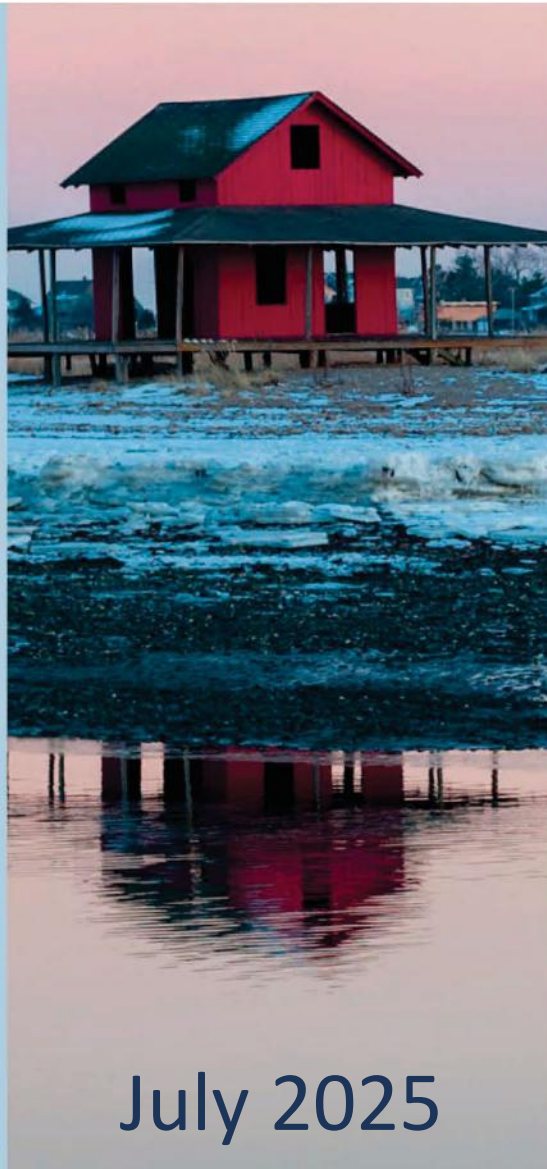
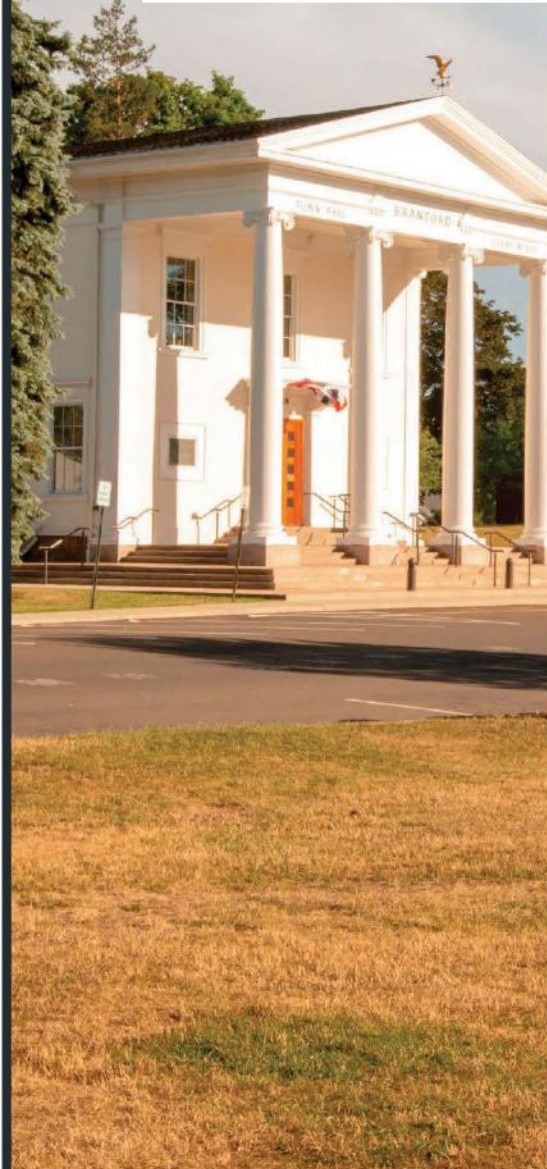


