### SHORELINE CONNECTIONS

A Magazine About Events, Businesses and People Along the Shoreline

Branford, Guilford, North Branford











### SHORELINE CONNECTIONS

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#### Table of Contents

Welcome New Members

Area Map

Save the Date 2025 Women of Excellence

BAH - Page Hardware

Ribbon Cuttings & Milestones

**Board Member Spotlight** 

Join Us In Italy

Artisan Marketplace

A word to the Graduates and their Parents-Expert Article **Movement As Medicine-Expert Article** 

How Small Business Owners Can Benefit From The SBA- Expert Article

Community Calendar

Meet A Member

Meet A Member

Meet A Member

Chamber Staff

Gold Member Directory

www.shorelinechamberct.com





# WELCOME to the Shoreline Chamber

#### **Online Design Club**

16 Whalers Point
East Haven, CT 06512
www.onlinedesignclub.com

#### **Slothful LLC**

118 Coventry Way Guilford, CT 06437 www.slothful.ai

#### **Waterless Toilets**

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#### **Grass Rootz**

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# SHORELINE CONNECTIONS Our Towns





### Presented by

#### **Guilford Savings Bank and Grey Ledge Advisors**

Join the Shoreline Chamber of Commerce in honoring our towns' outstanding Women.

The Annual Women of Excellence Awards honors and celebrates two outstanding women from each of the following towns: Branford, North Branford, and Guilford.

### Save the Date!

### The 10th Annual Women of Excellence Awards Luncheon

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

Thank You to Our Sponsors!

#### **Gold Sponsors:**

Autac, Crosspoint Federal Credit Union, East River Energy, Floor Craze, Liberty Bank, and Shore Publishing

#### Silver Sponsor:

Page Hardware, Penn Globe

#### Bronze Sponsors:

Canción Tequila, Lumibility, and Palumbo's Automotive

Stayed tuned for registration information!



HOSTED BY: ANN NYBERG



# CAPTURE THE EYES

of local homeowners

#### Did you know?

- Up to 90% of direct mail gets opened, compared to only 20-30% of emails
- The response rate for direct mail is up to 9x higher than that of email
- 59% of US respondents say they enjoy getting mail from brands about new products
- Advertising mail is kept in a household for 17 days on average
- Only 44% of people can recall a brand immediately after seeing a digital ad compared to 75% of people who receive direct mail

"Source: smallbizgenius.net Direct Mail Statistics That Will Have You Running to the Post Office



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# BUSINESS After Hours

Networking in a Casual Social Atmosphere













A special shoutout to Andrew Page and his team at Page Hardware and Appliance for their outstanding hospitality at our Business After Hours held on May 15<sup>th</sup>. Your warmth and generosity truly made the event memorable!

Guests enjoyed a fantastic BBQ right outside among Page Hardware's beautiful grill displays—delicious food, cold drinks, and a relaxed atmosphere made it a perfect night to connect and unwind.

The evening was filled with networking, relationship-building, and great conversation. Our Business After Hours (BAH) events are a wonderful opportunity for members to connect, support one another, and strengthen our Shoreline community. Stay tuned for our next event.



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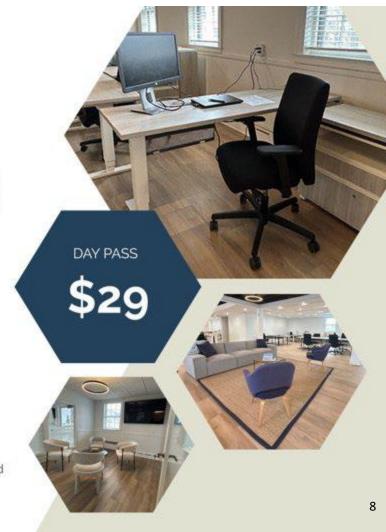


#### SCHEDULE A TOUR

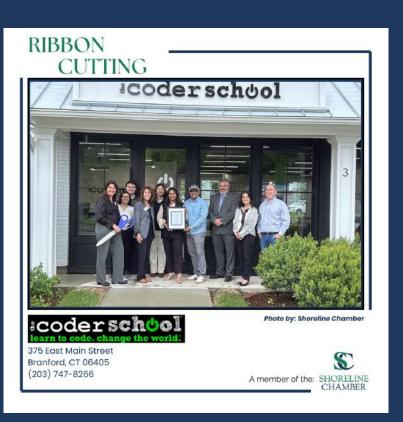
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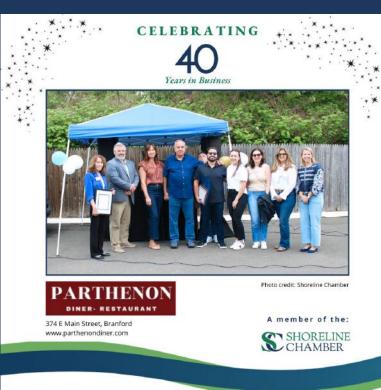
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# Ribbon Cuttings, Milestones & Features!









