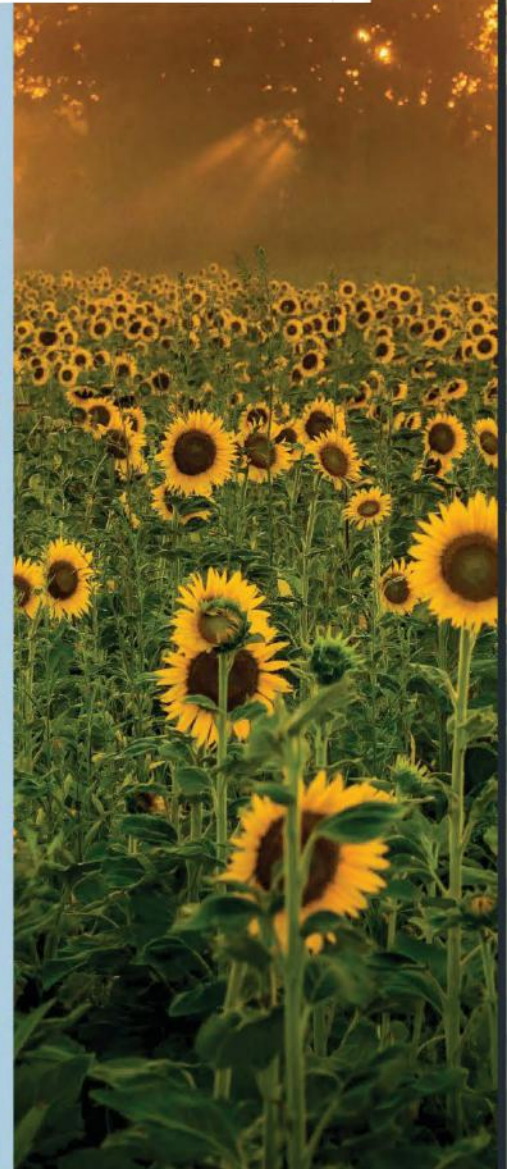
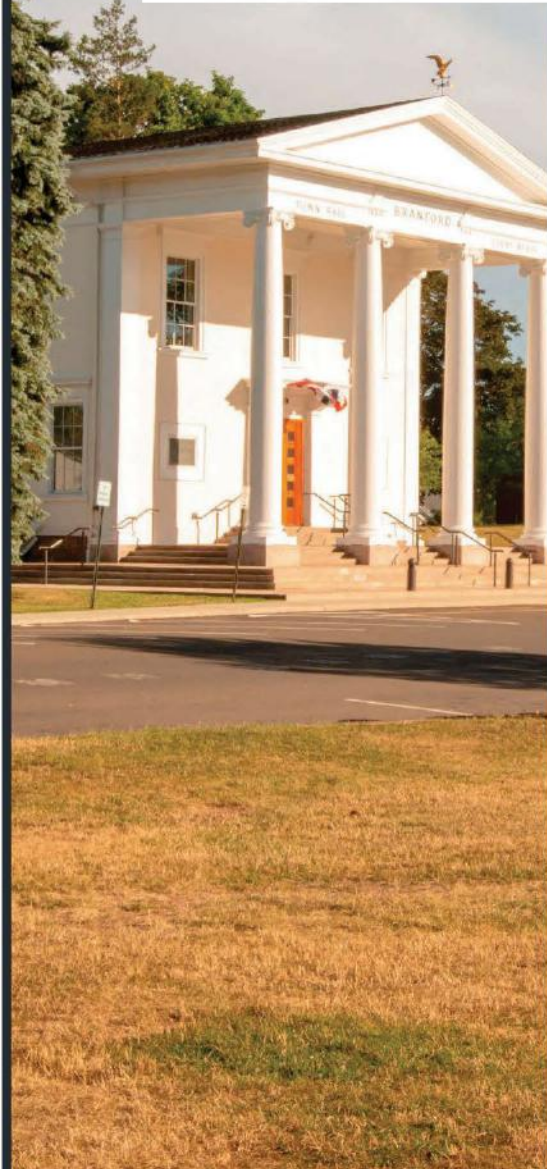


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January 2025

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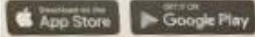
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Our Towns



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WINTER MAINTENANCE TIPS TO PROTECT YOUR FACILITY



Winter brings beautiful snowy landscapes, but it also introduces challenges that can impact your home or business if you're unprepared. From preventing ice damage to ensuring safety during icy conditions, taking proactive steps can save you from costly repairs and unnecessary stress. Here are essential winter maintenance tips to protect your facility and keep things running smoothly all season long.