SHORELINE CONNECTIONS

A Magazine About Events, Businesses and
People Along the Shoreline

Branford, Guilford, North Branford



July 2025

 SHORELINE
CHAMBER

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SHORELINE CONNECTIONS

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Meet A Member – Gold & Silver

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Gold Member Directory

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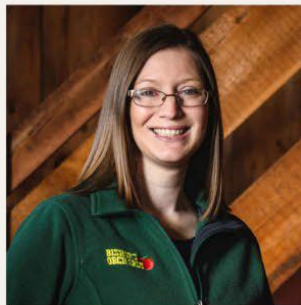
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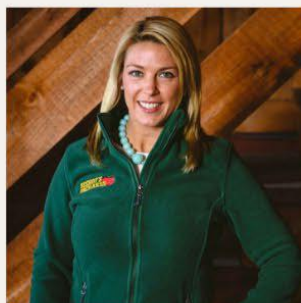
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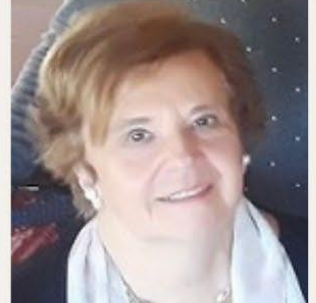
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Ribbon Cuttings & Milestones

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Years in Business



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BOARD MEMBER SPOTLIGHT

MATTHEW RADER

Owner | Tech Fix, LLC



Where are you originally from?

I was born in New York, but my family moved to Connecticut when I was young. I grew up in Simsbury, a beautiful town in the Farmington Valley that gave me a strong sense of community and appreciation for local business. That upbringing shaped my passion for small business and community involvement today.

When did you move to Connecticut?

We moved to Simsbury in 1990, where I spent most of my childhood and early adult life. In 2010, I relocated to Guilford. I was drawn to the shoreline lifestyle, the people, the scenery, and the strong sense of community. Guilford has truly become home.

Where do you live now?

I currently live in Guilford, Connecticut. It's an incredible place to live and work—close to the coast, filled with local charm, and full of people who genuinely support one another. I feel really lucky to call this town home.

Does Tech Fix have anything exciting coming up?

Yes! We're planning a fundraising electronic shredding event for next year. It's a way to give back to the community while promoting responsible electronic waste disposal. We're passionate about both tech and sustainability, so this event is a great fit. We're still in the planning stages but are excited to bring the community together for a good cause.

What was your earliest involvement with the Chamber?

My first experience with the Shoreline Chamber was last summer, when I celebrated my ribbon

cutting at Town Hall. It was such a welcoming and uplifting event, it truly helped launch Tech Fix into the community. From that day on, I felt like I had a support system of other small business owners cheering me on.

Has networking through the Chamber been beneficial to you?

Definitely. As a solo practitioner, it can sometimes feel like you're doing everything on your own. The Chamber has connected me with others in the same position, and we've been able to bounce around ideas, share insights, and even collaborate. I've also had the chance to gain new business through Chamber referrals. The Ambassador program has been great—it's helped me get to know new members and build stronger connections.

What's a fun fact people may not know about you?

I'm a total foodie! I love discovering new restaurants, trying different cuisines, and attending food festivals whenever I can. We're lucky to have some amazing events right here on the shoreline—two of my favorites are Chili Challenge for a Cause and Lobster Fest. They're a great mix of good food and community spirit, and I never miss them.

What's your favorite spot on the Shoreline?

That's a tough one—there are so many! But if I had to choose, I'd say the parks and beaches right here in Guilford. Lake Quonnipaug is a peaceful escape, Chaffinch Island Park offers beautiful views and walking trails, and Jacobs Beach is perfect for relaxing with family or catching a sunset. These places are part of what makes living in Guilford so special.



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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.
- Stroll through vibrant collection of artisans, and local vendors.
- Performance by Take Two and Call Me in the Morning, Live from 12:00 PM – 3:00 PM.
- Tickets Available onsite the day of the event.



