SHORELINE CONNECTIONS

A Magazine About Events, Businesses and People Along the Shoreline

Branford, Guilford, North Branford



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SHORELINE CONNECTIONS

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Table of Contents

Call for Nominations 2025 Women of Excellence Welcome New Members Net90AM- Evergreen Woods Area Map **Board Member Spotlight** Join Us In Italy Artisan Marketplace Aging with Purpose and Vitality – Expert Article Save the Date – BAH Page Hardware May 15th **Options for Financing Your Business- Expert Article** Chili Challenge for A Cause **Community Calendar** Meet A Member Meet A Member **Ribbon Cuttings & Milestones** Meet A Member

- Chamber Staff
- Gold Member Directory

www.shorelinechamberct.com







Call for Nominations

Do you know an extraordinary woman from Branford, Guilford or North Branford who deserves to be recognized? We need your help finding her!

We are looking for Women of Excellence – leaders who:

- Inspire others through her work, ideas, and example
- Are bold, respected voices in their field or philanthropy
- Creates lasting impact within their profession or philanthropy
- Demonstrate exceptional achievement, growth and leadership in their area of expertise

Nominate someone today! More info contact: Diane Laffitte, diane@shorelinechamberct.com

Save the Date Tuesday, August 5, 2025 11:30 am - 1:30 pm The Woodwinds



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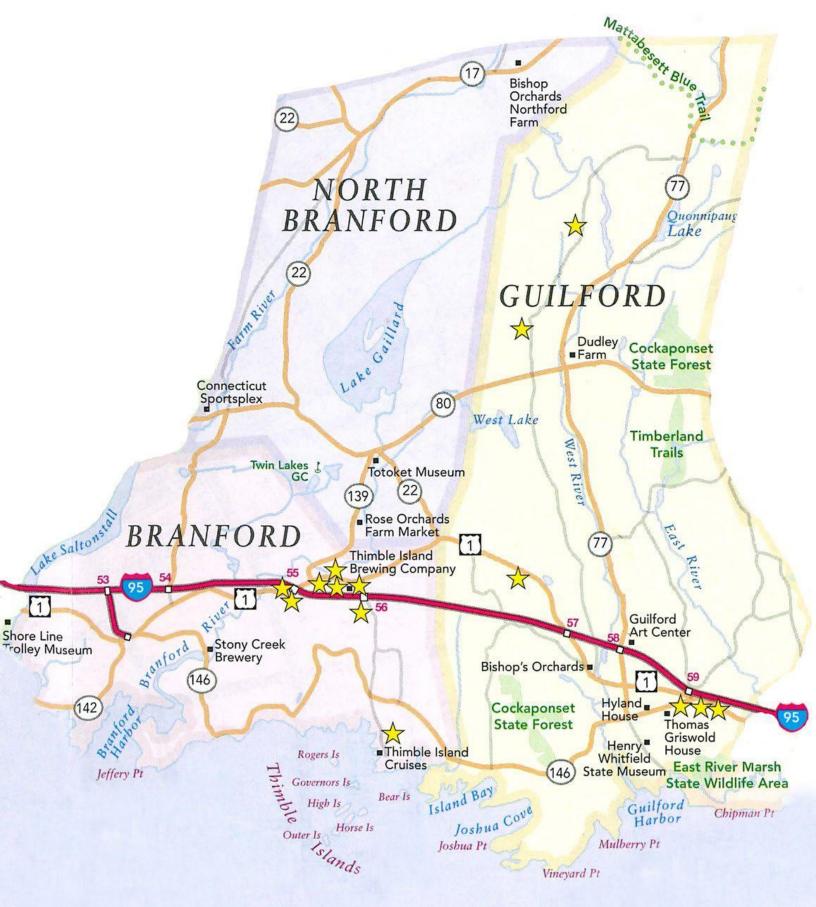


Photos by: Peter Sikes Shoreline Pixels



Thank you to Evergreen Woods for their incredible hospitality and for their delicious, and beautifully prepared breakfast. The setting was perfect, and your team made everyone feel so welcome. It was a fantastic morning filled with great conversations, valuable networking, and meaningful connections. Our April Net 90 was a true success — we had a wonderful turnout of professionals from across the Shoreline, and we're so grateful to have community partners like Evergreen Woods who help make these events so impactful.

