



The 2023



# The Retail Review

THE OFFICIAL NEWSLETTER OF THE  
RETAILERS ASSOCIATION OF MASSACHUSETTS

July - September 2023 Edition

## MARK YOUR CALENDAR:

Wednesday, November 15

RAM Annual Meeting

8:30 am - 12:00 pm

RAMAE Luncheon

12:00 pm - 2:00 pm

Bentley University, Waltham



*Are Coming Soon!*

The Retailers Association of Massachusetts Awards of Excellence (RAMAEs) honor small and large retailers, rookies and veterans, identifying hidden gems from all corners of the Commonwealth.

Maybe you should be one of this year's recipients. Let us be the judge – Submit a nomination for your business. Tell us what makes you unique. Do you have an amazing team that should be recognized? Maybe your business has been a part of your community for generations.

Help us identify businesses who deserve to be recognized for their resilience, innovation, customer service or going above and beyond to make the retail and dining experience memorable.

There is no limit to the number of businesses you can nominate. So nominate your business and all those you love as well. There are so many incredible retail stores and restaurants in MA who could be deserving of this recognition. Help us find our 2023 winners!

The winners will be celebrated at a luncheon on November 15 in Waltham, and all RAM members are invited to attend!

Visit the RAM website at [retailersma.org/RAMAES](http://retailersma.org/RAMAES) to submit your nominations.



If you are not receiving RAM e-news alerts you are missing timely updates.

Please email us at [info@retailersma.org](mailto:info@retailersma.org) and provide us an email address.

Visit our website  
[retailersma.org](http://retailersma.org)





## Bay State Small Businesses Need a Plan and Support to Benefit From the Clean Energy Transition

By Bill Rennie, RAM Vice President

### The Retail Review

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The Commonwealth's more than 700,000 small businesses are the backbone of its economy, making up 99.5 percent of all private enterprises and employing more than 1.5 million people.

Despite their significant contributions to the Bay State economy, it's not easy for small businesses to operate here. The cost of doing business in Massachusetts – including labor, taxes, and energy – is 18 percent above the national average. Only New Jersey and Hawaii are higher.

Small businesses are still recovering from the post-pandemic downturn; some are seeing revenues sag under the weight of inflation. But the challenges of today pale in comparison to what's coming.

Massachusetts aims to achieve Net Zero by 2050 – something we can all support. But as energy costs continue to rise, small businesses need help to ensure they can fully participate in the transition to a clean energy future.

The business community will benefit from reducing the Commonwealth's carbon footprint and building the new infrastructure required to preserve reliability and meet the rising demand of electrification.

Workers who build everything from wind turbines and solar farms to new power lines and substations are also prospective customers for local eateries, markets, hotels and more. Once work is complete, improved reliability in the face of increasing extreme weather events and cyberattacks means fewer days of power outages and lost revenue on Main Street and beyond.

The hard part is making sure small businesses stay open long enough to reap those rewards. Short-term solutions like National Grid's small business grant program, which has distributed \$1.8 million since January 2023 to help offset rising costs, are helpful. But we need long-term solutions.

Small businesses understand perhaps better than most that there is a cost associated with building the necessary infrastructure to deliver a more resilient and reliable electric grid. They also understand the value of making investments in their own operations – including installing smart appliances or solar panels - which will pay off in the future. Improvements in energy efficiency are key to the coming transition, and we'd be wise to give small businesses a seat on the state's Energy Efficiency Advisory Council.

Ensuring these up-front costs are predictable and digestible is essential. The Inflation Reduction Act, which contains millions in incentives to go green and tax credits for energy efficiency improvements, is a good start.

State lawmakers also must fulfill the pledge in the Commonwealth's sweeping climate plan to explore new financing and investment initiatives to help small business afford this transition. That includes providing capital for building retrofits and offsetting the cost of electrification.

A majority of Massachusetts voters have made clear their concern that climate change will negatively impact both their cost of living and their health. An even greater number, however, is worried about how they'll afford to keep the lights on as monthly energy bills rise.