1) Inspect Your Roof and Gutters

Heavy snow and ice can put significant stress on your roof. Before winter fully sets in, inspect your roof for loose fasteners, cracks, or any weak or rusted areas. Clear gutters of leaves and debris to ensure proper drainage when the snow melts. Consider installing snow guards to minimize ice buildup, which can lead to ice dams and water damage.

2) Prepare Your Heating System

A functioning heating system is critical for maintaining comfort and preventing winter-related damage. Schedule a professional inspection to ensure your furnace, boiler, or heat pump is in top shape. Replace filters, check for leaks, and test your thermostat to make sure everything operates efficiently when temperatures drop.

3) Winterize Outdoor Spaces

Outdoor surfaces like driveways, walkways, and decks can become hazardous when covered in ice. Use the appropriate ice melt or sand to prevent slips and falls, and ensure that drainage systems direct melting snow away from your property. If you have outdoor faucets, disconnect hoses and install insulated covers to prevent freezing.

4) Check Your Insulation

Proper insulation in your attic, walls, and floors can help maintain indoor temperatures and lower heating costs. Inspect insulation for gaps or deterioration, and seal any drafts around windows and doors with weatherstripping or caulk. This will not only keep your facility warm but also prevents moisture buildup that could lead to mold or mildew.

5) Test Emergency Equipment

Winter storms can cause power outages, so ensure your backup systems are ready. Test generators, replace flashlight batteries, and stock up on essential supplies like blankets and non-perishable food. If you rely on sump pumps, verify that they're functioning correctly to handle any potential water accumulation from melting snow.

CONTINUED

6) Clear Snow Safely

Invest in the right tools for snow removal, such as ergonomic shovels or snow blowers, to reduce strain and risk of injury. Clear snow from walkways and driveways promptly to avoid ice buildup. For commercial properties, consider hiring a professional snow removal service to maintain accessibility and safety.

7) Monitor Your Property Remotely

Smart technology can make winter maintenance easier. Use smart thermostats to manage heat remotely. Smart cameras and motion detectors can help you monitor your facility during snowstorms, providing peace of mind even when you're away.

Stay Proactive and Winter-Ready

Winter maintenance might seem overwhelming, but addressing these areas early can help you avoid bigger problems down the line. By taking a proactive approach, you'll ensure your facility is safe, comfortable, and prepared to withstand the challenges of winter.

This article is a reprint from Pat Munger Construction Blog.



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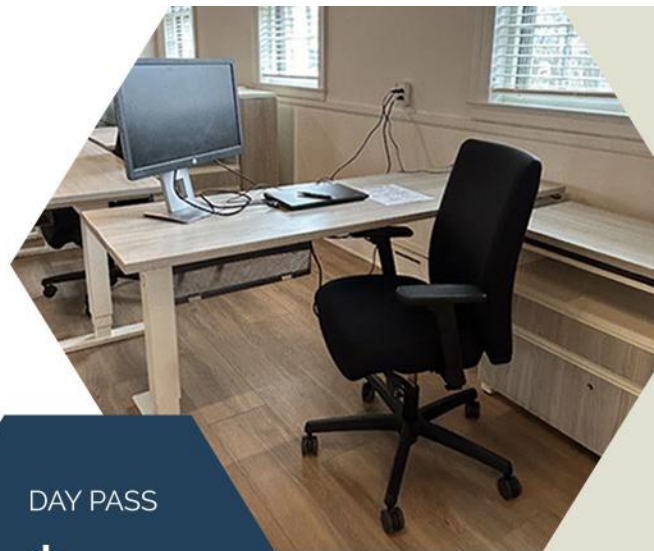
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NAVIGATING THE RISING COST OF INSURANCE

By: John Marcucilli – Bouvier Insurance



In Connecticut, like many other states, rising insurance costs are leaving homeowners feeling uncertain about why their rates are increasing and what they can do to manage it.