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Connect virtually or in-person with a GSB Business Banking Relationship Officer

# BOARD MEMBER SPOTLIGHT ROBERT OMAN

Managing Director | Commercial Lines Risk Strategies



#### Where are you originally from?

I was born in Illinois but moved and grew up in Clinton, CT.

#### When did you move to CT?

We moved first to Norhford, CT in 1961 and then to Clinton, CT in 1963.

#### Where do you live now?

I live in Madison, CT.

# Does Risk Strategies have anything exciting coming up that you want to share?

We have a Business After Hours party planned for sometime this fall!

### What was your earliest involvement with the Chamber?

I was actually involved in the New Haven Chamber of Commerce business after hours and recruitment from 1987 to 1996 and then moved to the Shoreline and became involved in the Shoreline Chamber starting in 2000.

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

Yes, the chamber has proven to be beneficial both socially and business wise for me. I have many friends and colleagues I have met over the years and still enjoy being involved and meeting new members!

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

I am an avid sports fan and enthusiast. I am a UCONN graduate and follow all the teams with passion. I also still enjoy playing golf and previously played men's hockey up until a couple of years ago.

### What is your favorite spot on the shoreline?

I live near and walk to Seaview Beach from my house in Madison. I also enjoy the many state parks we have on the CT shoreline including Hammonassett and Killingworth parks.





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### Saturday, June14th 8:00 AM - 4:00 PM

The Trapasso Community
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at Hammer Field

# Registration now open for artists and crafters!

For more information and to register as an Artisan visit www.shorelinechamberct.com







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#### A word to the Graduates and their Parents

By: Armand Muniz, VP of Marketing and Branch Banking



Graduation season is here. A time of excitement, and applications, and stress. Our Credit Union is fortunate enough to have a location on the Southern Connecticut State University campus, and we are all too familiar with the endless chaos of Senior Year of High School morphing into the Freshmen Year of College. Campus tours, meeting roommates, and planning how you are going to pay for all of this can run people ragged. Knowing what resources are available can help a student tackle their next steps without taking a stumble.

Get to know what services your school offers for incoming students for support and guidance. Take advantage of the services that help the most. Don't hesitate to email department chairs, guidance counselors, or advisors to see what may be available that you may be unaware of. Be on the lookout for aid through grants and scholarships, as well as work study and campus jobs to take some of the financial burden off.

Campus jobs also offer the opportunity to gain valuable experience. Commonly, students will borrow more on student loans to cover living costs. Try not to borrow more than what your needs are for tuition. Additional loan balances may mean more interest later. Supplement those costs with wages or earnings. Books can be expensive. Used options may make sense for some students.

Paying for school is among the most stressful aspects. Recently, we paired up with a partner to help with the financing piece and remove some of the burden of choosing a loan. Choosing student loan options and filling out FAFSA can be overwhelming so understanding what loans available and what resources are at your disposal helps.

Many first-year students haven't had the experience of living on their own. Budgeting is always a strong solution for those who are venturing into their first year of college. Considering the high cost of living, now is a great time to start if you haven't. Price fluctuations are almost constant these days as well so making different choices may help to alleviate some of that added burden. And if possible, set some money aside for those things that come out of nowhere. Every little bit of savings counts, and it is also a great habit to develop.

Though it may be challenging, don't let the stress of going away to school take away from the excitement. Take the time leading up to the beginning of college in stride. Let yourself enjoy it and best of luck going forward. To the parents of our students, be there for them and know that we are here for you too.

## Movement as Medicine: Simple Daily Exercises to Support Your Chiropractic Adjustments

This article is a reprint from the Back to Balance January Blog.

