SHORELINE CONNECTIONS

A Magazine About Events, Businesses and People Along the Shoreline

Branford, Guilford, North Branford











SHORELINE CONNECTIONS

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www.shorelinechamberct.com







Presented by

Guilford Savings Bank and Grey Ledge Advisors

Join Us!

The 10th Annual Women of Excellence Awards Luncheon

Tuesday, August 5, Woodwinds, Branford, 11:30 AM - 1:30 PM

The 2025 Women of Excellence Honorees are:

Branford: Sheryl Morrell - Volunteerism Leadership and Erica Palmer - Youth Development Leadership

Guilford: Sarah Bishop DellaVentura - Business & Philanthropic Leadership and Carrie Bishop Healy - Business & Philanthropic Leadership

North Branford: Marie Diamond - Educational Leadership and Ashley Fernandez - Philanthropic Leadership

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SHORELINE CONNECTIONS Our Towns





SUMMER

BAsH

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5:30 - 8:30 PM

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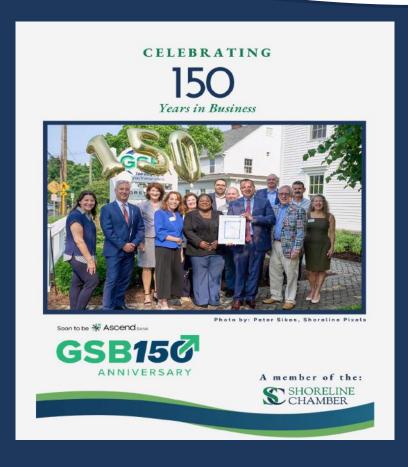
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Ribbon Cuttings & Milestones





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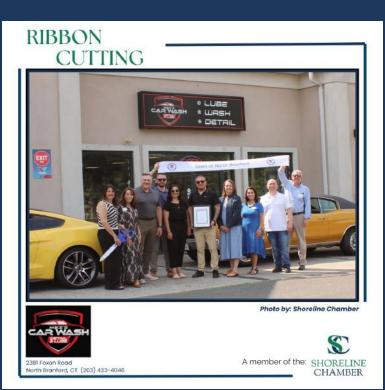
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BOARD MEMBER SPOTLIGHT

FRANCINE PISCITELLI

Owner | Allusions Salon and Boutique

Where are you originally from?

I am originally from Italy. I was born there and spent the first part of my childhood surrounded by family and rich traditions. Moving to the United States was a major transition, but it gave me incredible opportunities and experiences that have shaped who I am today.

When did you move to CT?

I moved to Connecticut in 1971 when I was 9 years old. It was a big adjustment at the time, but Connecticut quickly became home. Over the years, I've built strong ties in the community both personally and professionally, and I can't imagine living anywhere else. I've been married to my husband, Vincent, for 42 wonderful years. We have three children and are proud grandparents to four amazing grandchildren.

Does Allusions have anything exciting coming up that you want to share?

Yes, this past May, Allusions celebrated 40 years in business. It's a huge milestone that fills me with pride. Over the past four decades, we've been blessed to serve generations of families in Branford and beyond. I'm deeply grateful for the loyalty of our clients and the support of the local community — it's what keeps us going strong. We're planning a celebration to thank everyone who has been part of our journey!

What was your earliest involvement with the Chamber?

My earliest connection with the Shoreline Chamber began in 2018 when I moved Allusions from West Main Street into the Town Center. That move really opened up new opportunities for me to engage more actively. Although I formally got involved with the Chamber in 2018, Allusions has proudly been part of the Branford community for over 31 years. Joining the Chamber helped me deepen my roots in the community and connect with so many other wonderful local businesses.

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

Absolutely, 100%. The Chamber has been an amazing resource. It's not just about networking — it's about building relationships, supporting each other, and staying connected to what's happening locally. The events, the connections, and the friendships I've made through the Chamber have all played a role in helping Allusions grow. It's one of the best decisions I've made for my business.