These issues can't be mutually exclusive. We must be cognizant of cost for all consumers – residents and businesses alike - as we work towards our clean energy goals.

A balanced strategy recognizes that while we may want to do everything at once, not every customer may be able to afford it or be ready to do so. Without achieving this balance, the force that powers our economy will dim – something none of us can afford. ■

## Member Spotlight

## RAM Member Purchase Means Peaceful Meadows Will Continue as an Ice Cream Stand and Dairy Shop



John Hornstra and his son John Hornstra Jr. shake hands after buying Peaceful Meadows in Whitman.



Hornstra Farms has been a family owned and operated business for over one hundred years. John Hornstra and his wife, Lauren, moved Hornstra Farms to neighboring Norwell, Massachusetts in 2009 when they purchased the non-operational Loring Farm.

John Hornstra, owner and RAM member of Hornstra Farms in Norwell, is the new owner of Peaceful Meadows farm and 55 acres of pastureland in Whitman.

The sale marks the end of the 60-year-old Peaceful Meadows business, which until Friday, August 25, also included the company's Plymouth location at Village Landing near the waterfront. An auction was held Tuesday, August 29 finalizing the sale.

"I ended up spending a little more than I thought I would, but I didn't want to disappoint everyone on the South Shore" by letting the property potentially convert to commercial use, Hornstra told the Patriot Ledger. "I just couldn't bear that thought."

A Peaceful Meadows shop in Middleboro opened in 1977 and the Plymouth shop four years later. The Middleboro shop closed in 2022.

The Peaceful Meadows family members, area residents and customers applauded as the winning bid was announced. Many had hoped Hornstra would win so the farm could be preserved and its equipment modernized to continue offering homemade ice cream that would be even homier if cows are brought back to the property after a decades-long absence, as Hornstra said he would like to see.

In the shorter term, Hornstra said he hopes to have at least the dairy store up and running by November to fulfill the Thanksgiving and Christmas demand for eggnog.

**As reported by David R. Smith,  
The Patriot Ledger on August 30, 2023**



## Update FAQ's Released on New MA Pork Regulations

The MA Department of Agricultural Resources (MDAR) has released an updated set of FAQ's related to the implementation of the MA Pork Regulations (330 CMR 35.00), which are now in effect.

The regulations implement the law as passed by Question 3 from 2016, Relative to the Housing of Farm Animals. The regulations implement farm animal housing standards for swine, calves raised for veal, and egg-laying hens that produce certain pork, veal, egg, and egg products for sale. The regulation describes the process by which farms, food processors, distributors, retailers, and restaurants can be compliant with these standards.

Question 3 banned the sale of eggs, veal and pork products produced by cage-confined farm animals. The egg and veal portions of the law and regulations took effect last year, while the treatment of pork remained in dispute and tied up in the courts, until earlier this month. The treatment of pork products "transshipped" through MA and on the way for final sale in other states, remains unresolved. Enforcement of restrictions on "transshipped" pork meat will not begin for at least six months, while MDAR considers additional regulatory changes. MA retailers and restaurants may no longer sell any whole pork meat derived from animals that were housed in a non-compliant manner. Food products considered "combination products," where pork is just one ingredient, such as hot dogs, are not included. ■



# Beacon Hill Report

## After Brief Summer Recess, Legislature Returns to Busy Agenda

The State House halls are traditionally quiet in August, but the MA Legislature is set to return to work in September, picking up where they left off on a full public hearing schedule before the Joint Committees, and hopefully coming to a quick resolution on a compromise tax relief package.

At the end of July, the Legislature sent Governor Maura Healey a \$56.2 billion FY24 State Budget, which she signed into law in early August. The final budget included two provisions opposed by RAM. One provision created a pilot program at Health Connector to expand eligibility in the state subsidized health insurance program, ConnectorCare, to individuals at up to 500% of the Federal Poverty Level (FPL), from the previous eligibility threshold of 300%. The other provision made a change to the state's Paid Family and Medical Leave (PFML) program to allow recipients to "top off" the program's provided benefits with other employer provided paid time off benefits. The implementation of these changes moving forward will need to be monitored closely to determine their impact on employers.