Our team believes that chiropractic care works best when combined with healthy daily habits. While your adjustments help realign your spine and improve nervous system function, what you do between visits plays a crucial role in maintaining these benefits. Here are simple yet effective exercises that can enhance your chiropractic care and promote overall wellness.

#### **Morning Stretches to Start Your Day Right**

Begin your day with gentle spinal stretches to wake up your nervous system. Try a catcow stretch on your hands and knees, gently arching and rounding your back. This simple movement helps lubricate the joints between your vertebrae and increases mobility.

Another beneficial morning practice is the supported backbend. Stand with your feet hip-width apart, place your hands on your lower back, and gently lean backward while looking up. This counteracts the forward-leaning posture many of us adopt at desks and while using devices.

#### **Desk-Friendly Movements for Workplace Wellness**

If your job involves sitting, set a timer to remind yourself to move every 30 minutes. Try shoulder rolls, neck stretches, and seated spinal twists throughout your workday. These micro-movements prevent stiffness and promote circulation. The shoulder blade squeeze is one of the best exercises for office workers. Simply sit or stand tall and pull your shoulder blades together for a few seconds, repeating 10-15 times. This strengthens the muscles that support good posture.

#### **Evening Recovery Routines**

After a long day, give your spine some TLC with gentle stretches that decompress your vertebrae. The child's pose from yoga is excellent for relieving tension in your lower back and shoulders. For those with chronic back issues, try lying on your back with your knees bent and feet flat on the floor. Gently rock your knees from side to side to mobilize your lower back.

#### **Consistency is Key**

Remember that consistent, gentle movement is more beneficial than occasional intense exercise. Even five minutes of targeted stretching each day can significantly enhance the benefits of your chiropractic adjustments.

At your next visit with us, we'd be happy to demonstrate exercises specifically tailored to your unique needs. Together, we can develop a movement plan that complements your adjustments and helps you maintain optimal spinal health between visits.

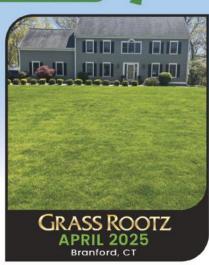
Movement truly is medicine—and the perfect partner to regular chiropractic care!





#### Go From This To This





New GRASS ROOTZ DIY Organic Plus Lawn Care is based in Branford. We're delighted to be new Chamber members!

Doug Rice Owner







"We have been using Grass Rootz for a little over a year and I couldn't be happier with the improvement in our yard! Doug and his staff are meticulous when it comes to lawns. They know the why's and the how's and will educate you along the way (if you want). They broke down the science of how their applications work, how it makes your grass healthier and stronger vs competitors and so much more. They even completed a soil analysis to ensure correct

formulation. It has really been interesting! Plus, Grass Rootz is animal and child safe as soon as it's applied, which is just an added perk for any busy parent. If you want your lawn to look the best on your street, I highly recommend Grass Rootz, you can't go wrong! —Matt R., Branford 20% Father's Day Discount thru June 15 using FD2025 code! Try it today!





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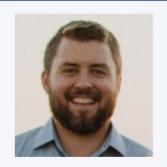




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# HOW SMALL BUSINESS OWNERS CAN BENEFIT FROM THE SBA

By: Kevin Donohue, VP Business Banking Relationship Manager
M&T Bank



As a small business owner, it's important to know of the valuable resources the Small Business Administration (SBA) provides to help you both start and grow your business.

#### **Getting to Know the Small Business Administration**

A great small business always starts out as an idea, but in order to achieve your dream, you have to transform that idea into action. That's where you can start to feel overwhelmed. As a small business owner, it's important to know of the valuable resources the SBA provides to help you both start and grow your business.

If you're just starting out, the SBA and its resources can help you develop your business and financing plans. As a federal organization with offices located throughout the United States, the SBA offers financial advice, mentoring, and financing sources to small business owners who need it.