As an independent insurance agent, I truly understand how overwhelming this can be, especially when many of us are already juggling other financial pressures. My goal with this article is to shed light on the factors driving these changes and, more importantly, offer practical advice to help you navigate this challenging time.

Why Are Insurance Premiums Rising?

Several factors, many of which are beyond your control, are driving the increase in insurance premiums. However, understanding these factors can provide you with clarity as you explore your options.

- **Increase in Natural Disasters and Weather Events**

- In 2023, the U.S. experienced 23 weather and climate disasters, each causing over \$1 billion in damages, including hurricanes, wildfires, storms, floods, and droughts, according to the National Oceanic and Atmospheric Administration (NOAA). These events increase pressure on the insurance market as insurers face higher payouts for claims. To offset this risk, insurers raise premiums, a trend further worsened by climate change, which intensifies the frequency and severity of extreme weather events. This contributes to rising insurance costs, particularly in areas prone to extreme weather.

- **Higher Rebuilding and Repair Costs**

- The cost of construction material and supplies has escalated, particularly post-pandemic. Additionally, the Home Builders Institute as well as the U.S Bureau of Labor Statistics have reported a shortage of skilled labor in the construction industry, further driving up costs. When insurers calculate coverage, they factor in the cost to repair or rebuild your home. As rebuilding costs increase due to inflation, supply chain disruptions and labor shortages, premiums rise to account for these higher potential expenses.

CONTINUED

- **Rise in Social Inflation**

- The insurance industry is experiencing an unprecedented rise in the engagement of our legal system. This causes the need to increase liability rates due to rising litigation expenses and settlement judgements due to exceptionally high jury verdicts.

- **Reinsurance Costs**

- In the insurance industry, reinsurance is the insurance that insurance companies purchase to protect themselves from large claims. The cost of reinsurance has gone up significantly due to increasing global risks, including natural disasters. When reinsurers raise their rates, insurance companies adjust their own rates, leading to higher costs for customers.

- **National Insurance Market Pressures**

- National trends, such as California's insurance struggles due to wildfires, impact insurers nationwide. While Connecticut doesn't face the same wildfire risk, the financial strain on insurers from increased claims in fire-prone areas often leads to higher premiums across the country as insurers adjust their pricing strategies.

Navigating These Unprecedented Times

Although this is a challenging period for homeowners, there are several strategies to help manage rising insurance premiums and ensure you have the coverage you need:

- **Utilize Discounts**

- Many insurers offer discounts for things like installing security systems, smoke detectors, or fire alarms. Ask your insurer or agent about any discounts you may qualify for to help reduce costs.

- **Bundle Policies**

- If you have multiple insurance policies, such as home, auto, and umbrella, bundling them with the same insurer can often result in significant discounts.

- **Review and Adjust Coverage**

- Regularly reviewing your policy helps ensure you're not paying for unnecessary coverage and that your limits accurately reflect the current value of your home and belongings. You might also consider adjusting your deductible to lower your premium but be sure it's an amount you can comfortably afford if you need to file a claim.

- **Maintain a Good Credit Score**

- Insurance companies may consider credit scores when setting rates. Keeping a good credit score can potentially help you secure more favorable premiums.

CONTINUED

- **Compare Your Options with an Independent Insurance Agent, but Be Mindful of Loyalty Benefits**

- While it's important to explore options, switching insurance providers too often can cause you to lose valuable loyalty discounts. An independent insurance agent has access to many carriers and can help you find the best balance between cost and coverage, so you can make the most informed decision without sacrificing long-term benefits.