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COMMUNITY EVENTS CALENDAR

Chamber events are highlighted in Green

JULY 18-20, FRI-SUN	GUILFORD CRAFT EXPO 2025	7/18, 7/19 10AM - 6PM 7/20 11AM-5PM	Guilford Green	details
JULY 24, THURSDAY	Branford Jazz on the Green Series	6:30:00 PM Weather Permitting	Back of Branford Green	details
JULY 26, SATURDAY	Wings N Strings Country & Bluegrass Festival	3:00PM - 8:00PM	Guilford Green	details
JULY 31, THURSDAY	Branford Jazz on the Green Series	6:30 PM Weather Permitting	Back of Branford Green	details
AUGUST 1-3, FRI-SUN	23rd Annual North Branford Poco Festival	8/1 5PM-10PM, 8/2 11AM-11PM, 8/3 11AM-6PM	Augur Field, Northford	details
AUGUST 2, SATURDAY	CT Hospice Miles for Memories	10:00AM - 12:00pPM	100 Double Beach Rd, Branford	details
AUGUST 5, TUESDAY	10th Women of Excellence Awards Luncheon	11:30AM - 1:30PM	Woodwinds	details
AUGUST 7, THURSDAY	Branford Jazz on the Green Series	6:30 PM Weather Permitting	Back of Branford Green	details
AUGUST 14, THURSDAY	Branford Jazz on the Green Series	6:30 PM Weather Permitting	Back of Branford Green	details
AUGUST 17, SUNDAY	Nature Stewards Field Day	12:00PM - 4:00PM	Henry Whitfield State Museum	details
AUGUST 19, TUESDAY	Summer Night BAsH at Dockside Seafood & Grill Restaurant	5:30PM - 8:30PM	145 Block Island Rd, Branford	details
AUGUST 20, WEDNESDAY	Ribbon Cutting - Suitself Fine Menswear	11:00AM - 11:30AM	1250 Boston Post Rd, Suite 4, Guilford	details
AUGUST 21, THURSDAY	Branford Jazz on the Green Series	6:30 PM Weather Permitting	Back of Branford Green	details
SEPT 19-21, FRI-SUN	2025 Guilford Fair	9/19 4PM-11PM, 9/20 9AM-11PM 9/21 9AM-7PM	Guilford Fairgrounds	details
SEPTEMBER 30, TUESDAY	2025 CT Hospice Golf and Pickleball Tournament	10:00AM - 7:00PM	180 Cheshire Rd, Wallingford	details

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

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The Big Beautiful Bill - A Summary

Murphy & Company, LLC

Certified Public Accountants | Business Advisors

By: Murphy & Company, LLC

Certified Public Accountants / Business Advisors

As we all know, **the Big Beautiful Bill** was signed into law on July 4, 2025. The bill includes something for almost every taxpayer. The legislation has changes for individuals, businesses (and their owners), and investors. Many of these changes will take effect in 2025.

As we study the details, we will continue to keep you updated. Below is a very brief summary of some of the major provisions that we know at this time.

Key Individual Tax Provisions

Tax Rates and Standard Deduction

- The 2017 individual tax rates are now permanent.
- Standard deduction amounts increased (effective 2025):
 - \$15,750 (Single)
 - \$23,625 (Head of Household)
 - \$31,500 (Married Filing Jointly)

SALT Deduction Cap

- Temporarily increased to \$40,000 through 2029, indexed for inflation.
- No new restrictions on passthrough entity taxes.

Child and Dependent Credits

- Child tax credit increased to \$2,200 (nonrefundable) and \$1,400 refundable, both inflation-adjusted.
- Adoption credit: Up to \$5,000
- Dependent care FSA cap increased to \$7,500.
- Child and Dependent Care Credit increased to 50% of qualifying expenses.

Senior Deduction (2025–2028)

- New \$6,000 deduction for taxpayers aged 65+, phased out for high income taxpayers.

Trump Accounts

- New tax-advantaged savings accounts for minors.
- \$5,000 annual contribution limit; \$1,000 tax credit available for children

Temporary Deductions (2025–2028)

- Tip income: Up to \$25,000 deductible.
- Overtime pay: Up to \$12,500 (\$25,000 for joint filers) deductible.
- Car loan interest: Deductible up to \$10,000 if vehicle meets eligibility requirements.

Charitable Contributions

- Nonitemizers may deduct up to \$1,000 (\$2,000 joint).
- For itemizers, new 0.5% AGI floor on deductions; 1% for corporations.

Additional Highlights

- Qualified Business Income (QBI) deduction made permanent at 20%.

continued on next

- Estate and gift tax exemptions increase to \$15 million (single) and \$30 million (joint) in 2026.
- Permanent cap of \$750,000 on mortgage interest deduction.
- AMT and personal exemption limitations permanently extended.