RAM was pleased that the final budget did not include the proposal to authorize the Lottery Commission to create online lottery games, or to allow for Lottery purchases using a debit card. Legislative proposals to do both, however, remain alive as separate bills in the legislative process.

The House and Senate Conference Committee negotiating on a tax relief package did not reach resolution prior to the summer recess but talks continue and RAM is hopeful that an agreement will be reached quickly. The bills, H.3770 and S.2406, Relative to the Commonwealth's Competitiveness, Affordability, and Equity, include a number of tax relief provisions for individuals, families and businesses. RAM has urged the conferees to advance a final conference report that takes an aggressive and robust approach to tax relief that includes both a significant reform to the estate tax and a reduction in the short-term capital gains tax rate.

RAM has long advocated for a repeal, or a significant reform of, the estate tax. Massachusetts is one of a minority of states that still have an estate tax on the books, with the current maximum tax rate among the highest in the nation, and Massachusetts has the lowest exemption threshold at \$1 million. A reform, or repeal, of the estate tax would begin to help curtail the outflow of residents and retirees to lower tax or no tax states. Earlier this year, RAM asked the conferees to be bold and consider raising the threshold to the \$3 million figure proposed in Governor Healey's bill, and to lower the short-term capital gains tax to 5%. These are steps in the right direction that the state can afford, and more importantly, improve the Commonwealth's ability to compete nationally, and retain residents. However, there is still more that can be done to deliver tax relief to our consumers and small businesses still struggling to find sure footing in these difficult economic times.

RAM is also closely monitoring the state's discussions with the federal government on potential solutions to an Unemployment Insurance (UI) tax error the state's Department of Unemployment Assistance (DUA) made during COVID that resulted in the use of federal UI funds to pay \$2.5 billion worth of jobless benefits in 2020 and 2021, that should have been paid using state UI funds. The error should not fall onto the backs of employers, who are already paying down an additional \$2.7 billion in COVID-related UI debt.

In addition to those issues, RAM will be weighing in with the Legislature's Joint Committees on numerous issues to be heard this fall, including minimum wage, small business health insurance fairness, energy costs, and more. ■



## Initiative Petitions Certified To Proceed Towards 2024 Statewide Ballot

Forty-two initiative petitions were filed with Attorney General Andrea Campbell's office (AGO) during the first week in August, officially kicking off the process to place questions before the voters in November 2024. After review of the filed proposals, the AGO has determined that thirty-four have met the requirements outlined in the Massachusetts Constitution and may proceed to the next step in the process. The thirty-four petitions certified include thirty-one proposed laws and three proposed constitutional amendments. Many proponents submitted multiple versions of their questions, with slight variations, so the number of actual proposals that will eventually advance will be much lower than thirty-four. All of the petitions are available for review on the AG's website at <https://www.mass.gov/info-details/current-ballot-initiatives-filed>.

Among the higher profile initiative petitions certified are a proposal requiring a full minimum wage for tipped service workers, which also amends the state's tip pooling law to allow non-tipped workers to participate, and various proposals to protect the flexibility and independence of app-based drivers, while expanding their access to certain health and paid leave benefits. RAM partnered with the Massachusetts Restaurant Association to oppose certification of the tipped wage proposal and will continue to work to defeat that question moving forward. The app-based driver proposals are redrafted versions of a similar proposal kept off the ballot last election cycle after being invalidated by the Supreme Judicial Court. RAM is a member of the Massachusetts Coalition for Independent Work in support of legislation that mirrors the ballot question effort to protect the flexibility and independence of app-based drivers.