We know that rising insurance costs can be a source of concern, and we truly understand how challenging it can feel. By being informed and taking proactive steps, you can manage these changes and ensure your home remains well protected.

Our goal is to guide you through this process with confidence, offering support every step of the way. If you have any questions or would like to review your policy, we're here to assist you. Together, we'll find the best solutions to meet your needs and provide peace of mind for the future.

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Managing Stress and Its Impact on Your Back

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

As we welcome the new year, many of us are feeling the effects of a busy, festive season – and our spines are no exception. At Back to Balance Chiropractic & Family Wellness, we understand that stress doesn't just affect your mind; it can take a significant toll on your body, particularly your back.

The Stress-Spine Connection

When we're stressed, our bodies tense up. This tension often manifests in our muscles, especially those in our neck, shoulders, and back. Over time, this can lead to misalignments in the spine, causing pain, stiffness, and even headaches.

Signs Your Spine is Stressed

- Persistent neck or back pain
- Tension headaches
- Difficulty sleeping
- Reduced flexibility

Strategies for a Stress-Free Spine

1. **Mindful Relaxation:** Practice deep breathing or meditation for just 10 minutes a day. This can help relax tense muscles and reduce overall stress levels.
2. **Stay Active:** Regular exercise, even a daily walk, can help reduce stress and keep your spine flexible.
3. **Ergonomic Awareness:** Be mindful of your posture, especially if you're working from home. Ensure your workspace is set up to support good spinal alignment.
4. **Healthy Sleep:** Invest in a supportive mattress and pillow. Good sleep posture is crucial for spinal health and stress reduction.
5. **Regular Chiropractic Care:** Chiropractic adjustments can help realign your spine, reduce tension, and improve your body's ability to manage stress.

At Back to Balance Chiropractic & Family Wellness, we're committed to helping you start the new year with a healthier, more relaxed spine. Our gentle adjustments and custom care plans can help alleviate the physical manifestations of stress, allowing you to face 2025 with renewed energy and comfort.

Remember, a stress-free spine contributes to overall well-being. If you're feeling the weight of stress on your back, don't hesitate to reach out. Let's work together to create a foundation of spinal health that supports you throughout the year ahead. Your journey to a more comfortable, stress-free you starts here!





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COMMUNITY EVENTS CALENDAR

Chamber events are highlighted in Green

February 1-28 Month	North Branford Restuarant Month	Click on details for participating restaurants.	North Branford	details
Feburary 4 Tuesday	SCORE Webinar - Brand Lab: Build It, Shape It, Show It - Part 1	Noon to 1:30 PM	Online	details
Feburary 4 Tuesday	Net90 - Hosted by Fair Street Advisors (Member only event)	5:30 to 7:30 PM	Guilford	details
Feburary 4 Tuesday	Bluegrass Jam at the Museum	6:00 to 8:30 PM	East Haven	details
Feburary 6 Thursday	Book Club Soul Voyage	7:00 to 9:00 PM	Madison	details
Feburary 7 Friday	GHS Concert to benefit Meals on Wheels	7:00 to 8:30 PM	Guilford	details
Feburary 11 Tuesday	SCORE Webinar: Networking and Your Elevator Pitch	5:30 to 7:00 PM	Online	details
Feburary 12 Wednesday	Valentines Flower Bouquet Workshop Hosted by Outdoor Design	4:00 to 5:30 PM	Guilford	details
Feburary 12 Wednesday	SCORE Webinar: Plan Your Website for Online Success	5:30 to 7:00 PM	Online	details
Feburary 13 Thursday	2025 Annual Excellence Awards & Breakfast at Woodwinds	7:30 to 9:30 AM	Branford	details
Feburary 13 Thursday	SCORE Webinar - Brand Lab: Build It, Shape It, Show It - Part 2	Noon to 1:30 PM	Online	details
Feburary 13 Thursday	Book Club Soul Voyage	7:00 to 9:00 PM	Madison	details
Feburary 15 Saturday	Reprogram from Love Hosted by Soul Voyage Trauma Center	10:00 to 11:30 AM	Madison	details
Feburary 16 Sunday	Legacy Theatre Presents John McDaniel and the Sunday Broadway Concert Series Featuring J. Harrison Ghee	2:00 to 3:30 PM	Branford	details
Feburary 26 Wednesday	Women & Family Life Center: Divorce & Money: What do you need to know?	6:00 to 7:30 PM	Online	details