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

I love to bake — it's a big passion of mine! I even competed in the East Haven Rotary Aginette Wars and won several awards:

- Most Popular and Voted Best Tasting Cookie and Best Table Design
- · Second Runner-Up by the judges

Baking allows me to be creative and bring a little joy to others. It's something I love doing for my family, friends, and community events. It's a sweet part of who I am — quite literally!

In addition, I've been a realtor for over 30 years. I also volunteer my time with various community organizations—giving back to the places and people I care about most.

What's your favorite spot on the shoreline?

My favorite spot on the Shoreline is Downtown Main Street — there's just something special about the charm, local shops, and sense of community that make it feel like home.



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BUT REALLY... DO I NEED DISABILITY INSURANCE? FIVE REASONS THE ANSWER IS YES!

By: Matthew Mazotas, CPA, Owner of Blue Horizon Tax Advisors

"The time to repair the roof is when the sun is shining." - John F. Kennedy

Life has a way of shifting suddenly, right under your feet. Maybe it's a car accident. A cancer diagnosis. Or something less visible, like a severe mental health crisis.

What happens when those events mean you can't work for weeks or months (or even longer)?

Preparation could save you stress (and money) down the line, a principle that stands true for *nearly every area* of your financial life. Which brings me to today's topic: disability insurance... another means of safeguarding yourself from (avoidable) emotional and financial problems.

Let me be super clear here: I'm not in the business of selling disability insurance. But I am in the business of helping you build a sustainable financial life.

I typically talk a lot about the nitty gritty of tax strategy, but I don't want to neglect the building blocks of a strong foundation. Because when illness or injury hits, disability insurance can be what keeps your bills paid and your goals on track. Without disability insurance, the financial side of your life, mortgage, utilities, car payments, and groceries don't hit pause just because you do.

And losing your income (whether for a few months or a few years) can create financial consequences that spiral fast.

So, when you ask "Do I need disability insurance?", here are five reasons why it isn't just a good idea to get coverage, it's critical for your financial longevity.

Reason #1: Your ability to work is your most valuable asset.

Most people insure their car. Their house. Their life. But they overlook the thing that makes *all those other things* possible: their ability to earn a living.

Disability insurance (DI) is designed to replace a portion of that income (typically 40-60 percent) if you can't work because of a qualifying injury or illness. Some policies even factor in commissions or self-employment income.

Reason #2: The odds for developing a disability are higher than you think.

We all like to think, "That won't happen to me." (I'm guilty of it, too.)

But statistically, injury and illness happen to a lot of people. According to the Social Security Administration, 1 in 4 20-year-olds will experience a disabling condition before they reach retirement age and will be out of work for at least a year.

I don't say this to make you paranoid, but to make you prepared. If you had to go without your income for 3, 6, or 12 months... could your savings handle that? That's why disability insurance exists.

Reason #3: Social Security Disability isn't enough (and isn't guaranteed)

Some folks assume that if they ever become disabled, they'll just file for Social Security Disability Insurance (SSDI). But SSDI benefits are extremely limited and hard to qualify for.

The average monthly payout is just over \$1,400, and approval can take *months* (sometimes over a year) with high denial rates and required appeals. And even if you *do* qualify, that amount likely won't cover your actual living expenses.

Reason #4: Employer disability coverage may not be enough

If you're employed full-time, you might already have some disability coverage through your job. Group DI plans are common, but they're often bare bones. The benefit might only replace a portion of your *base salary,* leaving out bonuses, commissions, or equity compensation.

And if your employer is footing the bill for the policy, the benefits you receive will likely be taxable income.

Reason #5: The financial fallout of disability can be devastating

Without coverage, your income dries up the moment you stop working. Disability insurance gives you the breathing room you need to *preserve your savings* and *avoid going into debt*.

