SHORELINE CONNECTIONS

A Magazine About Events, Businesses and People Along the Shoreline

Branford, Guilford, North Branford



September 2024



SHORELINE CONNECTIONS

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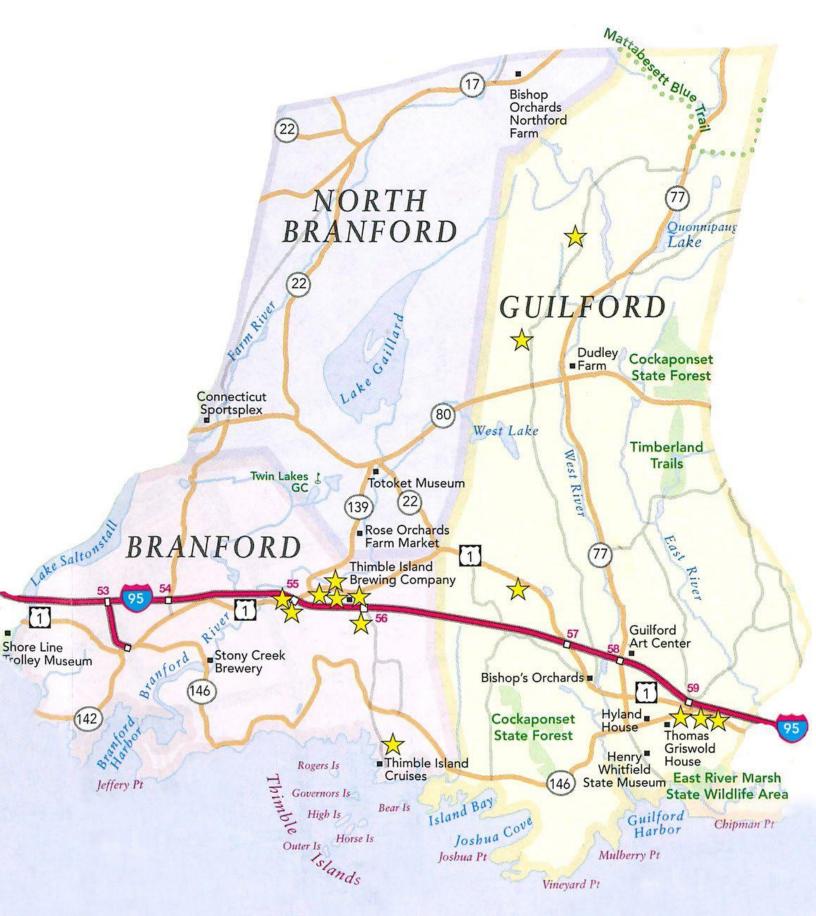
Meet Our Members

www.shorelinechamberct.com





SHORELINE CONNECTIONS Our Towns





The Shoreline Chamber congratulates Mary Grande on her Retirement, September 27th from the Chamber.
Mary was instrumental in restarting the Shoreline
Chamber's Nonprofit
Conference and in creating our new town guide.
Mary's smile and dedication will be missed daily in our office.
We hope to see Mary in the future as she was awarded an honorary Chamber membership



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Enter to win thousands of dollars in prepaid gift cards this holiday shopping season. From October 1st to December 1st, the Shoreline Chambers will be selling only 3000 tickets to win. Details www.shorelinechamber ct.com October 1st

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Please join us on October 15th at the Guilford Free Library as we hold a listening session on key issues affecting businesses and residents along the shoreline. Space is limited. There is no preregistration.

SCHAMBER CANDIDATE FORUM

An opportunity to **listen** to each candidate and their vision for the legislature in addressing issues that affect our business and local economy. Moderated forum, no questions from the audience.

Join Us



Guilford Free Library
Meeting Room
67 Park St. Guilford, CT



In conjunction with the League of Women Voters of the East Shore



Featuring:

- Christine Cohen, Incumbent 12th Senate District
- Paul Crisci, Candidate, 12th Senate District
- Vincent Candelora, Incumbent., 86th House District
- Moira Rader, Incumbent, 98th House District
- Robyn Comey, Incumbent., 102nd House District
- Ray Ingraham, Candidate, 102nd House District
- Michael-John Parker, Incumbent, 101st House District
- Lisa Deane, Candidate, 101st District House District