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

2025 LEGISLATIVE SESSION

Christine Cohen

State Senator

Connecticut's 12th State Senate district

Christine.Cohen@cga.ct.gov



Dear Members of the Shoreline Chamber of Commerce,

The 2025 Legislative Session is underway. Earlier this month I was sworn in for my fourth term and I walked into the building with the same reverence and respect for this position as I did six years ago. The enormity of my responsibility to serve the people of the 12th district is not lost on me and I'm feeling grateful, hopeful, excited, and ready to roll up my sleeves and get to work for you.

Our small business community faces unique challenges. Between being a small business owner myself and hearing regularly from many of you, I am intimately familiar with the needs of our community.

Last session as Chair of the Transportation Committee, I proudly secured \$5 million for Shore Line East - and I return this year with a continued commitment to restoring funding to this essential line. Increasing trains and ridership on Shore Line East is essential for economic and workforce development, increasing connectivity, bolstering tourism, decreasing congestion on our roads and so much more.

As Senate Chair of the Transportation Committee, I am deeply committed to advancing policies that make our roadways safer and transportation more accessible for everyone. This session, the committee will focus on several key initiatives. In addition to securing funding for Shore Line East, I will work to maximize state, federal, and private investments in public transportation, including rail, buses, and microtransit options across Connecticut. Improving road safety remains a top priority. As both a commuter and a mother of young drivers, I understand the importance of this work. We will continue addressing wrong-way driving, exploring automated enforcement to reduce speeding, enhancing public service campaigns, increasing police presence, and implementing other safety measures to protect all who share our roads.

We will also be looking at both ends of the spectrum when it comes to education - addressing high quality, affordable childcare for working families and keeping our college students in state and the cost of higher education down.

CONTINUED

El don't have to tell all of you, but early childcare is an economic issue. Last year we implemented a pilot program to explore a public-private partnership in which the state, the employer and the parents would all contribute to child care needs. While that pilot program is focused on southeast Connecticut, I know that my colleagues have a big appetite to address the issue on a statewide level this session. Prices are unaffordable for many young families and oftentimes a parent will decide that it makes more fiscal sense to stay out of the workforce to care for their children. Unemployment is at an all time low, and yet Connecticut companies have tens of thousands of jobs unfilled.

On the other end of the education spectrum, Connecticut is a prolific exporter of college students. We are experiencing a devastating brain drain, watching our students head out of state for college and never return. My colleagues and I found that Connecticut also drastically underfunds our needs-based scholarship system, leaving thousands of qualifying college students without financial assistance. We are raising a priority bill that would fully fund the scholarship program, ensuring that qualifying Connecticut students who are attending a Connecticut school can receive the assistance they are owed. The objective is to keep our skilled workforce in Connecticut, ready and able to fill Connecticut-based jobs.

I will continue to work to tackle costs - from fighting for a Public Option where small businesses can buy into the state health insurance program - to addressing the outrageous cost of electricity that we are all grappling with. You may have also heard that Governor Lamont has indicated a plan for cutting taxes and for assisting small businesses. I am eager to learn more about the details and I hope to work together with my legislative colleagues and the administration to deliver real relief for small businesses. We will learn more about these proposed tax cuts on February 5 when the Governor presents his budget proposal, and I look forward to hearing your thoughts. It will be at that point that the legislature begins working on our biennial budget and your input is incredibly important!

Please don't hesitate to reach out with any questions, concerns or ideas. I look forward to working with all of you to bolster the small business community here on the shoreline and across the state.

Christine

2025 LEGISLATIVE SESSION

Robin Comey
State Representative
Connecticut House of Representatives District 102
Robin.Comey@cga.ct.gov



Being selected as Vice Chair for the Human Services Committee is an enormous honor. The Human Services Committee has cognizance of all matters relating to the Department of Social Services, including institutions under its jurisdiction, and the Department of Aging and Disability Services. I am focused on supporting the enormous lift it makes for our most vulnerable individuals in the state.