Key Business Tax Provisions

Bonus Depreciation

- 100% bonus depreciation permanently restored for eligible property placed in service after January 19, 2025.

Section 179 Expensing

- Expensing limit increased to \$2.5 million (phaseout begins at \$4 million).

Research and Development (R&D) Costs

- Domestic R&D expenses are immediately deductible starting in 2025.
- Retroactive relief available for small businesses back to 2022.

Paid Leave Credit

- Employer credit for family and medical leave made permanent

Child Care Credit for Employers

- Credit increased from 25% to 40%, with the cap raised to \$500,000 (\$600,000 for small businesses).

Other Business Incentives

- Opportunity zones and New Markets Tax Credit made permanent.
- EBITDA-based interest deduction limit under Section 163(j) reinstated for tax years after 2024.
- Special 100% depreciation for qualified production property introduced.
- Percentage-of-completion method exception created for certain residential construction contracts.

Clean Energy Tax Incentives Terminated

The law eliminates many clean energy credits over the next two years, including:

- EV and alternative fuel vehicle credits
- Home energy efficiency and residential clean energy credits
- Hydrogen and sustainable aviation fuel credits
- Credits for energy-efficient commercial buildings and construction

Additional Provisions

Information Reporting

- 1099-K reporting threshold restored to \$20,000 and 200 transactions.
- 1099 reporting threshold increased to \$2,000 and indexed starting in 2027.

Remittance Transfers

- New 1% tax imposed on outbound cash-based remittance transfers.

Farmland Sales

- New provision allows installment payments of tax on farmland sales to qualified farmers.

Employee Retention Credit (ERC)

- New penalties and due diligence rules introduced for promoters; stricter refund enforcement by the IRS.

Contact Us: Please reach out to your advisor or our office to discuss how this new law affects you and to develop a specific tax strategy that meets your needs.

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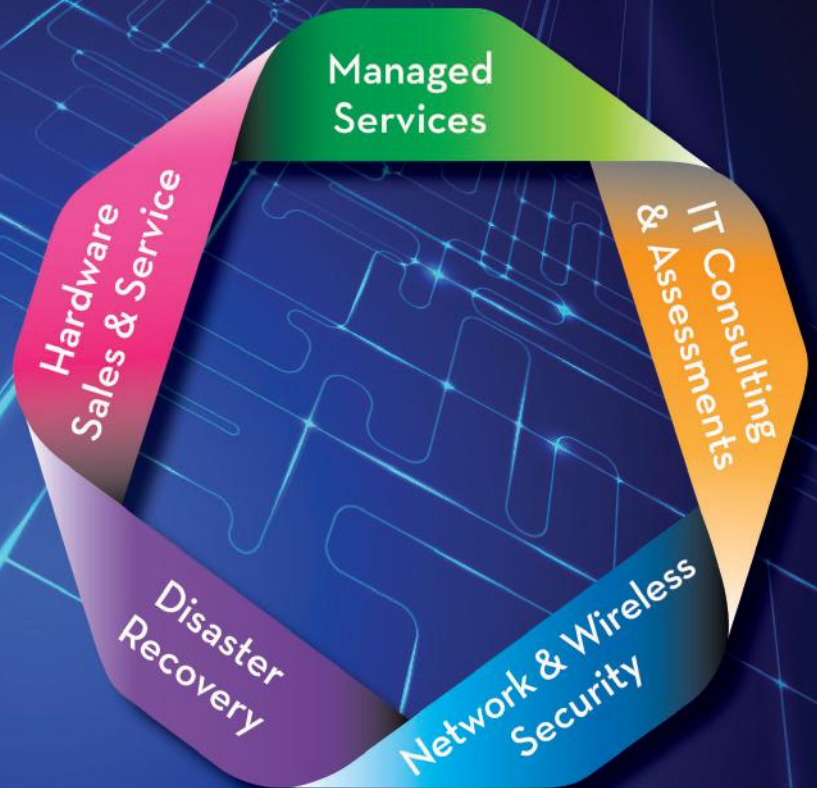
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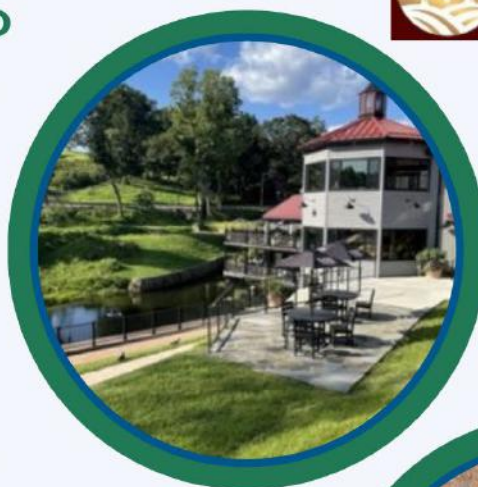
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Borrowing or Withdrawing Money from Your 401(k)