COMMUNITY EVENTS CALENDAR							
Chamber events are highlighted in Green							
SEPTEMBER 26-29, THURS-SUNDAY	Friends of Hammonasset 11th Annual Mum & Pumpkin Sale	9:00PM - 5:00PM	Hammonasset Beach State Park	<u>details</u>			
SEPTEMBER 26, THURSDAY	Farmers Market at the Guilford Fairgrounds	9:00PM - 5:00PM	Guilford Fairgrounds	<u>details</u>			
SEPTEMBER 26, THURSDAY	GreenStage Presents Storytellers Denise Page & Jennifer Munro	7:00PM - 8:30PM	Guilford Art Center	<u>details</u>			
SEPTEMBER 27, FRIDAY	Meals on Wheels Fundraiser - Darling Diva Bingo at the VFW in Guilford	5:30PM - 10:00PM	VFW in Guilford	<u>details</u>			
SEPTEMBER 27, FRIDAY	Visiting Chef Dinner at Madison Beach Hotel with Chef Mark Rosenstein	7:00PM - 10:00PM	Madison Beach Hotel	<u>details</u>			
SEPTEMBER 28, SATURDAY	Give Back at Belle Vie	all day	Belle Vie in Guilford	<u>details</u>			
SEPTEMBER 30, MONDAY	Putting Contest Golf Fundraiser at Guilford Lakes	5:30PM - 6:00PM	Guilford Lakes Golf Course	<u>details</u>			
OCTOBER 1, TUESDAY	SCORE Webinar: Business Fundamentals #1 - What's the Big Idea?	5:30PM - 7:00PM	online	<u>details</u>			
OCTOBER 2, WEDNESDAY	NET90 - Hosted by Holiday by Atria Senior Living in Branford	5:30PM - 7:30PM	Atria Senior Living in Branford	<u>details</u>			
OCTOBER 3, THURSDAY	Farmers Market at the Guilford Fairgrounds	4:00PM - 7:00PM	Guilford Fairgrounds	<u>details</u>			
OCTOBER 5, SATURDAY	CT's Wild Turkey	10:00AM - 11:00AM	Meigs Point Nature Center	<u>details</u>			
OCTOBER 5, SATURDAY	The GreenStage Experience	5:00PM - 8:00PM	The Place Restaurant, Guilford	details			
OCTOBER 6, SUNDAY	Tour de Shore 2024 - Vista Life Innovations		Westbrook Elks	<u>details</u>			
OCTOBER 6, SUNDAY	Animal Awareness Day on the Branford Green	12:00PM - 4:00PM	Branford Green	<u>details</u>			
OCTOBER 7, MONDAY	Bereavement Support Group at Women & Family Life Center	10:30AM - 12:00PM	Women & Family Life Center, Guilford	details			
OCTOBER 8, TUESDAY	SCORE Webinar: Business Fundamentals #3 - Marketing & Sales Basics	5:30PM - 8:00PM	online	<u>details</u>			
OCTOBER 9, WEDNESDAY	Pet Bereavement Support Group at Women & Family Life Center	5:30 PM	online	<u>details</u>			
OCTOBER 10, THURSDAY	Farmers Market at the Guilford Fairgrounds	4:00PM - 7:00PM	Guilford Fairgrounds	details			
OCTOBER 10, THURSDAY	SCORE Webinar: Business Fundamentals #4 - Pricing & Managing Money	5:30PM - 7:00PM	online	<u>details</u>			

OCTOBER 12, SATURDAY	Native American Storytelling with Michael Caduto	10:00AM - 11:00AM	Meigs Point Nature Center	<u>details</u>
OCTOBER 13, SUNDAY	Celebrate Indigenous People with a series of Speakers, Hands- On Exhibitions, Music and Storytelling	10:00AM - 11:00AM	Meigs Point Nature Center	<u>details</u>
OCTOBER 15, TUESDAY	Legislative Candidate Forum	6:00PM - 7:30PM	Guilford Free Library	<u>details</u>
OCTOBER 17, THURSDAY	Farmers Market at the Guilford Fairgrounds	4:00PM - 7:00PM	Guilford Fairgrounds	<u>details</u>
OCTOBER 19, SATURDAY	Funny4Funds Comedy Night Fundraiser for the Epilepsy Foundation of CT	6:00PM - 10:00PM	Bristol Elks Club	<u>details</u>
OCTOBER 19, SATURDAY	Blackstone Library Hosts "An Evening with the Spirits"	7:00PM - 10:00PM	Blackstone Library in Branford	<u>details</u>
OCTOBER 19, SATURDAY	Shoreline Arts Alliance's Costumes & Cocktails Adult Halloween Party Fundraiser	7:00PM - 10:00PM	East Creek Landing in Guilford	<u>details</u>
OCTOBER 21, MONDAY	REALTOR Continuing Education: Code of Ethics - Our Promise of Professionalism	9:00AM - 12:00PM	via Zoom	<u>details</u>
OCTOBER 22, TUESDAY	SCORE Webinar: Business Fundamentals #5 - Digital Marketing Must-Haves	5:30PM - 7:30PM	online	<u>details</u>
OCTOBER 23, WEDNESDAY	Divorce & Money: What do you need to know?	6:30 PM	online	<u>details</u>
OCTOBER 24, THURSDAY	Farmers Market at the Guilford Fairgrounds	4:00PM - 7:00PM	Guilford Fairgrounds	<u>details</u>
OCTOBER 26, SATURDAY	Guilford Seniors Annual Holiday Craft Fair	9:00AM - 2:00PM	Nathanael B. Greene Community Center	<u>details</u>
OCTOBER 26, SATURDAY	Taking Care: Empowering Women Navigating Healthcare	10:00AM - 12:00PM	W&FLC Carriage House	<u>details</u>
OCTOBER 28, MONDAY	Strategies for Managing Life Transitions Support Group	1:00PM - 2:30PM	W&FLC Carriage House	<u>details</u>
OCTOBER 29, TUESDAY	NHMR Trade Show @ WoodWinds	12:00PM - 3:00PM	The Woodwinds	<u>details</u>
OCTOBER 29, TUESDAY	Business After Hours hosted by Branford CoWorking	5:30PM - 7:30PM	Branford CoWorking	<u>details</u>
NOVEMBER 2, SATURDAY	Health and Wellness Open House	9:00AM - 12:00PM	Soundview YMCA	<u>details</u>