Ensuring that our state is doing all we can for our seniors and disabled is paramount. Families and children in poverty are of the utmost importance and we should be providing quality care without interruption.

The decisions the committee makes are highly dependent upon knowing the path of federal funding that supports our Medicare and Medicaid programs. Unfortunately, our path forward is not clear due to the implications of the new federal administration.

What we do know is that many of the needs of these vulnerable populations are filled by our community non-profit providers. This session we are focused on meeting the needs of these organizations so they can provide cost effective and humane care to our aging and disabled. We are intent on increasing reimbursement rates for our providers, both non-profit and those healthcare providers who care for our low-income residents.

We have been asking a lot of our organizations and they continue to be squeezed. The American Rescue Plan Act (ARPA) money temporarily lifted them up and is expended. We have been warned that the organizations will collapse if we don't invest in the organizations that help the vulnerable residents of our state. Any cuts to our safety net will be catastrophic for our residents.

Along with raising rates, the Human Services Committee is exploring creative ideas such as allowing employers to access an affordable quality health care option and working on the benefit cliff that employees often find themselves experiencing.

I encourage you to join us in strengthening our policies for all our residents. As always, it's an honor to represent you.

2025 LEGISLATIVE SESSION

Moira Rader
State Representative
Connecticut House of Representatives District 98
Moira.Rader@cga.ct.gov



Legislative Priorities

As we begin the 2025 legislative session, our mission is clear: to make Connecticut more affordable for all residents. We understand that the rising cost of living affects every facet of life, from housing and transportation to education and daily expenses. That's why we're focused on initiatives that will alleviate these pressures and enhance the quality of life in our communities.

I want to take a moment to thank you for the trust and support you have placed in me to represent the 98th District. It is an honor and privilege to serve our community in the Connecticut General Assembly, and I am excited to continue working together to address the issues that matter most to you and your families. In this session, we have a unique opportunity to tackle challenges and build on Connecticut's progress in areas like education, affordability, economic growth, and environmental protection.

Some Key Priorities for the 2025 Session

Special Education Support & Investment – Ensuring every child receives the educational resources they need is a top priority. We are working to increase funding for special education programs, expand teacher training, and provide additional resources to school districts to reduce financial burdens on municipalities and families. As a member of the Select Committee on Special Education, our work will seek to address the rising special education costs faced by school districts, identify ways to develop and retain a strong teacher workforce, and ensure every student has the opportunity to thrive in their hometown school district. I believe in the critical connection between successful schools and thriving business communities – strong education systems help create a prepared and skilled workforce, which fuels economic growth and innovation in our region.

CONTINUED

Environmental Protection & Sustainability – We are advancing initiatives that promote clean energy, protect our shoreline communities from climate change, and support sustainable infrastructure projects. These efforts will help preserve Connecticut’s precious, natural environments while ensuring economic resilience. Among our House priority environmental bills, will be HB5004. I was proud to work on this legislation last session and hope to see it succeed in addressing the myriad of challenges facing us as a result of global warming.

Food Insecurity & Community Support – No family should have to worry about where their next meal is coming from. We are working to strengthen food assistance programs, expand funding for school meal initiatives, and support local farmers to increase food accessibility across the state. I am happy to be leading legislation to bring free universal breakfast back to our schools in support of the physical and mental wellbeing of every student.

Energy Cost Relief & Consumer Protections – With energy prices impacting residents and businesses alike, we are pushing for policies that lower costs through increased access to community-based energy suppliers, stronger consumer protections, and expanded energy efficiency programs.