SHORELINE CONNECTIONS Our Towns





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BOARD MEMBER SPOTLIGHT SUE GANCI

Financial Advisor Edward Jones Investments

Where are you originally from?

I'm originally from South Korea. My parents brought our family to the United States in the 1950s for safety, during a time when the Korean War had reached a truce. The conflict technically remains unresolved to this day.

When did you move to CT and where do you live in CT?

I moved to CT in the early 80s form Pennsylvania. I lived in Central CT and met my husband, Michael, in college. We were study partners. We both have a B.S. in Mechanical Engineering, and we live in Madison.

Can you tell me a little bit about yourself and what you do at Edward Jones?

I educate and empower people to grow their money intentionally, aligned with their unique financial goals. It all begins with understanding what truly matters to them—because every family I serve is more than an account number. Our relationship is personal.

Most of us didn't grow up learning how to manage money. Schools rarely teach it, and many parents didn't know how to either. When I was growing up, my parents warned me never to touch the stock market—only real estate could make you wealthy, they said. Now, their daughter is a wealth manager helping others navigate the financial world with confidence and clarity.

Do you have anything exciting coming up that you want to share personal or work related?

My husband Michael and I share a deep love for travel and exploring the world together. In our younger days, we visited most of the U.S. and Canadian National Parks, which gave us a deep appreciation for natural beauty and adventure.

More recently, we've shifted our focus to international travel. Some of my favorite destinations include Slovenia, Morocco, Ireland, and New Zealand. I also hold a special fondness for the Canadian Rockies and Alaska. In April, we're planning a trip to France to celebrate my birthday, which is particularly meaningful because, until last year, I had never taken a day off from school or work on my birthday.



What was your earliest involvement with the Shoreline Chamber?

I've been a Financial Advisor with Edward Jones for about six years now, and from the beginning, I've made it a priority to show up—to attend every meeting, stay involved, and be present in my community. The Shoreline Chamber has been a natural extension of that commitment. It's helped me feel more connected and deeply integrated into the place I live and serve. Through the Chamber, I've built relationships, grown professionally, and more importantly, felt a real sense of belonging.

As an Asian woman, I know I can sometimes stand out in a crowd—I jokingly say I'm "The East meets The West girl." But over time, what once made me feel different has become a strength. It's part of how I connect with others and bring a unique perspective to everything I do.

Do you feel like it's benefited you with Edward Jones to network through the Chamber?

The Shoreline Chamber is full of talented small business owners. Through networking, I've gotten to know many of them personally, and that's helped me grow my own business over the years. I try to pay it forward by introducing my clients to Chamber members whenever I can. It's a great way to support each other and strengthen our local community.

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

I'm a perfectionist, but I've learned over the years (and at 105, I've gained some wisdom!) that life isn't about perfection—it's about growth.

I love cooking gourmet meals and baking, especially my high-top apple pie, which I give away to friends and family. Michael, my husband, is my taste tester. I still dream of becoming a pastry chef someday!

Classical music is close to my heart. Für Elise got me started on piano at age 7, and it still moves me. It's hard to see my piano collecting dust, but I hope to return to it soon.

What's your favorite spot on the shoreline?

The abandoned railroad tracks in Stoney Creek are a peaceful place to walk. The quiet, nostalgic atmosphere makes it a perfect spot to reflect and enjoy nature's simplicity.

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Aging with Purpose and Vitality

By Karen Warner R.N.



Every new year brings a sense of renewal, a chance to redefine goals, embrace fresh opportunities, and build habits that enrich our lives. For aging adults, it's a powerful reminder that it's never too late to make positive changes. With small, purposeful goals and a focus on health and fitness, this stage of life can be a time of growth, fulfillment, and living your best life.

Aging often carries the misconception that one's best years are behind them. However, the truth is that the next chapters of life offer a chance to embrace purpose, improve health, and reconnect with passions. Each new year is an opportunity to start fresh, whether by enhancing physical health, nurturing relationships, or rediscovering hobbies that bring joy.