Click here for full list of events.



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EVENTA



NET90 At Night

Hosted by *Holiday by Atria Senior Living* - Branford

October 2, 2024

5:30pm - 7:30pm

CANDIDATES FORUM

Hosted by **Shoreline Chamber**October 15, 2024 at the Guilford Free Library Meeting Room
6:00pm - 7:30pm

Business After Hours (BAH)

Hosted by **Branford CoWorking** - Branford October 29, 2024 5:30pm - 7:30pm

NOVEMBER

Health & Wellness Fair

Hosted by **Soundview Family YMCA** - Branford Saturday November 2nd, 2024 9:00am - 12:00pm

Business After Hours (BAH)

Hosted by **Woodwinds -** Branford November 12, 2024 5:30pm - 7:30pm

DECEMBER

Holiday BAsH

Bill Miller's Castle - Branford Tuesday December 10th, 2024 5:30pm - 9:30pm



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The Little Red School House

By Mairi Bryan

The Little Red School House in North Branford is the oldest one-room schoolhouse still standing in New Haven County and served the needs of the 4th School District in the town of Northford. The exact date of the erection of the Little Red School House has always been the subject of some debate, but it has been determined that the building was standing in 1805 and was used as a schoolhouse for the town of Northford until 1890, when a newer schoolhouse was built, and the building was vacated. Originally located on Forest Road in Northford, after closing as a schoolhouse it was rented out to a farm laborer for a short time and then abandoned. The building suffered considerable decay mainly due to weather and age, until it was rescued in 1927 by the Northford-North Branford League of Women Voters, who moved the building from its original location to 13 Old Post Road. A rededication of the Little Red School House was held in June 1928, as a museum to celebrate early public education. After five years of using the building as a museum, the League of Women Voters decided that the town needed a library, and the idea of opening a free public library was born. In 1933 the League established Northford's first public library in the Little Red School House, shelves were built, electricity installed, and many of the members served as librarians. The building housed the town library until 1956, when the new Edward Smith Library was built.





The Little Red School House was once again empty, and ownership was transferred to the Northford Congregational Church, who in 1968 leased the building to the Totoket Historical Society for \$1 per annum on the condition that the society restore and maintain the building. In 1985 the building was officially listed on the National Register of Historic Places.

The Totoket Historical Society is now in the process of maintaining and restoring the building to its original condition. The unique seating arrangements for the students is typical of one-room schoolhouses, with sitting at long backless benches facing the walls, with the teacher's desk in the center of the room.

The school was heated by a pot belly wood stove, with families supplying the wood as partial payment for their children's education, and an older boy would be responsible for starting the fire before school and keeping the classroom warm during the day. As a farming community, with work to do in the fields in the summer months, students only attended school during the winter.

The Totoket Historical Society is actively conducting fundraisers to restore the Little Red School House, and the local community is involved, including local Boy and Girl Scout groups and elementary and middle school students. Local second graders visit the schoolhouse as part of their study of local history.

Become a member of the Totoket Historical Society, and help to preserve this local gem. For more information call <u>Donna Summers at 203-641-7878.</u>





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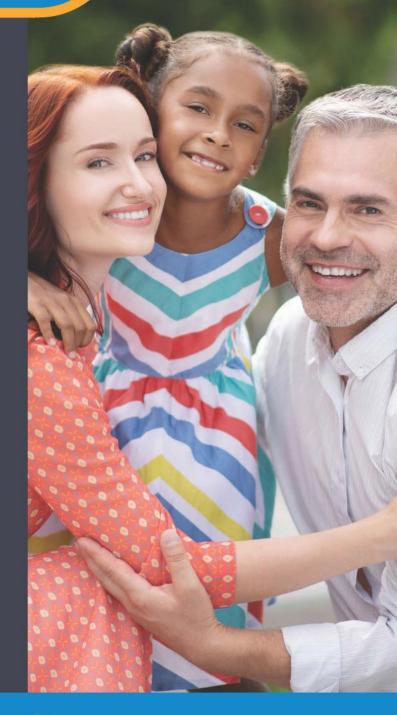


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Why Do I Need The Chamber?

