
<b>SEPTEMBER 21, SUNDAY</b>	Poetry on the Rails - A Poetry Slam	2:00PM - 4:00PM	The Shore Line Trolley Museum	<a href="#">details</a>
<b>SEPTEMBER 27, SATURDAY</b>	Trolley Museum Tours & Trolley Rides	11:00AM - 3:00PM	The Shore Line Trolley Museum	<a href="#">details</a>
<b>SEPTEMBER 28, SUNDAY</b>	2025 Chowder Challenge and Marketplace on the Green	Marketplace 10AM-4PM Chowder 12PM-3PM	Guilford Green	<a href="#">details</a>
<b>SEPTEMBER 28, SUNDAY</b>	The Shore Line Trolley Museum Annual Fundraising Dinner	3:30PM - 7:30PM	The Woodwinds	<a href="#">details</a>
<b>SEPTEMBER 30, TUESDAY</b>	2025 CT Hospice Golf and Pickleball Tournament	10:00AM - 7:00PM	180 Cheshire Rd, Wallingford	<a href="#">details</a>

[Click here for full list of events.](#)

SHORELINE  
CHAMBER

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+



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*Growing Stronger Together*

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## Why Merge?

*By Armand Muniz*

From our founding (almost 90 years ago) Crosspoint has focused on serving our community. We offer a safe, stable place to keep your savings, extend affordable access to credit, and a helpful judgement free space to offer consultation and assistance with varied financial needs. Fully embracing the credit union maxim of people helping people, our team has helped thousands of people reach their financial goals throughout New Haven County. We meet our members at face value, do what we say, and mean what we say. Our formidable reputation supports this.

Recently new challenges have presented themselves. These challenges have raised questions about how we proceed. Member needs have become more immediate. Regulatory expectations have become more stringent. The demand for faster turnaround is ever present. While we are fortunate to have a strong following with loyal members and a resolute, capable team, we have come to a crossroads. After careful consideration and discussions with our board of directors and senior leadership team, we decided to merge operations. The next logical question was with whom?

### Why merge with Nutmeg?

Though we value our independence and our work with our members, we have come to a crosspoint. Banking has evolved quickly over time and member needs have evolved faster still. In discussing the proposed merger, we met with Nutmeg State Financial Credit Union. Our strategic plans, focus on member service, and community centered approach to financial service aligned very well. In our continued meetings and discussions, it became clear that we were on a similar path and could benefit from each other's input and contributions. A partnership with Nutmeg offers us the opportunity to expand the services we offer, creating opportunities to serve our members even more effectively and efficiently than we have in the past.

Beyond branch hours and online resources, our members have made it clear that they want us to be there for them. Being there has taken many forms, especially since the pandemic. With our proposed merger, members have asked whether our staff would be there. We will be. There are no intentions to close existing branches. There are no intentions to cut staff or lay staff off. Our intention remains to serve our members. Our intention is to offer you the same elevated level of service with the same teams that you have been comfortable with, developed relationships with, and grown with.



The merger will bring larger scale and more resources to ensure that we will continue to serve our members for years to come. Enhanced services and product offerings that members can grow with will be available. We will be able to grow with your growing needs more effectively. If members are happy with the services they are currently using, that is fine. They can continue to operate with what they currently use. As your needs evolve, we will be ready to support you.

Enhanced scale and resources will help ensure that we will be here, able to effectively support and serve our members, through the varied and rapid changes banking continues to experience. It is essential that we have services that help members reach their financial goals.

Together, we will offer more solutions for members to leverage in reaching their goals. Credit Unions have always placed their focus on member service and working together to help others. Our service must evolve as the needs of our membership evolve. Combining our assets, coordinating our strategic plan, and enabling our human resources will be our path to success. So, to answer the question posed earlier, why merge? Because we need to be here for our community. We will continue to work together, focused on what our members need, growing stronger, together.