Affordability & Economic Opportunity – We are committed to making Connecticut more affordable for working families, seniors, and small business owners. This includes efforts to expand access to affordable housing, reduce everyday costs, and support policies that help businesses grow and thrive. This session, I have been appointed the Vice Chair of the Finance, Revenue, and Bonding Committee, which oversees critical areas, including revenue projections, tax policy, and bonding decisions for major infrastructure and community investments. My role includes helping to ensure that Connecticut’s financial resources are allocated in a way that promotes economic growth, supports essential services like education and healthcare, and invests in long-term priorities such as transportation and environmental sustainability. We are also entrusted with crafting the biennium budget for the state. This is an incredibly important task and one I feel honored to work on within the committee. The budget is, in many ways, the key legislative priority of the General Assembly. It is the vehicle by which we prioritize the needs of Connecticut and find ways to ensure we can all thrive as residents of this wonderful state.

As we move forward, I welcome your input and partnership in shaping policies that reflect the needs of our communities. Please reach out with any thoughts or concerns—we are here to serve you.

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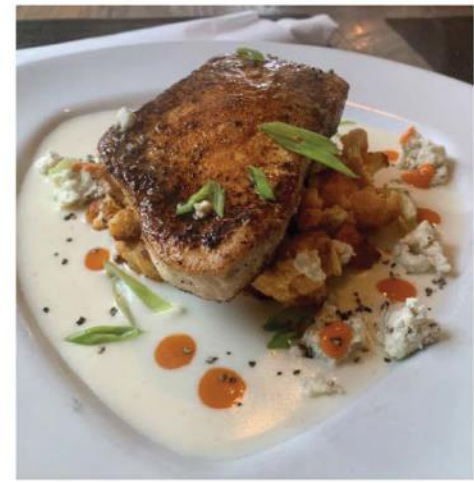
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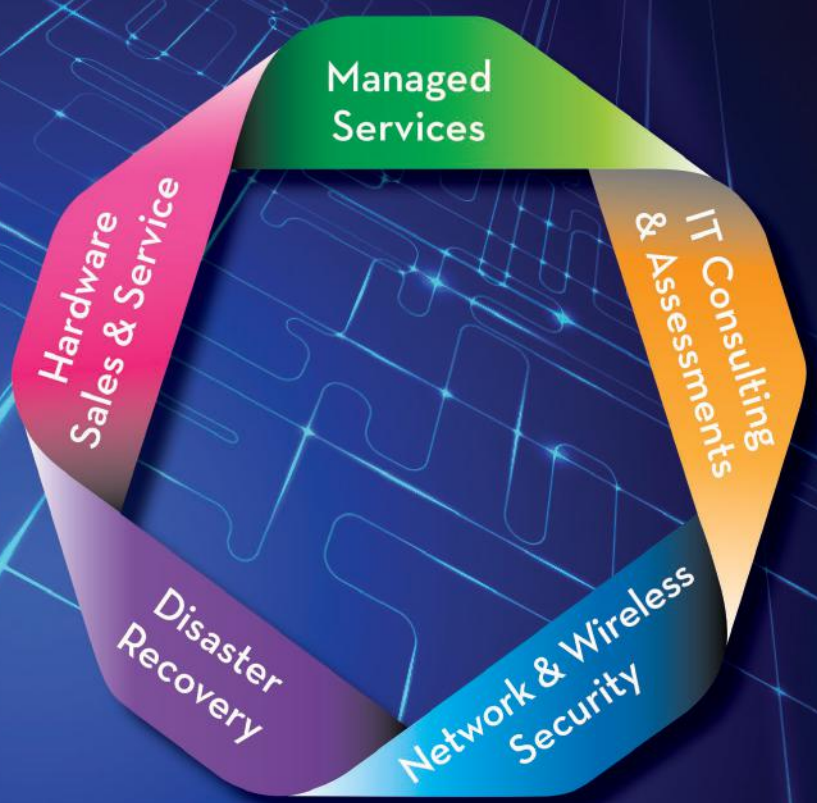
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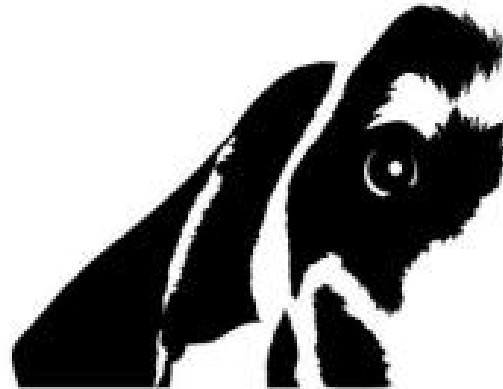
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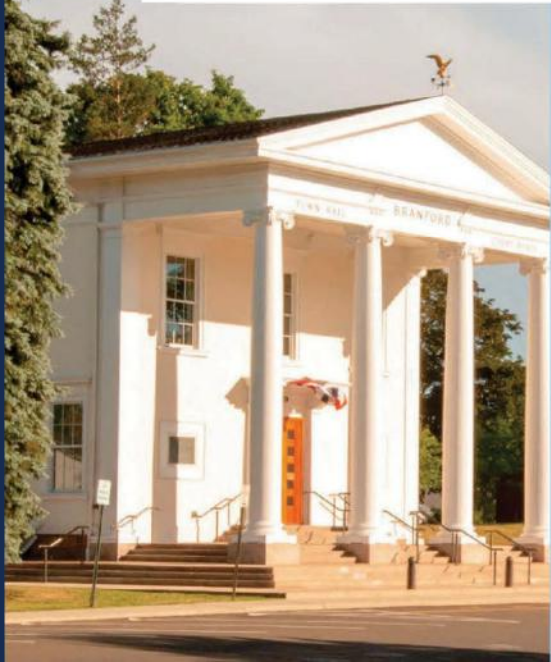
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(203) 433-4139
<http://www.alpinehaus.com>