By Dee Jacob, Shoreline Chamber President



There's an old saying that if you've seen one chamber you've seen one chamber. If you have had an experience with a chamber somewhere else, your new local chamber might be different. How can that be? Aren't all chambers the same?

What makes all chambers is their origin of purpose. When local businesses people formed together in Marseille, France in 1599, they believed that being a Chamber allowed them an organized form to promote each other's business and collectively advocate for laws and trade agreements that would benefit them all. This is no different than those businesspeople in Branford CT and in Guilford CT that form the Branford and Guilford Chambers in post–World War II. They believe collectively they could spread the word about each other, and as a group help shape policy in our towns and state that impact our business, help support our town communities as a great place to live and work. As the decades moved on the Guilford and Branford Chambers decided that by combining their efforts, they could meet the needs of their members and their towns best through joint operations and more importantly joint programs. In 2017, North Branford joined the Shoreline Chamber

So how is the Shoreline Chamber building off those historical origins and creating a business organization that might be right for you? Whether you are a storefront, non-profit, solopreneur, or corporation.

1.Credibility for your business

Since chambers have been around since 1599, they have built a great deal of credibility as an organization devoted for business and made-up of businesses that are reputable. In this day and age of Internet, where anyone can purchase ads and manipulating search engine optimization, some businesses that rise to the top in searches may or not they be legit. Some of the usual calls we get at the Shoreline Chamber is about certain businesses, what we know about them, do they really exist, could we recommend them.

2.Market Access Channels

The Shoreline Chamber exists is to provide various market access channels for our member organizations to keep their organization's name out in the broad Shoreline Chamber Market. Because we are a staff organization, we have the means to create market tools and market vehicles that carry our members messages forward. For example ,you will often see on our own social media pages and other social media pages welcome new businesses and their ribbon cuttings, events at member organization or just plain shout outs. We feature members stories in social media, our monthly eMagazine and in our monthly full-page article in Shorel Publishing (with a distribution to 18000 households)!

Through our Net90 and Business After Hours events create opportunities for members to learn about each other and utilize their networks to promote members.

Though there are additional fees, some members sponsor events like our two Excellence Awards gathering that shares their name with honoring excellence. Our Business Directory and Webpages are visited by 100,000'a searching for organizations by category. Our member listings' key words combined with other member's key words elevate those organization's presence on the internet through Search Engine Optimization.

3.Advocacy

The Shoreline Chamber provides ways for you to be informed of legislative agendas that might impact your business through articles in our eMagazine and with in person forums. Our Board of Director Public Affairs Committee reviews key legislative items during the State Legislative sessions and determines the need to weigh in on issues with our state legislators and/or involve our members to take issue with upcoming legislation. All of our actions are governed by the Shoreline Chamber's core principles of advocacy – is this an issue that affects our members and community in Workforce Development, Workforce Availability for Businesses, Transportation and Infrastructure, Healthcare Costs, Regulatory, Tourism, or Environment and Energy.

At the Shoreline Chamber, we want to be your business association partner as well as your communities' partner to enhance business retention and success.



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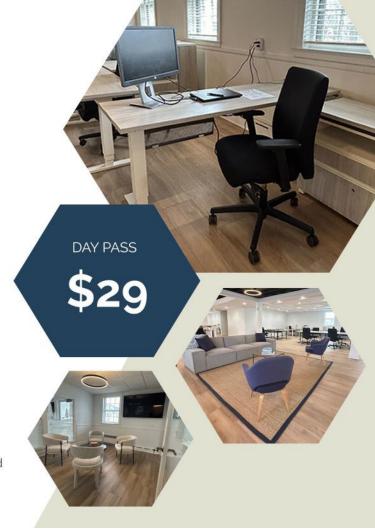


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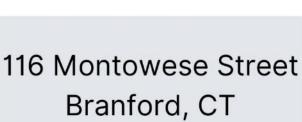


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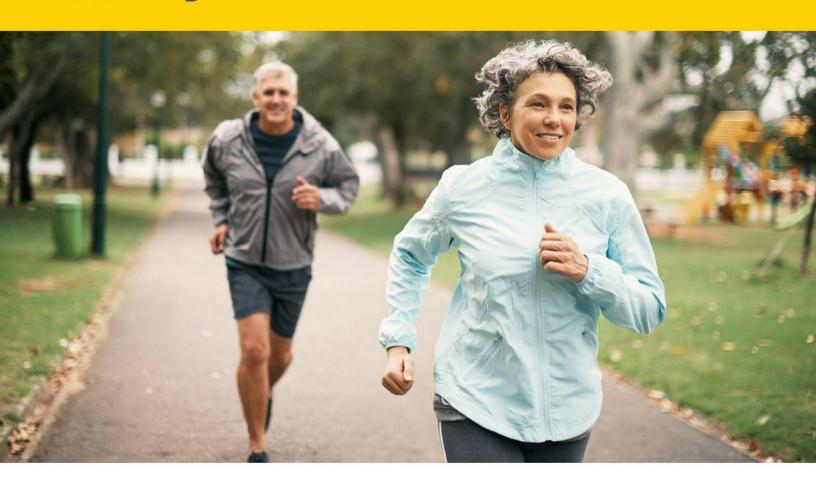
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Saturday, November 2nd, 9am to 12pm SOUNDVIEW FAMILY YMCA 628 East Main Street, Branford