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# ANTIQUE QUILTS

with **Pam Weeks**  
curator, New England Quilt Museum



**Saturday, September 13, 2025**

“New England Quilts and the Stories They Tell” 11am - 12pm

Light Lunch & Tour of the Hyland House 12pm - 1:30pm

Antique Quilt Assessment 1pm - 3pm

**The Hyland House Museum**

84 Boston Street, Guilford, CT

Scan the QR code for tickets or  
visit [AntiqueQuilts.eventbrite.com](https://AntiqueQuilts.eventbrite.com)



Sponsored by funding provided by Ascend Bank.



# Celebrating the Hyland House Museum's Quilt Collection

*By: Mairi Bryan*



On Saturday September 13<sup>th</sup>, 2025, the Hyland House Museum will host an event to celebrate their unique collection of historic quilts. The Museum, built in 1713, and located at 84 Boston Street in Guilford, has been owned and run by the Dorothy Whitfield Society for over a hundred years, and is independent from other historical organizations in Guilford. The Museum has an extensive collection of furniture, artefacts and textiles depicting life in colonial New England. The collection of six quilts, dating from 1750 through 1885 will be available for viewing, and the event will start with a lecture at 11am by Pam Weeks, a distinguished expert on quilts and their history, and the Binney Family Curator of the New England Quilt Museum in Massachusetts. Her lecture will focus on “New England Quilts and the Stories They Tell”.

Pam Weeks has been making and designing quilts since the 1980's, and in 2013 published her first book on Civil War quilts made for soldiers. As curator of the New England Quilt Museum, she works with many different quilters, collectors and institutions planning exhibits for the museum. Her lectures span everything from the history of quilting from the 18<sup>th</sup> century to the present day, to Civil War quilts, and how quilts often tell a story, and raise social awareness and protest through textiles.

The event will include a light lunch at noon after the lecture at 11am, an Antique Quilt Assessment from 1pm - 3pm where attendees can bring their quilts and have them assessed and discussed by Pam Weeks, and a tour of the Hyland House Museum.

Tickets are on sale starting August 1<sup>st</sup> on the EventBrite link here - <http://antiquequilts.eventbrite.com/>

Please go to our website, [hylandhouse.org](http://hylandhouse.org), for more information – and follow us on Facebook.



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# Beat Inflation with Your Back-to-School Budget

*By: Thimble Island Private Wealth*



Back-to-school season is always a busy time, but in 2025, it comes with a bigger-than-normal price tag. Between inflation, tariffs, and general economic uncertainty, everything from pencils to laptops may cost more this year. According to Business Insider<sup>1</sup>, inflation is projected to rise to around 5% by mid-2025. For many families, that means tighter budgets and tougher choices.

But here's the good news. You might be able to outsmart inflation. With some extra planning and a smart spending strategy, you could send your kids back to school fully equipped. Even better, you might do this without sending your finances into a spiral. Let's walk through some potentially inflation-busting tips to help you stretch your back-to-school budget a little bit further this year.

## Everything May Cost More in 2025

Some level of inflation is almost always expected, although the rate may rise and fall over time. This year, inflation is driven by a mix of supply chain disruptions, labor shortages, and rising tariffs. While the overall inflation rate hovers around 5%, some school-related items have seen even sharper increases, such as:

- Stationery and school supplies: Up 7.6% year-over-year
- Backpacks and bags: Up 6.4%
- Children's apparel: Up 5.1%
- Electronics (including laptops and calculators): Up 8.2%
- Lunchbox food staples (like juice boxes, fruit snacks, and sandwich fixings): Up 9.3%

The National Retail Federation estimates that families may spend an average of \$586 per student on back-to-school shopping in 2025<sup>2</sup>. That's a significant increase from previous years. And for families with multiple kids, the total spent around back-to-school time may easily climb into the thousands.