RAM is also monitoring two other initiative petitions which would authorize cities and towns to regulate rent control, and would eliminate the MCAS exam requirement for graduating high school. The numbers and titles of these initiative petitions are as follows:

- 23-12 Initiative Petition for a Law Requiring the Full Min. Wage for Tipped Workers with Tips on Top
- 23-24 to 23-32 Initiative Petition for a Law Establishing that App-Based Drivers are not Employees (multiple versions)
- 23-36 A Law Requiring that Districts Certify that Students have Mastered the Skills, Competencies and Knowledge of the State Standards as a Replacement for the MCAS Graduation Requirement
- 23-42 Initiative Petition for a Law Relative to Local Options for Tenant Protections

The path to put a question on the ballot is long, uncertain and costly. Proponents of certified initiative petitions must now gather and submit 74,574 signatures of registered voters first to local town clerks and then to the Secretary of State by December 1, 2023. Questions that make it that far then move to the Legislature, where they can be approved and passed into law, substituted or ignored by May 2024. Often ignored, proponents of questions are then required to collect an additional 12,429 signatures by early July to receive final approval to appear on the ballot in November 2024. RAM staff will continue to monitor the progress of all certified proposals moving forward. ■

## New RAM Employee



### Vanda Bernadeau Joins RAM as a Business Development Manager

Vanda Bernadeau is excited to begin her new journey with RAM as a Business Development Manager. She will be primarily focused on the Greater Boston, South Shore and Metro West areas. She will engage with small business owners and their trusted advisors on RAM's cost saving benefits and dedicated efforts legislatively to improve the business climate for not only RAM members but all retailers in the Commonwealth.

Vanda's professional background includes experience in music and entertainment, non-profit administration, sales management and more. In her previous roles, Vanda has exhibited tremendous leadership experience as a results-driven multifaceted professional with 15+ years of expertise in customer service and client relations within the music, beauty and cannabis industries. In addition, her non-profit experience has helped fund education for students in Haiti as well as music programs in MA. Vanda has received numerous awards for her community involvement such as Boston Magazine's "Boston's Best" as well as Zeta Phi Beta's Pearl Anna Neal award.

Vanda received a Bachelors in Communications (Journalism) and a minor in Theater from Pennsylvania State University. She lives in Brockton with her partner, their cat Leo and their dog Nipsey. ■



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or Joe Barnes, Director of Business Development at [jbarnes@retailersma.org](mailto:jbarnes@retailersma.org)

# RAMHIC Offerings for 2023



The RAM Health Insurance Cooperative is the Association's health insurance solution for our small business members (under 50 FTE). The Cooperative provides access to the entire portfolio of high quality, small group health insurance plans offered by Blue Cross Blue Shield of MA (BCBSMA), as well as a comprehensive package of free ancillary benefits typically offered by larger businesses and can add a value of up to 3% of the cost of your purchased health insurance coverage. Not only does this add value, but also allows members to compete for, and retain, employees in today's tight labor market.

The list of ancillary employee benefits provided by RAM free of charge, include:

- **A 1% year end employer wellness reward**, administered by RAM and paid directly to employer.
- **Life Insurance** (\$10,000 per subscriber), **Hospital Benefits** (\$750 1st night, \$150 each night thereafter up to 10 days total) and **Accident Coverage** (off the job) for accident, hospital, follow up, surgery and wellness, all provided by USABLE Life\*
- **Employee Assistance Program** provided by New Directions
- **Blue 20/20 Vision Benefit** (\$130 12/12/24 Frequency)
- **Waived Fees for Health Equity Personal Spending Accounts** (available at renewal) \*

Don't miss out on your opportunity to participate and save. No change of coverage, no change of broker. It's a simple, cost effective, comprehensive health solution for our small business retail members and more importantly their employees.

Contact Joe Barnes at [jbarnes@retailersma.org](mailto:jbarnes@retailersma.org) or 978.478.7430  
or visit [www.retailersma.org](http://www.retailersma.org).

\*Eligibility rules adopted by vendor prohibit participation by cannabis retailers

## SAVE ON WORKERS' COMP & PAYROLL!

RAM members get 30% off payroll with  
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**FREE Webclass: Practical Insights to  
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# RECOVER. REOPEN.

Experiencing damage to your business due to water, fire, storms, or mold can be an emotionally and financially draining experience.

One of the most important steps toward recovery is to salvage as much of your inventory as possible to help you get back on your feet faster and avoid further losses.

At **BELFOR**, we know the significance of saving even the smallest inventory items that hold high value to you or your company.