Change doesn't have to be monumental to be meaningful. Small, achievable goals often create the most momentum and a sense of accomplishment. For instance, going for a 15-minute walk three times a week is an easy way to stay active. Invite a friend or join a walking group to make it more enjoyable. Eating better can also be simple, add one extra serving of fruits or vegetables to your meals daily. Trying new, nutritious meal options can make healthy eating more satisfying.

Social connection is equally important. Plan a weekly activity, like meeting a friend for coffee or attending a community class. If leaving the house is difficult, technology provides solutions. Video calls with family and friends can help you stay in touch. Platforms like YouTube are also great for learning new skills or revisiting old ones. For example, I recently used YouTube to replace a bathroom sink by following step-by-step tutorials- proof that learning something new can be both empowering and fun.

Finally, keep your mind sharp. Spend just 10 minutes a day on puzzles, reading, or exploring a new hobby. Apps and online resources make it easy to engage in activities that stimulate your brain and bring fulfillment.

Living with purpose transforms daily routines into meaningful experiences. Purpose doesn't have to be grand—it can be as simple as contributing to family life, mentoring younger generations, or volunteering for a cause you care about.

Start by reflecting on what truly matters to you. What brings you joy? What legacy do you want to leave? Write down your thoughts to guide your goals. Next, consider your strengths. Skills and knowledge gained over the years can make a real difference in your community or among loved ones. Lastly, share your goals with trusted friends or family. They can offer fresh perspectives and encouragement to keep you motivated.

Living your best life begins with the belief that it's never too late to make meaningful changes. Take Joann, for example. At 72, she joined a yoga class after years of inactivity. Starting with beginner poses, she improved her flexibility and found a welcoming community. Don, at 68, learned basic technology skills to connect with his grandchildren. Soon, he was hosting virtual family trivia nights, strengthening bonds across generations. These stories show how small actions can lead to a richer, more connected life.

Aging with optimism starts by embracing the idea that age is just a number. By setting thoughtful goals and prioritizing health and fitness, you can create a life full of energy, confidence, and fulfillment. Celebrate your progress, no matter how small, and stay flexible -life will always bring surprises, but adaptability helps you stay on track. Don't hesitate to seek support from family, friends, or community groups -they can provide encouragement and accountability as you move forward.

The year is a chance to redefine what aging means. It's a time to focus on health, embrace purpose, and set meaningful goals that bring joy and fulfillment. By taking small, intentional steps, you can enrich your own life and inspire others to see aging as a time of growth and possibility. This year let's commit to aging with strength, connection, and purpose.



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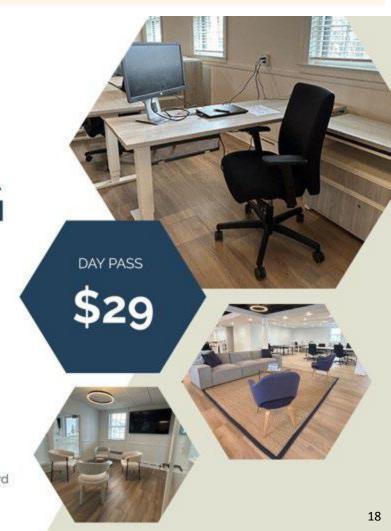
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OPTIONS FOR FINANCING YOUR BUSINESS

By, Kevin Donohue, VP Business Banking Relationship Manager

M&T Bank



At some point, most businesses, regardless of size, will need more capital than they have readily available. The reasons vary – from covering a short-term gap, like paying salaries before having the income to cover them, to longer term interruptions, like building a new facility or starting a new product line.

According to the <u>2020 Small Business Credit Survey</u>¹, the most common way business owners cope with this shortage is by funding it themselves. For some businesses, self-financing may be the right option, but for others, there could be a better choice. Understanding the different types of business financing available can help you find the best financing for your specific situation.

Financing Options to Help You Reach Your Business Goals

There are three primary methods for acquiring capital.