*continued on next page*



## **1. Start With a Plan and an Inventory**

Before you buy anything, do a deep dive into your home's hidden school supply stash. Check drawers, closets, last year's backpacks, and craft bins for leftover notebooks, unused folders, or gently used clothing. You might be surprised at what you may cross off your list this way.

Next, involve your kids in making a "Needs vs. Wants" list. This could help you prioritize purchases like required school supplies and new shoes over trendy accessories or duplicate items you don't need.

Tip: Use a simple spreadsheet or budgeting app to keep track of what you already have, what you still need, and how much you hope and plan to spend in each category.

## **2. Build a Realistic Budget—Then Stick to It**

Budgeting is always a good idea. But during times of inflation, it's essential. Set an overall spending limit, then break it down into categories like clothing and shoes, school supplies, lunch and snack items, and extracurricular fees.

If your kids are old enough, include them in the budget discussions. It's a great way to teach them financial literacy and set their expectations about budgeting early. Let them help make decisions on trade-offs—for example, choosing between name-brand shoes or a new lunchbox. This may help give them a sense of ownership over their choices and thereby possibly make them feel less deprived.

## **3. Shop Smart - Time It and Use the Tools**

Timing is everything. Many retailers hold sales closer to the first day of school, and some offer lowest-advertised price matching. Additionally, many states host tax-free weekends. These let you avoid paying sales tax on certain school-related purchases. Depending on where you live, this might save you up to 8% or more.

Some other tools and tricks to manage savings include using price comparison apps like Honey or Rakuten. These apps let you hunt for the cheapest price for an item among multiple retailers.

Also, be sure to check for student and educator discounts. You might be able to join store loyalty programs for exclusive discounts and early alerts on sales.

Finally, if you have more than one child, you could buy in bulk for supplies like pens, paper, and snacks. Warehouse stores often offer these items at a much cheaper price than when you buy in smaller amounts.

Tip: Thrift stores, consignment shops, and buy-nothing groups on Facebook may be opportunities to find gently used clothes, backpacks, and even calculators.

*continued on next page*



#### **4. Use Payment Strategies That Work for You**

Inflation doesn't just impact prices—it may also sneak up to show on your monthly credit card bill. If you're using credit to manage back-to-school spending, be strategic. Avoid carrying a balance on high-interest cards unless you absolutely have to.

You may also pay with cashback or rewards cards, and if you could, pay off the balance in full to get a bit of a bonus on your spending. And if you have any points or gift cards you've been saving, now might be the appropriate time to use them. By planning ahead, you may avoid interest charges and manage the financial stress that comes with overspending.

#### **5. Plan for the Whole School Year**

It's easy to focus on August and September, but don't forget about expenses that pop up later. Think ahead and budget for picture day costs, sports or club fees, school trips or fundraisers, and holiday events. By spreading out your budget over the whole school year, you may avoid scrambling to cover surprise expenses later on.

#### **6. Involve the Kids - Teach Budgeting Skills Early**

Back-to-school budgeting is a teachable moment. Involve your kids in making wiser spending choices. Show them how much things cost, how to compare prices, and how sticking to a budget might create more financial benefits later. If your kids are earning an allowance or working a summer job, encourage them to contribute toward paying for the "wants," like brand-name clothing or new accessories. This may teach them ownership and the value of money.

#### **7. Look for Help If You Need It**

If inflation has made back-to-school shopping a financial burden, you're not alone. Many communities offer resources and donation programs to help lighten the load. Check for local nonprofits offering free backpacks or school supplies. Churches or community centers may also have donation days where you may pick up items for free. Some school districts have programs that help cover technology or uniform costs. And don't be afraid to speak with a financial professional. A quick planning session might uncover ways to manage other expenses, set up automatic savings for next year, or even explore tax-advantaged education accounts.

*continued on next page*

## Final Thoughts - You've Got This

Inflation may be a challenge, but it doesn't have to derail your financial goals. With a bit of creativity, smart planning, and savvy shopping, you may tackle the back-to-school season with confidence and manage your budget.