BOARD MEMBER SPOTLIGHT MARCIA LAFEMINA

Marcia LaFemina is the President and CEO at Penn Globe, a street lighting manufacturer and has been on the board for 1 year.



Where are you originally from?

I was born in Baltimore and moved here as a teenager. I currently live in Madison. I've been on the shoreline since I was 16.

Can you tell me a little bit about yourself and what you do at Penn Globe?

I work at Penn Globe, which is the oldest street lighting company in the country. I'm the President so I do a little bit of everything. There's a lot of history that's part of the attraction for working here. I started here doing drawings. I was an art major in college. I was doing the drawings for the products, etc, and I never left! I wound up staying and now I'm here as part of the family business.

We also helped found MATCH, a manufacturing nonprofit training center in New Haven this year.

When was Penn Globe founded?

Penn Globe was founded in 1870. It hasn't been a continual ownership or anything like that.

And it's a streetlight company?

Yes, it's a decorative outdoor street lighting company. Think of it as being pedestrian level lighting. For example, the lights on the Guilford Green are ours as well as the ones on Main Street in Disney, the lights at UConn, etc. You know, the pretty ones, not the utilitarian ones on the highways and all. I like to say the lights that make a statement!

Where are you located on the shoreline? We're in North Branford.

How long have you had a facility there?Since 1995. I try and keep it on a path forward.

Is there anything exciting that Penn Globe has coming up that you want to talk about?

Our whole motto campaign up here is lighting for the greater good and that means a lot of different things: helping out where we can, donating to food pantries for our customer bases, but we're working on this whole "bringing people together in communities" and helping to deal with the isolation. We've got this whole popup park project going to get people outside and engaging with each other and I'm really excited about where that's going to go.

We already did our first launch down in Wildwood just two months ago. So far so good. We created a park out of it, and it's a pretty cool concept. One of the base products for this concept is a picnic table and running through the center is not an umbrella but a pole that looks like it has three or four flowers coming off of it and the flowers are all lights. It's whimsical but also practical. Also, putting things like charging stations, little free libraries attached to the poles, etc. We are kind of exploring what we can do to get people out and about with each other.

Is there a place on the website where people can learn more about this initiative?

Yes, it's under www.pennglobe.com/placemaking

What was your earliest involvement with the chamber?

I think I was brought to the chamber, but in a more meaningful way, when Roger Salway, EDC for the town of North Branford, came to town, and I was fortunate enough to be nominated for one of the Women of Excellence awards. That's also how I met Dee Jacob.

I had met Dee in her earlier incarnations, through her former business, she had helped me out when I had events with political figures and we used her company. That's how it all happened. It's great networking. After that, we tried to be a sponsor for as much as we possibly could going forward.

Why did you decide to get involved in the Chamber? Did you feel like it was a good networking opportunity?

I think they're a forward looking group of individuals. They're not stagnant.

That's really important. Speaking directly to that, I think I was brought on to help expand their manufacturing reach and knowledge. That shows forward thinking and growth.

A lot of people think of Chambers primarily as being retail. Manufacturing is a huge segment of the Connecticut employment industry, so it was good to have some depth in the manufacturing space. I wasn't alone in that. Karen DelVecchio also joined the board this year, and she and I are in that space.

I've been at this for a long time, and I'm happy to share any insights or background that might be helpful.

Do you feel like it's helped your business as well to be able to network through the Chamber?

Probably not as much as other chamber members, because I don't really sell retail, but theoretically it could as we expand to different kinds of businesses, more wholesale businesses in the manufacturing industry.

What's your current position with the board? I think I'm one of the newest board members.

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

My hobby is going to concerts and searching out live music wherever I can find it!

What was the latest concert you went to? It could have been Bruce, but I think it was the Totally Tubular 80s Jam!

What's your favorite spot on the shoreline? It's probably down at the Madison Surf Club.

BUSINESS RESOURCE FAIR

Connect, Learn, and Engage!



9:00 am - 12:00 pm October 9, 2024



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Gabel's Package Store | Stony Creek Package Store
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Guilford

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NET90

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Thank you Holiday Inn Express for hosting 35 people at the Shoreline Chamber's Net90 on September 17th! Members met casually over drinks and hors d'oeuvres and then presented their organization's elevator statement and offerings. We learned about each other and how to support one another!