By: Thimble Island Private Wealth



If you have a 401(k) plan at work and need cash, you might be tempted to borrow or withdraw money from it. But keep in mind that the purpose of a 401(k) is to save for retirement. Take money out of it now, and you'll risk running out of money during retirement or facing tax consequences and penalties if you're underage 59½. Still, in a financial emergency, borrowing or withdrawing money may be your only option.

Plan loans

To find out if you can borrow from your 401(k) and under what circumstances, check with your plan's administrator or read your summary plan description. Some employers allow 401(k) loans only in cases of financial hardship, but you may be able to borrow money to buy a car, improve your home, or use for other purposes.

Obtaining a 401(k) loan is typically straightforward, involving minimal paperwork, no credit check, and generally only a modest processing fee.

How much can you borrow?

You typically can't borrow more than \$50,000 or 50% of your vested 401(k) balance, whichever is less. However, an exception applies if your account is under \$20,000—you may be able to borrow up to \$10,000, even if that equals your full balance.

What are the requirements for repaying the loan?

Typically, you must repay money you've borrowed from your 401(k) within five years by making regular payments of principal and interest at least quarterly, often through payroll deduction. However, if you use the funds to purchase a primary residence, you may have a longer period of time to repay the loan.

Be sure to strictly follow your loan repayment terms. If you fail to repay as required, the outstanding balance will be treated as a taxable distribution. If you're underage 59½, you may also owe a 10% federal penalty tax in addition to regular income tax, except on any portion representing after-tax or Roth contributions.

What are the advantages of borrowing money from your 401(k)?

- You won't pay taxes and penalties on the amount you borrow, as long as the loan is repaid on time
- Interest rates on 401(k) plan loans must be consistent with the rates charged by banks and other commercial institutions for similar loans
- In most cases, the interest you pay on borrowed funds is credited to your own plan account; you pay interest to yourself, not to a bank or other lender

continued on next page

What are the disadvantages of borrowing money from your 401(k)?

- If you don't repay your plan loan when required, it will generally be treated as a taxable distribution.
- If you leave your employer's service (whether voluntarily or not) and still have an outstanding balance on a plan loan, the outstanding amount of the loan will be considered a distribution. You'll usually be required to repay the amount in full [or roll over to another 401(k) plan or IRA] by the tax filing deadline (including extensions) of the year following the year the amount is determined to be a distribution (i.e., the year you leave your employer). Otherwise, the outstanding balance will be treated as a taxable distribution, and you'll owe a 10% penalty tax (if you're under age 59½) in addition to regular income taxes.
- Loan interest is generally not tax deductible (unless the loan is secured by your principal residence).
- In most cases, the amount you borrow is removed from your 401(k) plan account, and your loan payments are credited back to your account. You'll lose out on any tax-deferred (or, in the case of Roth accounts, potentially tax-free) investment earnings that may have accrued on the borrowed funds had they remained in your 401(k) plan account.
- Loan payments are made with after-tax dollars.

Hardship withdrawals

Your 401(k) plan may allow in-service withdrawals if you demonstrate a “heavy and immediate” financial need, have no other resources, and have exhausted all other distribution (and possibly loan) options. It's up to your employer to define qualifying needs, though many allow hardship withdrawals only for the following reasons:

- To pay the medical expenses of you, your spouse, children, other dependents, or primary beneficiary
- To pay the burial or funeral expenses of your parent, spouse, children, other dependents, or primary beneficiary
- To pay a maximum of 12 months worth of tuition and related educational expenses for post-secondary education for you, your spouse, children, other dependents, or plan beneficiary
- To pay costs related to the purchase of your principal residence
- To make payments to prevent eviction from or foreclosure on your principal residence
- To pay expenses for the repair of damage to your principal residence after certain casualty losses
- To pay expenses and losses (including loss of income) incurred as a result of a disaster declared by the Federal Emergency Management Agency (e.g., hurricane, wildfire), provided your principal residence or workplace is located in the federally declared disaster area)

Note: You may also be allowed to withdraw funds to pay income tax and/or penalties on the hardship withdrawal itself, if these are due.