- Debt Financing involves securing a loan from a bank or other financial lender
- Equity Financing involves selling ownership in your business in exchange for the capital
- Alternative Financing involves working with non-traditional financing sources not banks or stock or bond markets

Debt Financing

Debt financing, or traditional bank financing, is the process whereby your business receives a loan from a financial institution. In return, you promise the lender you'll repay the money within a certain period and with interest. Here are five examples of the traditional bank financing available to business owners:

- 1. Term Loans. Term loans are useful for financing working capital, equipment and real estate. They allow you to borrow varying amounts of money with flexible term lengths. Term loans can have low payment flexibility, and they require collateral in some cases
- 2. Commercial Mortgages. Commercial mortgages can help you fund construction, acquire property, or repay construction loans. They often have lower interest rates than term loans or lines of credit, and the loan terms are usually longer, which can keep payments manageable. Commercial mortgages may require a substantial initial down payment
- 3. Equipment Leasing/Financing. Equipment financing can improve cash flow and help better budget your business expenses. Because you're leasing and not purchasing the equipment, it can also help you lower your overall costs. Equipment leasing is useful for equipment that you plan to replace often, such as those that are affected by changes in technology. However, you have no equity in the equipment, which means your costs may be higher than with other types of financing. And, depending on the type of equipment, the lease terms could be longer than the useful life of the equipment
- 4. Lines of Credit. Lines of credit can help resolve short-term cash flow needs. Normally open-ended, they can be kept open longer than regular small business loans. Lines of credit should be repaid in full at least once a year, but you can re-borrow against them when you need to. Lines of credit allow you to access funds on a constant basis while you build credit. They can be secured or unsecured, and they normally have flexible repayment options. Lines of credit can be difficult to acquire for a business that is just getting started. They can have some risk if you find you cannot make the interest, fee or principal payments

5. Business Credit Cards. Business credit cards can help you manage your short-term expenses, providing access to easy and convenient financing while you build credit. They're also useful for separating your personal and business expenses and, like personal credit cards, some offer rewards. However, the rates on business credit cards can be higher than other financing sources and can change. Also, if you make a late payment on a business credit card, your personal credit could be impacted.

Equity Financing

Instead of adding more debt to your business portfolio, equity financing allows you to exchange a percentage of ownership in your company for financing. This financing comes from investors and not a financial institution. These investors, also called angel investors or venture capitalists, tend to look for companies with high growth potential.

Alternative Financing

In the past several years, additional funding channels have emerged outside of the debt and equity sources. These can be useful for individuals who may have difficulty acquiring funding from more traditional sources.

- 1. Crowdfunding. Pools small amounts of money from different investors. There are three common types of crowdfunding:
 - o Donation- and rewards-based crowdfunding.
 - Peer-to-peer and peer-to-business lending.
 - Equity crowdfunding.
- 2. Personal Savings/Friend or Family Loan. Sometimes this is the fastest way to secure funding. It is important to spell out the loan terms completely, so all involved have the same understanding of the repayment plan.
- 3. Online Marketplace Lending. Allows one or more investors to make loans directly or indirectly to small businesses while evaluating a borrower's creditworthiness. Online marketplace lending typically involves installment loans with terms like traditional bank loans.

Identifying the Best Financing Option for Your Business Situation

Understanding your needs and the considerations behind them can help you identify the best option for your business. It's important to have a clear vision of why you need the money, a realistic idea of the amount you need, and the knowledge of approximately how quickly you'll be able to repay the debt. While the right amount of financing can help grow your business, too much financing with large repayment requirements can set you back.