### Important Disclosures:

All information is believed to be from reliable sources; however, LPL Financial makes no representation as to its completeness or accuracy.

This article was prepared by WriterAccess.

LPL Tracking #733170

### Footnotes

<sup>1</sup> Stagflation is America's most 'optimistic scenario' at this point, former Fed president says

[www.businessinsider.com/stagflation-outlook-economy-recession-interest-rates-trump-tariffs-trade-war-2025-4](https://www.businessinsider.com/stagflation-outlook-economy-recession-interest-rates-trump-tariffs-trade-war-2025-4)

<sup>2</sup> Teachers vs. inflation: 83% struggling to afford essential back-to-school supplies in 2024

[www.thenewstribune.com/news/business/article292680424.html](https://www.thenewstribune.com/news/business/article292680424.html)







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While our name is changing, our purpose only grows stronger: to serve with integrity, impact, and innovation. The merger with community banking partner Eastern CT Savings Bank, and the launch of our new operations campus, *The Commons* in Wallingford, mark major investments in people, technology, and infrastructure. All this supports a higher vision—serving the needs of our personal, business, and commercial banking clients well into the future.

These milestones will strengthen our ability to deliver the personal attention and quick, local solutions our clients count on. At Ascend Bank, we believe banking should empower people to reach their unique goals—whether that means growing a business, buying a home, or planning for what's next. **That's why helping our clients elevate their financial journeys has always been, and will remain, our top priority.**



A handwritten signature in black ink, appearing to read 'Kyle Eagleson'.

Kyle Eagleson

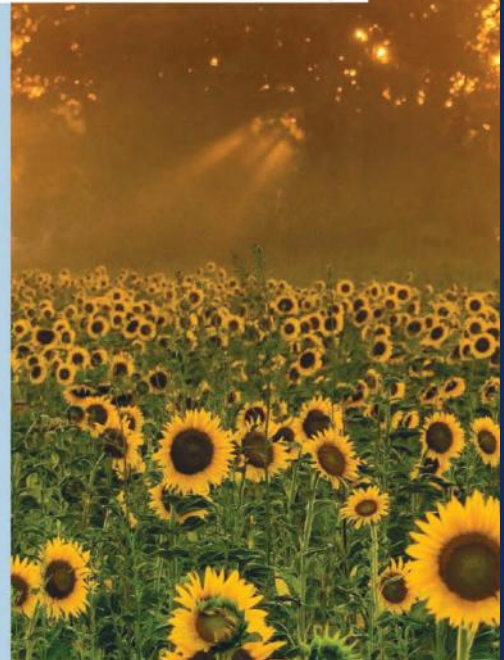
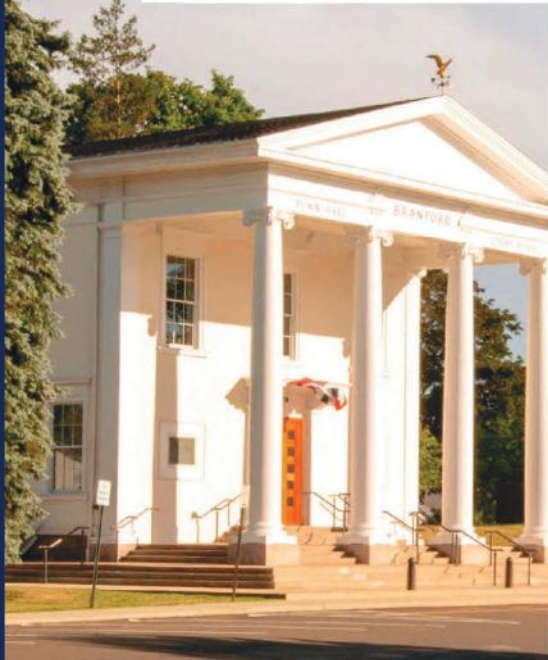