And yes, the cost of an individual long-term DI policy can feel steep, often 1-3 percent of your annual income (with premiums depending on a wide range of individual factors). But compared to the *cost* of losing your income altogether, it's well worth it.

Unplanned life events can throw off your big financial picture AND your tax picture. Besides a "yes" to "Do I need disability insurance?", I would also say "yes" to a query about a disability's effect on your tax strategy. There are *very real* tax implications you need to understand, and we're happy to talk through them with you.

At Blue Horizon Tax Advisors, we provide small businesses and entrepreneurs with tax and business advising solutions. Our aim is to be a resource to our clients throughout the year, to help them save their hard-earned money, pay less in tax, and build a stable financial future.



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Bet you didn't know!

(most homeowners don't.)



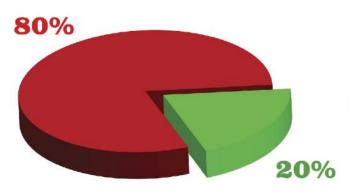
The story begins with homeowners who want a nice, plush lawn for aesthetics and recreation.

So far, so good. The average lawn in the USA is 10,871 s.f., the equivalent of 104' x 104'. A typical chemical (nitrogen) fertilizer application for a



lawn of this size is about 10 lbs. Since a lawn is usually treated 3 times a year, that's 30 lbs. of nitrogen per year.

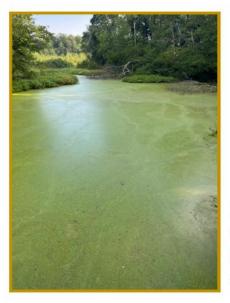




It's shocking! When you have your lawn treated with nitrogen, an astounding 80% of the nitrogen will NOT end up absorbed! That's a huge waste of fertilizer and money...and a significant negative impact on the environment. Here's why:

If too much nitrogen is applied (which is common), a nitrogen crust can develop on the lawn, often appearing as a brown or yellowing layer. This can lead to fertilizer burn, damaging the lawn and inhibiting future applications. The nitrogen also carries a lot of salt, which absorbs moisture that *should* be going to the lawn.







This "innocent" <u>habit</u> of applying nitrogen results in runoffs that create nasty <u>HABs</u> that damage and destroy the <u>habitat</u>.

On an annual basis, about 24 lbs. out of the 30 lbs. of nitrogen applied on a typical lawn runs off into streams, ponds, lakes, rivers and oceans year after year.

Now multiply this family's home with hundreds or thousands of other homes in a community, and the result is toxic **Harmful Algae Blooms (HABs)** or "red tide" that consume oxygen, block sunlight, diminish underwater plant and fish life, and create **DEAD ZONES**.

The negative environmental and economic impacts are huge!



When it comes to Harmful Algae Blooms (HABs), the coastline along the Northeastern United States is one of the most impacted regions of the country. The frequency, duration and spread of HABs is increasing—not only along the coasts and bays of the Atlantic Ocean and Long Island Sound, but along inland lakes and even our public water supply reservoirs.

The risks keep adding up! Here are just some of the consequences.

HEALTH ISSUES FOR HUMANS:

- HABs can cause problems with drinking water supplies, especially from spring to fall, which is peak lawn season.
- HABs produce toxins, including microystins, that cause symptoms such as skin irritations, gastrointestinal issues, neurological and respiratory problems.

HEALTH ISSUES FOR PETS, WILD ANIMALS & MARINE LIFE:

- Among pets, livestock and other animals, through licking and swimming, digested HAB scum can lead to excessive salivation, fatigue, breathing problems, vomiting, diarrhea, seizures and death.
- Not only do HABs kill fish—they can cause <u>massive</u> fish kills.
- HABs diminish crab, clam, oyster and mussel landings.
- HABs kill seagrass, turtles, birds, manatees, dolphins, sea lions and other creatures.

NEGATIVE ECONOMIC IMPACT:

 HABs harm fishing, tourism and recreational activities; cause closings of fisheries and swimming beaches; and cause expensive clean-up costs paid by governments (through taxpayers), private organizations, businesses and homeowners. Ugh!