### Here are the three things you should know about how the SBA can help transform your idea into action.

- 1. The SBA may act as a co-signer for your business. While the SBA does not make direct loans to businesses, they can guarantee a loan made to you by a bank for a fee. By servicing as a guarantor on the bank loan, the SBA can help your business receive lending assistance that may not otherwise have been available on reasonable terms. Often, start-up businesses or those with strong cash flow but insufficient collateral need to borrow money-however, without the SBA guarantee, the risk of such a loan is unacceptable to the bank. Guarantee of the loan by the SBA assures that if you cannot pay back the loan the government will reimburse a percentage back to the lender. It's important to note, however, that not all loan requests are eligible for an SBA guarantee. Businesses must be operated for a profit and fall within the size standards set by the SBA, among other criteria.
- 2.To be eligible for an SBA guaranteed loan, businesses need a strong foundation. The SBA looks for the following when determining if you are eligible for a guarantee on your loan:
  - Ability to repay the loan
  - Owners and operators with good character
  - o Feasible business plan
  - Management expertise
  - Adequate equity invested in the business
  - Other credit criteria

3.The SBA offers an extensive network of experienced professionals and resources, tailored to specific business needs. The Small Business Development Centers (SBDC) and Service Core of Retired Executives (SCORE) offices associated with the SBA can provide advice, counseling, and research assistance on starting and running a business. SBDC, in particular, is a national network of more than 900 service locations. Current or aspiring entrepreneurs can receive free, one-on-one start-up, growth, or improvement assistance from qualified staff and volunteers. SBDCs help business owners write business plans, complete realistic financial projections, and prepare to obtain bank financing and more.

#### How the SBA Can Help You

If you've had challenges seeking financing to start or grow your business, the SBA can act as a valuable partner in helping you turn your ideas into action. The SBA exists solely to assist you, the small business owner, with all of the aspects of running your business and keeping it successful—their extensive experience partnering with banks, allows them to truly understand what's important to businesses like yours.

#### Types of SBA Loans and Their Uses

SBA 7(A) loans are one of the most common SBA loans. 7(A) loans can be used to cover a wide range of financing needs including:

- -Short- and long-term working capital needs
- -Equipment purchases
- -Business acquisitions including partial ownership acquisitions.
- -Purchasing owner occupied real estate

SBA 504 loans can be used to invest in long-term assets that facilitate business growth and job creation. The 504 loan is made available through a Certified Development Company or CDC. Typically the bank would lend 50% of the cost of the project, the CDC would lend 40%, and the borrower would be required to provide 10% in the form of equity. 504 loans can be used for buying land, real estate, equipment, and can also be used for renovation and remodeling projects.

ISBA Express loans give lenders more flexibility to follow their own processes and qualification criteria in order to expedite the process, but limit the SBA guaranteed portion to 50%. Express loans are limited to \$500,000 and can be used in the same way a 7(A) can.

SBA Microloans are limited to \$50,000 and are typically funded through non-profit intermediary community lenders and can be used for working capital needs.

#### SBA Loan vs. Conventional Loan

Long-standing business owners understand that lending institutions like M&T Bank have an array of business financing options available, including term loans and lines of credit. Qualifying businesses can borrow money for operational expenses, acquisitions, new construction, equipment purchases and more. M&T offers business loans with competitive fixed or variable interest rates and flexible terms.

But to access conventional financing, businesses typically need a proven credit history. The (SBA) is a government agency that partners with lenders to offer loans for businesses without established credit. By guaranteeing a portion of the loan, the SBA frees lenders to take on more risk in financing businesses that haven't yet demonstrated success. A new business owner can likely find an opportunity with an SBA loan vs. commercial loan options that might be inaccessible.

Borrowers are only eligible for SBA loans if they don't qualify for conventional financing. Additionally, they must operate a for-profit business in the United States. SBA loans have terms of up to 25 years, which can allow for more affordable monthly payments. However, established businesses with high credit scores can access more competitive rates through a conventional business loan.

M&T Bank is a Top 10 national SBA lender and the number 1 ranked SBA lender in CT. We've helped countless small businesses get the funding they need to succeed.

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June 7, 2025 10 am to 3 pm Quarry Walk, Oxford



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Federal funding cuts are looming— and with them, the very real threat of losing critical services that keep thousands of our neighbors safe, healthy, and supported. BHcare is on the frontlines, providing mental health, addiction, prevention, and domestic violence services that are not just helpful - they are life-saving.