MEET A MEMBER SHORELINE TENTS & EVENTS

Shoreline Tents and Events is a reputable provider of event rental services, specializing in tents, tables, chairs, linens, and catering equipment. Established in 1996, they focus on delivering high-quality products at competitive prices to ensure that clients can host memorable events. They cater to a wide range of events, including weddings and corporate gatherings, and emphasize customer satisfaction through personalized service. The company serves not just the Shoreline area, but all of Connecticut, ensuring a comprehensive reach for their services. **Gold Member since 2023**

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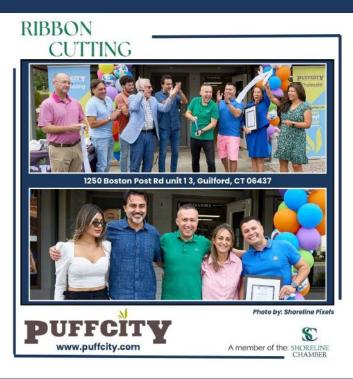


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The ABC's of Choosing a Medicare Plan

By: Chris Weiler - Guilford Insurance



Are you new to Medicare? There are many Medicare plans to choose from. Sometimes it's hard to know where to begin but choosing a Medicare plan does not have to be confusing. This article will provide a basic overview of the components of a Medicare plan, and outline some of the pros and cons of different plan options.

The reader should understand that because our agency is located in Guilford, CT, we primarily represent plans that are available in Connecticut. Plan benefits vary by state and county, and some of these benefits may not be available in your location. The carriers we currently represent are United Healthcare, Aetna, Anthem, ConnectiCare, Humana, and Cigna.

The two primary components of Medicare are Part A, and Part B

-Part A is sometimes called "hospital insurance" and covers some of the costs associated with inpatient stays at hospitals, skilled nursing facilities, hospice, etc. There is no cost for Part A for most people, provided you or your spouse have been legally living in the USA for at least ten years and have been paying taxes.

-Part B covers medical expenses associated with outpatient services such as doctors' visits, lab tests, MRIs, etc. There is usually a monthly premium for Part B. In 2024, the standard premium for part B is \$174.70/month. The premium can be higher for individuals making more than \$103,000/year, or couples making more than \$206,000/year. This Part B premium is unavoidable unless you qualify for extra help from the Department of Social Services due to low income.

Coverage Gaps: While Parts A and B cover a wide range of services, there are gaps in coverage. Medical coinsurance payments can be significant. Even with Part B in place, the consumer is responsible for coinsurance of 20% for any medical bill. This can become prohibitively expensive if one is diagnosed with a serious illness. In fact, in a 2023 article, USA Today reported that 60% of bankruptcies in the US are related to medical debt.1 In addition, prescription drugs, dental care and vision care are not covered by Medicare.

How to Fill the Gaps: There are two ways to insure against these gaps in coverage. One option is called a **Medicare Supplement or "Medigap" plan**. The other option is a **Medicare Advantage Plan**. The two structures are mutually exclusive, meaning that the consumer must choose either original Medicare with a supplement and a **Part D** (prescription drug) plan, or a Medicare Advantage plan. You cannot mix and match components of both.

1. Original Medicare: With an Original Medicare plan, parts A and B are administered by the Department of Health and Human Services. To fill the gaps in coverage the consumer also purchases a supplemental plan, or "Medigap" plan from an insurance provider. The consumer may also purchase a Part D plan for prescription drug coverage. In this scenario, the consumer will pay three separate monthly premiums for Part B, the supplement plan, and the Part D prescription drug plan.

What are some of the pros and cons of an Original Medicare plan?

One of the biggest advantages of an original Medicare plan is that the consumer can see any doctor in the U.S. who accepts Medicare. Also, if one purchases one of the more comprehensive supplement plans, for example a Plan G, there will be minimal (or no) copayments, or coinsurance requirements during the year. The downside of an original Medicare structure is that in addition to paying the Part B premium, the consumer will also have to pay premiums for the supplemental plan, and the Part D prescription drug plan. Also, with an original Medicare plan, the insured will not enjoy the extra benefits that Medicare Advantage Plans may offer such as gym memberships, dental and/or vision coverage.

2. **Medicare Advantage Plans:** What is a Medicare Advantage, or "Part C" plan? Most Medicare Advantage plans combine Part A, Part B, and Part D prescription coverage under one umbrella. Under this scenario, the Department of Health and Human Services outsources the management of your Medicare plan to an insurance company. In 2024, the government will directly pay the insurance company approximately \$1,000/month to manage your plan.2 Since the government is directly paying the insurer \$1,000/month, many of these plans are offered to the consumer for a \$0 monthly premium, and a \$0 deductible.