Your employer may require a written request for a hardship withdrawal. For distributions on or after January 1, 2020, you must also confirm that no other resources are available to meet the financial need.

How much can you withdraw?

Depending on plan rules, you may be able to withdraw your contributions, certain employer contributions (safe harbor, matching, or non-elective), and related earnings. Check with your plan administrator for specific withdrawal guidelines.

continued on next page

What are the advantages of withdrawing money from your 401(k) in cases of hardship?

The option to take a hardship withdrawal can come in very handy if you really need money and you have no other assets to draw on, and your plan does not allow loans (or if you can't afford to make loan payments).

What are the disadvantages of withdrawing money from your 401(k) in cases of hardship?

- Taking a hardship withdrawal will reduce the size of your retirement nest egg, and the funds you withdraw will no longer grow tax deferred.
- Hardship withdrawals are generally subject to federal (and possibly state) income tax. A 10% federal penalty tax may also apply if you're underage 59½. [If you make a hardship withdrawal of your Roth 401(k) contributions, only the portion of the withdrawal representing earnings will be subject to tax and penalties.

What else do I need to know?

If you are a reservist called to active duty after September 11, 2001, special rules may apply to you.



If you have more questions, please contact Thimble Island Private Wealth at 203-780-7770 to speak with a qualified advisor.

Content in this material is for general information only and not intended to provide specific advice or recommendations for any individual. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and may not be invested into directly.

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A Message from Kyle Eagleson, President & CEO of GSB Soon to be Ascend Bank

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.**



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

Kyle Eagleson

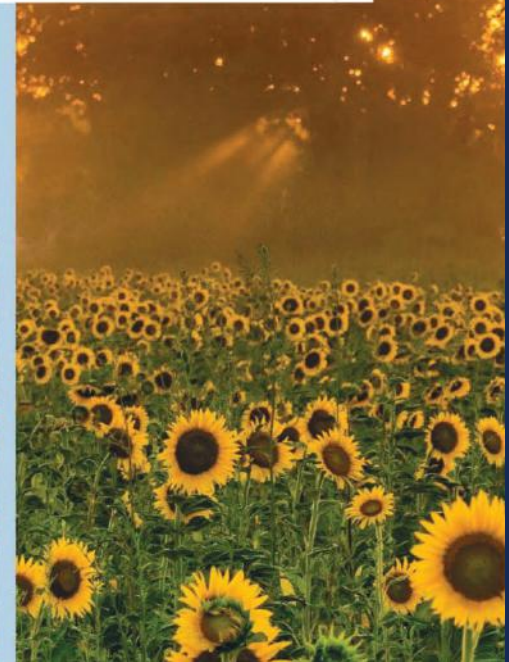
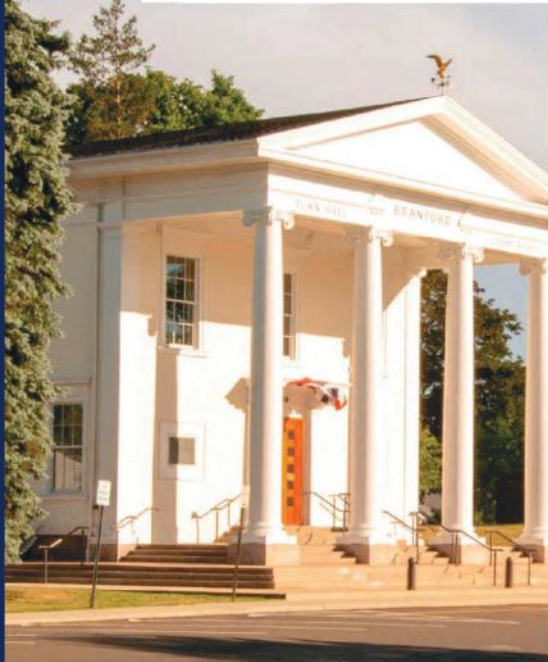


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