Thankfully, there's an organic solution—a MUCH better, safer, eco-friendly, economical DIY way to care for your lawn!

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Financial Focus

Build Your financial knowledge, build your confidence

Pictured: Michael and Sue Ganci, your local Edward Jones Financial Advisors





Eighty percent of Americans who are confident in their financial knowledge are confident in their financial future, according to a 2023 Edward Jones study conducted with Morning Consult. The study showed the most sought-after financial topics for learning are investing, debt management and preparing for retirement.

- Investing There is no "one-size-fits-all" investment strategy. It's not about chasing a certain return. Instead, the return you'll need on your investments is tied directly to your goals and how long you have before you'll need the money. Learning about investing opens up a broad range of topics –diversifying your investments, managing risk, balancing goals, preparing for unexpected events, understanding the stock market and weathering volatility. The more you know and that doesn't mean being an expert, just having a working knowledge of investing the better informed you are to make financial decisions in your best interest. When it comes to investing, never be afraid to ask questions.
- **Debt management** Understanding how debt works, controlling expenses in a monthly budget, knowing where to go for help and making a plan are the keys to help you better manage your debt. It may be a surprise that not all debt is negative. Paying off a mortgage or a student loan, for example, can help increase your net worth or generate future income. "Bad" debt with high interest rates, missed payments and multiple creditors, however, offers no future benefit and may become a burden. Becoming a student of debt management can help you understand things like how much debt is too much and how to balance, consolidate and reduce debt payments while still investing to achieve your financial goals.
- Preparing for retirement It may feel easy to let other things take priority over retirement savings, especially when retirement feels like it's a long way off. Yet, the earlier you save, the more likely you may be to achieve your retirement goals. You'll likely thank yourself down the road if you take the time to learn about saving for retirement. This may include how to set tangible and actionable goals, how to determine the amount you'll need, the different types of retirement savings accounts and how to build a retirement savings strategy. While you're learning, you can also start saving. Start saving what you can afford each month and gradually increase the amount each year, especially as your income rises.

Building your financial literacy doesn't stop with learning about investing, debt management or saving for retirement. You may want to know more about budgeting for young families or investing in a home or improving your credit score. You can always educate yourself by reading or talking to people knowledgeable in these subjects. You also might find it valuable to work with a financial professional — someone who will take a holistic approach to your finances and make appropriate suggestions.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