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Chamber events are highlighted in Green

MAY 1, THURSDAY	Real Estate Pre-Licensing Virtual Classes, ongoing	9:00AM - 3:30PM	via Zoom	<u>details</u>
MAY 3, SATURDAY	Friends of the Blackstone Library Spring Book Sale	9:00AM - 2:00PM	20 Thompson Rd, Branford	<u>details</u>
MAY 3, SATURDAY	Fireflies: Jewels of the Night	10:00AM - 12:00PM	Meigs Point Nature Center, Madison	<u>details</u>
MAY 6, TUESDAY	Real Estate Pre-Licensing Virtual Classes, ongoing	9:00AM - 3:30PM	via Zoom	<u>details</u>
MAY 6, TUESDAY	SCORE Webinar: Business Fundamentals #1: What's the Big Idea?	5:30PM - 7:00PM	via Zoom	<u>details</u>
MAY 7, WEDNESDAY	Ribbon Cutting - Fair Street Advisors	1:00PM - 1:30PM	101 Fair St, Guilford	<u>details</u>
MAY 7, WEDNESDAY	Happy House & Open House	4:00PM - 6:00PM	Evergreen Woods 88 Notch Hill Rd, Branford	<u>details</u>
MAY 8, THURSDAY	Real Estate Pre-Licensing Virtual Classes, ongoing	9:00AM - 3:30PM	via Zoom	<u>details</u>
MAY 8, THURSDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach State Park	<u>details</u>
MAY 8, THURSDAY	SCORE Webinar: Business Fundamentals #2: Customers & Competition	5:30PM - 7:00PM	via Zoom	details
MAY 9, FRIDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach State Park	<u>details</u>
MAY 10-11, SAT-SUN	lst Annual New England Spring Craft Festival!	5/10 9:00AM - 6:00PM 5/11 9:00AM - 5:00PM	Earth Expo at Mohegan Sun	<u>details</u>
MAY 10, SATURDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach State Park	<u>details</u>
MAY 10, SATURDAY	Rocks from Outer Space	10:00AM - 12:00PM	Meigs Point Nature Center, Madison	<u>details</u>
MAY 11, SUNDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach State Park	details
MAY 13, TUESDAY	Real Estate Pre-Licensing Virtual Classes, ongoing	9:00AM - 3:30PM	via Zoom	<u>details</u>

COMMUNITY EVENTS CALENDAR

Chamber events are highlighted in Green

MAY 13, TUESDAY	Ribbon Cutting - BCTV Station	11:00AM - 11:30AM	40 Kirkham St, Branford	<u>details</u>
MAY 13, TUESDAY	SCORE Webinar: Business Fundamentals #3: Marketing & Sales Basics	5:30PM - 7:00PM	via Zoom	<u>details</u>
MAY 14, WEDNESDAY	Divorce Mortgage Workshop - Virtual	6:00PM - 8:00PM	via Zoom	<u>details</u>
MAY 15, THURSDAY	Real Estate Pre-Licensing Virtual Classes, ongoing	9:00AM - 3:30PM	via Zoom	<u>details</u>
MAY 15, THURSDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach State Park	<u>details</u>
MAY 15, THURSDAY	Business After Hours - Hosted by Page Hardware & Appliance Co.	5:30PM - 7:30PM	9 Boston St, Guilford	<u>details</u>
MAY 15, THURSDAY	SCORE Webinar: Business Fundamentals #4: Pricing & Managing Money	5:30PM - 7:00PM	via Zoom	<u>details</u>
MAY 16, FRIDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach State Park	<u>details</u>
MAY 17, SATURDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach State Park	<u>details</u>
MAY 17, SATURDAY	A Shoreline Odyssey – 40 Years Strong at the Parthenon Diner!	12:00PM - 3:00PM	374 E Main S, Branford	<u>details</u>
MAY 17, SATURDAY	CT Hospice Annual Bloom Gala	5:00PM - 9:00PM	CT Hospice, 100 Double Beach Rd, Branford	<u>details</u>
MAY 18, SUNDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach State Park	<u>details</u>
MAY 20, TUESDAY	Real Estate Pre-Licensing Virtual Classes, ongoing	9:00AM - 3:30PM	via Zoom	<u>details</u>
MAY 20, TUESDAY	SCORE Webinar: Business Fundamentals #5: Digital Marketing Must-Haves	5:30PM - 7:00PM	via Zoom	<u>details</u>
MAY 21, WEDNESDAY	SCORE Webinar: How to Manage Your Business Finances with QuickBooks	12:00PM - 1:30PM	via Zoom	<u>details</u>
MAY 22, THURSDAY	Real Estate Pre-Licensing Virtual Classes, ongoing	9:00AM - 3:30PM	via Zoom	<u>details</u>
MAY 22, THURSDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach State Park	<u>details</u>
MAY 22, THURSDAY	SCORE Webinar: Choosing the Right QuickBooks	12:00PM - 1:30PM	via Zoom	<u>details</u>
MAY 22, THURSDAY	Tree Emissions & Climate Change	6:30PM - 8:00PM	Meigs Point Nature Center, Madison	details 28