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	<b>Bishop's Orchards</b> 1355 Boston Post Rd Guilford, CT 06437 (203) 453-2338 <a href="http://www.bishopsorchards.com">http://www.bishopsorchards.com</a>
Garden Centers, Florists, & Nurseries	
	<b>Smithland Pet and Garden Center</b> 11 Whitewood Lane North Branford, CT 06471 (203) 483-7800 <a href="http://mysmithland.com">http://mysmithland.com</a>



## Gift & Specialty Items



**Nest Retail Group, LLC**  
1082 Main Street  
Branford, CT 06405  
(475) 382-1034  
<https://www.nestbranford.com/>

## Health & Wellness Services



**Cosmetic and Implant Dentistry of CT**  
62 Kirkham Street  
Branford, CT 06405  
(203) 488-6314  
<http://www.cidct.com>

## Healthcare Providers & Services



**Beth Collins MD., PC.**  
2614 Boston Post Road  
Willow Hall, Suite 16C  
Guilford, CT 06437  
(203) 290-2018  
<https://www.bethcollinsmd.com/>



**More to Say, LLC**  
469 West Main Street  
Branford, CT 06405  
(203) 828-6790  
<http://www.moretosayct.com>



**Qualicare Connecticut Shoreline Homecare**  
365 East Main St, Unit 2-8-b  
Branford, CT 06405  
(516) 263-4826  
<http://Qualicare.com>

## Home Furnishing & Décor



**Floor Craze**  
125 Water Street  
Guilford, CT 06437  
(203) 458-0830  
<http://www.floorcraze.com>

## Home Repair & Maintenance










**Pioneer Environmental**  
3 Research Dr. Unit 11  
Branford, CT 06405  
(203) 934-7332  
<http://www.pioneerenvironmentalct.com>

## Hotels & Lodging



**Saybrook Point Resort and Marina**  
2 Bridge ST  
Old Saybrook, CT 06475  
(860) 395-2000  
<http://www.saybrook.com>

HVAC	
 <b>East River Energy</b> YOUR ENERGY PARTNER	<b>East River Energy, Inc.</b> 401 Soundview Road Guilford, CT 06437 (203) 453-1200 <a href="http://www.eastriverenergy.com">http://www.eastriverenergy.com</a>
Insurance	
	<b>Pino Insurance Group</b> 388 East Main St Branford, CT 06405 (203) 889-8214 <a href="http://www.pinoinsurancegroup.com">www.pinoinsurancegroup.com</a>
Manufacturers & Distributors	
	<b>Autac Incorporated</b> 25 Thompson Rd Branford, CT 06405 (203) 481-3444 <a href="http://www.autacusa.com">http://www.autacusa.com</a>
	<b>Defibtech</b> 741 Boston Post Rd Guilford, CT 06437 (203) 453-6654 <a href="http://www.defibtech.com">www.defibtech.com</a>
	<b>Waterless Toilets</b> 4 Indian Neck Ave Branford, CT 06405 (203) 248-4440 <a href="http://www.Dry-Flush.com">http://www.Dry-Flush.com</a>
Moving & Storage	
	<b>Self Storage of Branford</b> 800 W. Main St Branford, CT 06405 (203) 871-1111 <a href="http://www.selfstorageofbranford.com">http://www.selfstorageofbranford.com</a>
Party Rental & Supplies	
	<b>Shoreline Tents and Events</b> 15 Boston Post Rd Suite 2 Madison, CT 06443 (203) 245-0367 <a href="https://www.shorelinetentsandevents.com/">https://www.shorelinetentsandevents.com/</a>