What are some of the pros and cons of a Medicare Advantage, or Part C plan? One of the advantages of a Medicare Advantage plan is the fact that they are offered to the consumer at a low, or \$0 premium since the government is compensating the insurance carriers directly. Depending on which plan you choose, you may save in premiums each year versus the premiums associated with a supplement plan and a Part D plan. Another reason for the growing popularity of Medicare Advantage plans is that many offer additional benefits such as a gym membership, dental coverage, and/or vision/hearing coverage. These additional benefits are not offered in the original Medicare plan.

What is the downside of a Medicare Advantage plan? When the consumer enrolls in a Medicare Advantage plan, his choice of medical providers will be limited to the providers in the plan's PPO, or HMO network. While many PPOs offer very large, nationwide networks, the consumer will have less flexibility when choosing a provider than he would have with an original Medicare plan. Another downside for the Medicare Advantage plan is that the consumer will be subject to some level of copayments and coinsurance for certain services such as hospital stays, ambulance rides, etc. These out-of-pocket medical expenses are generally capped in the range of \$5,900- \$6,700 per year in CT, depending on the plan. The consumer might end up hitting this cap if he experiences a number of negative health issues in any given year. It's possible that he might spend more on such copayments in a given year than he would have spent on premiums for a supplement plan and a Part D plan with an original Medicare plan.3

Connecticut is a great state for Medicare! In CT, consumers are free to switch from a Medicare Advantage plan to an original Medicare plan, or vice versa, in any given year without medical underwriting. So, when you are choosing which direction to take, you are only choosing the plan that will suit you best for the next twelve months. You do not have to speculate about which plan might be the best fit in 20 years. For example, let's assume a consumer enrolls in a Medicare Advantage plan because of the additional benefits, \$0 premium, and \$0 deductible. If that individual is then diagnosed with a serious illness, he may choose to limit his annual out of pocket expenses by switching to an original Medicare plan. In CT he can switch to original Medicare during the Annual Enrollment Period (Oct. 15-Dec.7), or during the Open Enrollment Period (Jan. 1-March 31). He cannot be denied coverage, or the ability to switch plans due to his decline in health. Furthermore, when a consumer enrolls in an Advantage plan, he will have the ability to switch to an original Medicare plan at any time during the first 12 months.

In some states, a consumer wishing to switch from an Advantage plan to an original Medicare plan may be denied due to health issues. That is not the case in CT. Denial of coverage due to medical underwriting is not permitted in CT.

The Bottom Line: There are two approaches to covering the gaps in your Medicare coverage: The first is The Original Medicare structure which includes Part A, Part B, a supplement plan, and a Part D prescription plan. The second is a Medicare Advantage plan, which combines Part A, Part B, and (in most cases) Part D into one plan. We do not recommend one approach over the other. There are pros and cons to each approach and there are multiple issues to consider when considering which plan is right for you.

Hopefully this article has provided you with a general overview of your Medicare options, but this is in no way intended to be a comprehensive guide. Seek professional guidance. Brokers are compensated by the insurance providers so it will cost you nothing to work with a professional.

Disclaimers:

We do not offer every plan available in your area. Currently we represent 7 organizations which offer 96 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options. General Benefits – Not all plans offer these benefits. Benefits may vary by carrier and location. Limitations and exclusions may apply. SEP – Enrollment in a plan may be limited to certain times of the year unless you qualify for a Special Enrollment Period, or you are in your Medicare Initial Enrollment Period.

Federal Contracting Statement: Plans are insured or covered by a Medicare Advantage organization with a Medicare contract and/or a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare."

This is a solicitation for insurance. Not affiliated with the U. S. government or federal Medicare program.





BUSINESS After Hours

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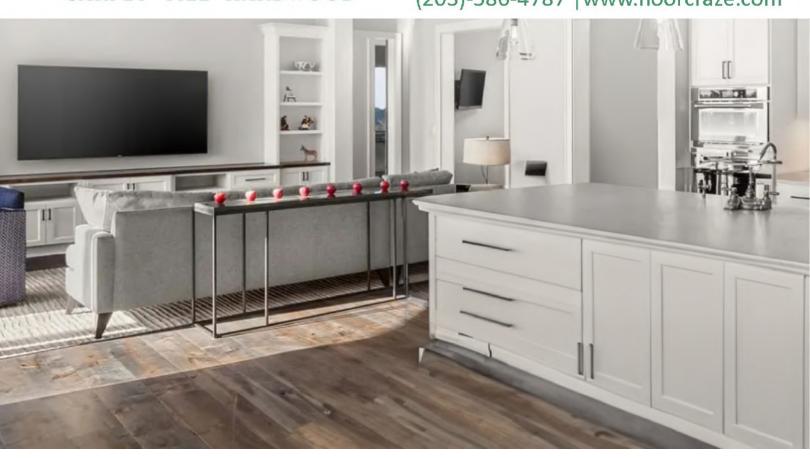
Katie, Kelly and Anne were lovely hosts as we were able to network both inside the store and outside in the beautiful patio space. The store is beautifully decorated for Fall, so a great place to stop in and see all that they have to offer.