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GUILFORD

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COMMUNITY EVENTS CALENDAR Chamber events are highlighted in Green **JUNE 24.** NET90 AM - Hosted by the 374 E Main St. 8:00AM - 9:30AM details Branford **TUESDAY** Parthenon Diner **JUNE 25.** Celebrate 40 Years of Allusions 1206 Main St, 9:00AM - 9:30AM details Salon & Boutique! WEDNESDAY Branford **JUNE 26.** 6:30 PM Weather Back of Branford Branford Jazz on the Green Series details **THURSDAY** Permitting Green JULY 3, 6:30 PM Weather Back of Branford Branford Jazz on the Green Series details **THURSDAY** Permittina Green **JULY 10.** 6:30 PM Weather Back of Branford details Branford Jazz on the Green Series **THURSDAY** Permitting Green **JULY 12,** Guilford **GUILFORD FIREWORKS** After Dark details Fairgrounds **SATURDAY JULY 17.** 6:30:00 PM Weather Back of Branford Branford Jazz on the Green Series details **THURSDAY** Permitting Green JULY 18-20, FRI-7/18, 7/19 10AM - 6PM **GUILFORD CRAFT EXPO 2025** Guilford Green details 7/20 11AM-5PM SUN **JULY 24,** 6:30:00 PM Weather Back of Branford Branford Jazz on the Green Series details **THURSDAY** Permittina Green **JULY 26.** Wings N Strings Country & 3:00PM - 8:00PM **Guilford Green** details Bluegrass Festival SATURDAY **JULY 31.** 6:30 PM Weather Back of Branford Branford Jazz on the Green Series details **THURSDAY** Permitting Green 8/1 5PM-10PM. AUGUST 1-3, FRI- 23rd Annual North Branford Poco Augur Field, 8/2 11AM-11PM, details Festival Northford SUN 8/3 11AM-6PM **AUGUST 2.** 100 Double Beach details CT Hospice Miles for Memories 10:00AM - 12:00pPM **SATURDAY** Rd, Branford **AUGUST 5.** 10th Women of Excellence Awards 11:30AM - 1:30PM Woodwinds details **TUESDAY** Luncheon **AUGUST 7.** 6:30 PM Weather Back of Branford **THURSDAY** Branford Jazz on the Green Series Permitting Green details **AUGUST 14,** 6:30 PM Weather Back of Branford **THURSDAY** Branford Jazz on the Green Series Permitting Green <u>details</u> **AUGUST 19.** Summer Night BAsH at Dockside 145 Block Island 5:30PM - 8:30PM details Seafood & Grill Restaurant Rd. Branford **TUESDAY AUGUST 21.** 6:30 PM Weather Back of Branford **THURSDAY** Branford Jazz on the Green Series Permitting details Green SEPT 19-21, FRI-Guilford 2025 Guilford Fair **TBD** details SUN Fairgrounds SEPTEMBER 30, 2025 CT Hospice Golf and Pickleball 180 Cheshire Rd, 10:00AM - 7:00PM details **TUESDAY** Tournament Wallingford



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PAUL DOSTIE KARE FOUNDATION, INC.

Paul Dostie was known in his hometown of Guilford, and across the Connecticut shoreline, as a mentor, small business owner and mostly, as an amazing friend to all. His humble nature and kindness always touched others. After his untimely passing from Glioblastoma, a deadly form of brain cancer, the family honored Paul by establishing a non-profit foundation, The Paul Dostie KARE "Kindness Always Rewards Everyone" Foundation.

The mission for the non-profit Paul Dostie KARE Foundation is to provide funds to help support travel, medical and other expenses to alleviate stress on families faced with Glioblastoma (GBM) brain cancer and Hypertrophic Cardiomyopathy (HCM) heart disease, which has also touched the lives of Paul and his family.

To continue Paul's passion for mentoring, The KARE Foundation is also committed to providing a financial jump-start in the form of scholarships or other financial support to assist young adults hoping to pursue a career in the trades.

Non Profit since 2022

www.pauldostiekarefund.org



MEET A MEMBER HOMEMAKER THRIFT SHOP

Homemaker Thrift Shop is a non-profit organization dedicated to supporting vital programs in the Branford community. Through the resale of donated and consigned clothing, accessories, household items, and small furniture, the shop helps fund local initiatives that serve seniors, families, and individuals in need.

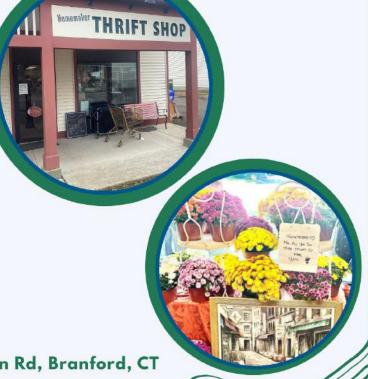
Run with the help of generous volunteers and community support, Homemaker Thrift Shop offers affordable, gently used items while reducing waste and giving back to the town it calls home.

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Non Profit since 2019

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As GSB marks our 150th anniversary, we're proud to celebrate our legacy and look ahead with optimism and momentum. This year is the beginning of an impactful new chapter as we adopt a new name—**Ascend Bank**—which reflects our mission since our founding—helping clients **elevate their financial journeys** by putting their needs above all else.

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.



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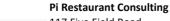
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