## Pet Grooming



### Clean Paws Mobile Spa

PO Box 244  
Westbrook, CT 06498  
(860) 876-4427  
<http://www.cleanpaws.biz>

## Pet Services, Pet Supplies & Vets



### Clean Paws Mobile Spa

PO Box 244  
Westbrook, CT 06498  
(860) 876-4427  
<http://www.cleanpaws.biz>

## Promotional Products & Services



### American Solutions for Business

Branford, CT 06405  
(203) 871-1150  
<http://www.asb-ct.com>

## Real Estate Sales & Services



### Branford Coworking

119 Montowese St  
Branford, CT 06405  
(203) 433-1544  
<http://www.branfordcoworking.com>



### Metro Star Apartments

375 East Main Street  
Branford, CT 06405  
(203) 878-2193  
<http://www.metrostarproperties.com>

## Recreation & Sports



### Alpine Haus

221 W Main St, Unit 8  
Branford, CT 06405  
(203) 433-4139  
<http://www.alpinehaus.com>

## Restaurants & Restaurant Services



### Arturo's Restaurant

53 School Ground Rd Suite 1  
Branford, CT 06405  
(203) 208-4106  
<https://arturosrestaurantct.com>



### Lockworks Tavern

1212 Main St  
Branford, CT 06405  
(860) 331-8861  
<https://www.lockworkstavern.com/>

	<b>Pi Restaurant Consulting</b> 117 Five Field Road Madison, CT 06443 (203) 530-9982 <a href="http://www.CTRestaurantConsulting.com">http://www.CTRestaurantConsulting.com</a>
	<b>Saltbrick Prime</b> 1212 Main St Branford, CT 06405 (860) 200-376 <a href="https://www.saltbrickprimesteakhouse.com/">https://www.saltbrickprimesteakhouse.com/</a>
<b>Senior Care &amp; Home Care Services</b>	
	<b>Evergreen Woods</b> 88 Notch Hill Road North Branford, CT 06471 (203) 488-8000 <a href="http://www.evergreen-woods.com">http://www.evergreen-woods.com</a>
	<b>Qualicare Connecticut Shoreline Homecare</b> 365 East Main St, Unit 2-8-b Branford, CT 06405 (516) 263-4826 <a href="http://Qualicare.com">http://Qualicare.com</a>
<b>Senior Living</b>	
	<b>Evergreen Woods</b> 88 Notch Hill Road North Branford, CT 06471 (203) 488-8000 <a href="http://www.evergreen-woods.com">http://www.evergreen-woods.com</a>
<b>Specialty Retail</b>	
	<b>Alpine Haus</b> 221 W Main St, Unit 8 Branford, CT 06405 (203) 433-4139 <a href="http://www.alpinehaus.com">http://www.alpinehaus.com</a>
	<b>Canción Ultra Premium Tequila</b> 19 Harbor Street Branford, Ct 06405 (203) 415-7721 <a href="http://www.canciontequila.com">http://www.canciontequila.com</a>
	<b>Grieco Ford of Branford</b> 301 E Main St Branford, CT 06405 203- 488-8321 <a href="https://www.griecofordofbranford.com/">https://www.griecofordofbranford.com/</a>



	<b>Nest Retail Group, LLC</b> 1082 Main Street Branford, CT 06405 (475) 382-1034 <a href="https://www.nestbranford.com/">https://www.nestbranford.com/</a>
	<b>Smithland Pet and Garden Center</b> 11 Whitewood Lane North Branford, CT 06471 (203) 483-7800 <a href="http://mysmithland.com">http://mysmithland.com</a>
	<b>Sound Auto Wholesalers</b> 139 West Main Street Branford, CT 06405 (203) 466-2622 <a href="http://www.soundautowholesalers.com">http://www.soundautowholesalers.com</a>
<b>Utilities and Energy Providers</b>	
	<b>East River Energy, Inc.</b> 401 Soundview Road Guilford, CT 06437 (203) 453-1200 <a href="http://www.eastriverenergy.com">http://www.eastriverenergy.com</a>

## Thanks to Our Partner Benefactors



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