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SEPTEMBER MILESTONES

Congratulations to **GSB's Shalonta Ford**, Senior Vice President and Director of Community Relations & DEI Equity. Shalonta is being recognized not once but twice this month. Shalonta is being recognized as a 2024 Connecticut's Finest Honoree by the Cystic Fibrosis Foundation – Connecticut Chapter. She was selected for this honor based on her professional successes and philanthropic spirit to join the fight to cure cystic fibrosis.

Shalonta Ford of GSB has also been named a <u>Hartford Business Journal</u> 2024 C-Suite Award honoree! This award honors top-performing C-Suite level executives in CT who are driving innovation, excellence and success within their organizations and communities. Shalonta's leadership and generous spirit exemplifies GSB's dedication to the community.

East River Energy is proud to welcome, William J Dornfeld a commercial and industrial heating and cooling solution company to their Family of Companies.

Saybrook Point Resort and Marina is pleased to announce that they have been inducted into The Knot Best of Weddings Hall of Fame from The Knot, a digital wedding planning authority and one of the largest wedding Vendor Marketplaces in the US. Exceptional wedding professionals who have earned four or more of The Knot Best of Weddings Awards are inducted into the prestigious The Knot Best of Weddings Hall of Fame, marking an outstanding achievement for top vendors.

Jersey Mike's of Guilford celebrated their 5-year anniversary of opening in Guilford this month. They provided a portion of their proceeds from their anniversary sale to Guilford Fund For Education. Congratulations!

The Guilford Foundation welcomes Wesley Cain, a partner at Carmody Torrance Sandak & Hennessey LLP, and Nathan Scoggin, Co-Founder and Executive Chairman of Icon Health, the nation's first value-based musculoskeletal solution for commercial and Medicare health plans, to the board of directors, who bring tremendous business and philanthropic experience.

The Branford Community Foundation welcomes three new board members, Katherine Patricia (Kathy) Andriole, Linda Erlanger, and Bob Imperato. All are active members of the Branford Community who are passionate about giving back to their town.

The Grey Goat Farmtique in Branford celebrates their one-year anniversary. A retail cafe, offering guests a unique shopping experience they support locally made goods and small businesses. They showcase the talents and abilities of local makers' home goods, art, decor, foods, beverages and so much more!

Congratulations to Chamber Member and **Award-winning playwright Gina Russell Tracy** on the premiere of Witches which takes part on September 29, 2024, at the Blackstone Memorial Library in Branford beginning at 1:30pm. In October Tracy's stage play William and James A Ghost Story will take place at Gillette Castle. The play performing at Gillette Castle will run on October 18, 19, 20, 25, 26 and 27. After each performance attendees will be able to chat with the actors and producer after the show.





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After the heartbreaking loss of Paul Dostie to Glioblastoma, a devastating form of brain cancer, his family was determined to preserve his legacy. Known for his mentorship, small business ownership, and above all, his incredible friendship, Paul's humility and kindness left a lasting impact on those who knew him. In his honor, the family founded the Paul Dostie KARE (Kindness Always Rewards Everyone) Foundation—a fitting tribute to a man who believed in and lived by the power of kindness, always reaping its rewards. The mission of the foundation is to provide funds to help support travel and medical expenses for individuals faced with life threatening illnesses. **Nonprofit Member since 2022**







www.pauldostiekarefund.org

MEET A MEMBER HOLE IN THE WALL CONSIGNMENT SHOP

Hole in the Wall, Guilford's oldest non-profit consignment and thrift shop, offers new merchandise daily at great prices. Known for its friendly atmosphere and dedicated volunteer staff, the shop provides quality clothing, housewares, jewelry, books, and more. Donations are accepted daily, and 100% of proceeds from donated items support the Guilford A Better Chance program. Receipts for tax purposes are available upon request.

Nonprofit Member since 2001

"We've been here a couple times now and always leave with something(s). The women at the register are always very friendly and welcoming. Great selection of nice things. I bought some nice jewelry this time. We drive half an hour to visit and it's well worth it."







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Wonderful work all the way around. Superb job. These folks know how to cut wood. My representative was attentive and knowledgeable and the same goes for the installation crew. House looks GREAT!!

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MEET A MEMBER MONTOWESE VETERINARY CLINIC

At Montowese Veterinary Clinic, the goal is to be an extension of each pet's family, providing compassionate care, medical expertise, and support throughout their lives. Since 1977, the clinic has prioritized the health of companion animals. Today, the veterinarian utilizes the latest resources to deliver exceptional care to dogs and cats in North Branford and the surrounding areas. The clinic emphasizes essential preventative services in a friendly, low-stress environment, while also offering access to advanced treatments through a

"Hands down Dr. Mendillo is the BEST Vet!! The entire team is top notch! Gia was very comfortable with them and I'm very happy my little pooch found her forever Vet!! Highly recommend!!"

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www.montoweseveterinaryclinic.com



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