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To donate to our auction, contact Melissa Simoni, (203) 446-9739 x1327 or msimoni@bbcare



msimoni@bhcare.org

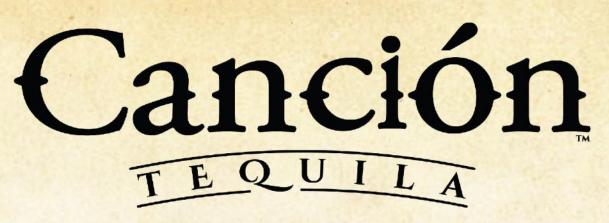


COMMUNITY EVENTS CALENDAR				
Chamber events are highlighted in Green				
MAY 29, THURSDAY	Real Estate Pre-Licensing Virtual Classes, ongoing	9:00AM - 3:30PM	via Zoom	details
MAY 29, THURSDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach State Park	<u>details</u>
MAY 30, FRIDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach State Park	details
MAY 31, SATURDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach State Park	details
JUNE 1, SUNDAY	Friends of Hammonasset 24th Annual Plant Sale	9:00AM - 5:00PM	Hammonasset Beach	details
JUNE 4, WEDNESDAY	SCORE Webinar: Win Customers with Your Website	5:30PM - 7:00PM	via Zoom	<u>details</u>
JUNE 5, THURSDAY	Ribbon Cutting - Mike's Car Wash Detail & Lube	10:00AM - 10:30PAM	2381 Foxon Rd, North Branford	<u>details</u>
JUNE 7, SATURDAY	A Chance to Shine	10:00AM - 3:00PM	Quarry Walk, Oxford	<u>details</u>
JUNE 8, SUNDAY	The SongStrong 5K: Keep Kids Safe!	9:00AM - 12:00PM	Guilford Fairgrounds	details
JUNE 12, THURSDAY	SCORE Webinar: Leverage the Media Tools You Own	12:00PM - 1:30PM	via Zoom	details
JUNE 14, SATURDAY	2025 Artisan Marketplace at the Branford Festival	8:00AM - 4:00PM	Parking lot at Trapasso Community House	<u>details</u>
JUNE 14, SATURDAY	4th Annual Paul Dostie KARE Foundation Golf Tournament Fundraiser	3:00PM - 10:00PM	Guilford Fairgrounds	<u>details</u>
JULY 18-20, FRI- SUN	GUILFORD CRAFT EXPO 2025	7/18, 7/19 10AM - 6PM 7/20 11AM-5PM	Guilford Green	details
AUGUST 5, TUESDAY	10th Women of Excellence Awards Luncheon	11:30AM - 1:30PM	Woodwinds	<u>details</u>

Click here for full list of events.



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#### BRANFORD

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Whether you're looking for a relaxed night out or a refined dining experience, these two sister restaurants deliver exceptional hospitality and unforgettable flavor—all under one historic roof.

Gold Member since 2025

www.lockworkstavern.com







# MEET A MEMBER PRISM AUTISM CENTER

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# MEET A MEMBER THE SHORE LINE TROLLEY MUSEUM

Step back in time at the Shore Line Trolley Museum, operated by the Branford Electric Railway Association, Inc. Their mission is to educate the public about the rich history of the trolley and its vital role in shaping public transportation.

The museum opened in 1900 and is recognized by the U.S. Department of the Interior as the oldest continuously operated suburban trolley line in the United States. The entire line and its historic equipment are listed on the National Register of Historic Places as part of the Branford Electric Railway Historic District.

Explore their impressive collections, which include:

- Nearly 100 vintage transit vehicles
- A comprehensive archive of 51,000 photographs,
   4,000 documents and books, and 1,000+ artifacts
- One of the most geographically and historically diverse transit collections in North America

Come ride the beautifully restored trolleys and discover a fascinating era of transportation!

Non Profit Member since 2010

shorelinetrolley.org







# MEET A MEMBER BRANFORD ROTARY CLUB

Since 1928, the Branford Rotary Club has united volunteers of all ages and backgrounds to serve Branford, the shoreline, and communities around the world.

Through hands-on service and fundraising efforts, the Club raises over \$100,000 each year to support food pantries, veterans, families in need, seniors, students, and more. Signature events include the BRAFFLE Restaurant Raffle, Branford Festival Food & Book Tent, Thanksgiving Day Road Race, Annual Golf Classic, and ongoing support from our generous Rotary Partners.

We're proud to support community initiatives such as:

- Feed Our Neighbors
- · Salvation Army bell ringing
- · Branford Land Trust Clean-Up
- Raise the Roof / Habitat for Humanity
- Take a Vet Fishing
- Community Dining Room

If you want to help others, consider joining the Rotary. Email membership@BranfordRotary.org.

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Town Government and Merchant Relations

Benefactor, Gold and Silver Member Relations and Sales

Finance and HR

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Vice President – Tina Strell
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