COMMUNITY EVENTS CALENDAR

Chamber events are highlighted in Green

MAY 23, FRIDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach State Park	<u>details</u>
MAY 23-25, FRI-SAT	Legally Blonde the Musical	5/23 7PM, 5/24 2PM & 7PM, 5/25 2PM	The Kate, Old Saybrook	<u>details</u>
MAY 24, SATURDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach State Park	<u>details</u>
MAY 25, SUNDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach State Park	<u>details</u>
MAY 27, TUESDAY	Real Estate Pre-Licensing Virtual Classes, ongoing	9:00AM - 3:30PM	via Zoom	<u>details</u>
MAY 29, THURSDAY	Real Estate Pre-Licensing Virtual Classes, ongoing	9:00AM - 3:30PM	via Zoom	<u>details</u>
MAY 29, THURSDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach State Park	<u>details</u>
MAY 30, FRIDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach State Park	<u>details</u>
MAY 31, SATURDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach State Park	<u>details</u>

Click here for full list of events.



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At Seacor & Co., they believe storytelling isn't just an art—it's a strategy.

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Branford Shop, Sip & Stroll *Into Spring*



Thursday, May 8th 12 to 8 pm

Refreshments served at some locatíons after 4 pm

For list of participants and promos, go to: @ShopDineExploreBranford www.ShopDineExploreBranford.com



Parking is also available along Main Street

MEET A MEMBER JAIPORE EXPRESS

Jaipore Express has been Spicing Up Tastebuds with authentic Indian cuisine right here in Guilford!

From rich curries to flavorful biryanis and fresh naan, they offer a full menu on Indian cuisine with an authentic touch. Whether you're craving something spicy or mild, they've got a dish to tempt every taste bud.

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John Opalenik/Mark Fitch • Caryn Oresky • Frank Rivers • Jen Bernardini • Wendy Whitman Judy Ricketts-White • Greg Dillon • Rich Crabbe • Tony DeVeniro • Mark Kelly
Randee Mack-Casanova • Mark Perlman • Dale Allen • Anna Laurie • Cheryl Braxton Jerry Augustine • Jack Matthews • Melissa Lombardo • Chris Abbott • Tony Renzoni
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Melissa Marquis • Melvin Douglas Wilson • Deborah Levison • Barbara Ehrentreu Sara Ellie MacKenzie • Karen Warfield • Kerri Leigh Kinkade • Elissa Bass Janet Garcia-Hallett • Kat Lehmann
SEARCH HERE FOR MORE!... Branford Book Festival (google.com)





For updates of Authors and Locations, follow: @shopdineexplorebranford facebook.com/DiscoverBranford

Mother's Day Buffet at WoodWinds!

Join us for our Lavish Buffet in our Elegant European Country Manor Setting

Sunday, May 11, 2025

Seatings: 10:30am, 11:00am, 2:00pm & 2:30pm

View our menu online

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Cooperative Imagination

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They offer a nurturing, play-based environment for toddlers through age 5, where teachers and parents work together to support each child's growth emotionally, socially, and educationally.

Now enrolling! Come visit them and explore what makes CNS so special.

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www.guilfordcns.org

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Founded in 1951, the Branford Lions Club brings together local men and women committed to helping those in need—both in our community and around the world.

They proudly support programs like the Connecticut Lions Eye Research Foundation, Fidelco Guide Dogs, Diabetes Awareness, Low Vision Centers, Youth Outreach, and eyeglass recycling, among many others.

Their members come from all walks of life, united by a shared mission to serve. The Lions Club are always looking for new members—join them at a meeting and see what they are all about!

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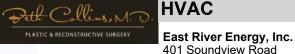
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