Restaurants & Restaurant Services

Arturo's Restaurant

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



Pi Restaurant Consulting

117 Five Field Road
Madison, CT 06443
(203) 530-9982
<http://www.CTRestaurantConsulting.com>



The Essex Brasserie

120 North Main Street
Branford, CT 06405
(860) 237-4266
<http://theessexbrasserie.com>



Retail Department Store

Staples - Branford

85 North Main St #1
Branford, CT 06405
(203) 488-7300
<https://www.staples.com>



Senior Care & Home Care Services

Qualicare Connecticut Shoreline Homecare

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



Evergreen Woods

88 Notch Hill Road
North Branford, CT 06471
(203) 488-8000
<http://www.evergreen-woods.com>



Senior Living

Evergreen Woods

88 Notch Hill Road
North Branford, CT 06471
(203) 488-8000
<http://www.evergreen-woods.com>



Specialty Retail

Alpine Haus

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



Better Ways LLC

1122 Main St
Branford, CT 06405
(203) 433-2311
<http://www.betterwaysct.com>



Canción Ultra Premium Tequila

19 Harbor Street
Branford, Ct 06405
(203) 415-7721
<http://www.canciontequila.com>



Grieco Ford of Branford

301 E Main St
Branford, CT 06405
203- 488-8321
<https://www.griecofordofbranford.com/>



Home Comfort Heating and Cooling

64 Thompson St Unit A207
East Haven, CT 06513
(203) 290-1005
<http://www.loveyheating.com>



J and J Truck and Equipment Sales LLC

550 E Main St Suite 28B
Branford, CT 06405
(203) 804-6181
<http://JandJtruckequipment.com>



Truck & Equipment Sales, LLC

Nest Retail Group, LLC

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



Smithland Pet and Garden Center

11 Whitewood Lane
North Branford, CT 06471
(203) 483-7800
<http://mysmithland.com>



Sound Auto Wholesalers

139 West Main Street
Branford, CT 06405
(203) 466-2622
<http://www.soundautowholesalers.com>



Transportation

Executive Express Limo LLC

540 E Main St, Suite 6
Branford, CT 06513
(203) 996-5504
<http://executiveexpresslimousine.com>

The logo for Executive Express Limo, featuring the company name in a serif font.

Utilities and Energy Providers

East River Energy, Inc.

401 Soundview Road
Guilford, CT 06437
(203) 453-1200
<http://www.eastriverenergy.com>