Our team of highly skilled restoration technicians treats each item with the utmost care, using proprietary cleaning agents that are both safe and effective. With specialized content restoration techniques, **BELFOR** can often return these items to their pre-existing conditions, giving you peace of mind knowing that your valuables are in good hands.

Trust **BELFOR** to recover more of your life and business than you ever thought possible.

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## RETAIL AND WHOLESALE PARTNERS

**BELFOR** provides emergency recovery and property restoration services for many types of retail and wholesale formats including:

- Shopping Malls
- Shopping Centers
- Big Box Retailers
- Department Stores
- Warehouse Clubs
- Specialty Boutiques
- Convenience Stores
- Retail Co-Ops

## CONTENTS RESTORATION SERVICES

**BELFOR** is recognized as an industry-leading provider of comprehensive disaster recovery solutions.

- Complete pack-out of contents
- Barcode-enabled inventory services
- Climate-controlled storage during facility repairs.
- Transport, unpack, and reset contents and furnishings after repair completion

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## Exclusive RAM Benefit

You may have heard of **Multiple Employer Retirement Plans (MEP)** as they have been touted in the press a lot lately. Congress recently passed legislation liberalizing the regulations around the formation and structure of MEPs with the passage of the SECURE Act (Setting Every Community Up For Retirement Enhancement Act). Now, MEPs are not new but there are many reasons why there's a huge push to promote their growth and it is simple, economies of scale. It has been said, he who has the most wins, well in the world of investing that is clearly displayed. Those who have the largest balances get preferential pricing, services, efficiencies, and protections. By utilizing a MEP structure one can extend those benefits across many, unrelated businesses.

**Did you know there is a MEP available to your company already?**

A MEP that your adviser can offer but probably doesn't know about!

Here is a short list of the **benefits offered by the Alliance of State Retail Associations 401k plan, (ASRA)**

### SUMMARY:

- Full Plan design flexibility, match all the same features you have now but be afforded the following...
- Elimination of Form 5500 and related Costs
- Elimination of Annual Audit and related Costs
- Elimination of ERISA Bond and related Costs
- Elimination of the need for Fiduciary Liability Insurance and related Costs
- Full Fiduciary Outsourcing
  - 3(38) Discretionary Investment Management
  - 3(16) Plan Administration
- Full Administrative Outsourcing
- Everything is handled for you as if they were in your back office
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  - Eligibility Tracking
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  - All Distributions, hardships, QDRO, Loans, processed and signed off for you!

For more information, reach out to RAM or Lincoln Financial for a complimentary proposal.

Lincoln Financial Distributors, Retirement Plan Services  
Phone: 603-581-4886 or [team@retail401k.com](mailto:team@retail401k.com)

# Welcome 79 New Members

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Quincy

Anejo Mexican Bistro  
Falmouth

Assembly  
Quincy

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Medfield,

Birds of Paradise Cocktail Bar  
Brighton

Blackhawk Pizza  
Bellingham

Bluefish River Tavern  
Duxbury

Bone Up Brewing Company  
Everett

Boston Smoke Shop  
South Boston

British Beer Company  
Hyannis

Brother's Kafe Kreyol  
Everett

Brothers Supermarket  
Roslindale

Brown Bear Excel Early Learning Center  
Hyde Park

Budget Cabinet Sales  
Agawam

Capeway Cannabis  
Carver

Central Public House  
Hopkinton

Central Smoke Shop  
Bridgewater

City Smoke Shop  
Salem

Crumbl Cookies  
Hanover

Crumbl Cookies  
North Dartmouth

Dragon Island II  
Saugus

East Village Tavern  
East Longmeadow

Eastern Standard Hospitality  
Boston

Expansion Technologies, Inc.  
Cambridge

Flourish & Foundry  
Boston

Flying Bridge Restaurant  
Falmouth

FreeMarketMA  
Acushnet

Great Spaces, Inc  
Acton

GTE Taunton LLX  
Taunton

Gufo Restaurant  
Cambridge

Hearth n' Kettle Restaurant  
Centerville

Hatch - Jennings, Inc.  
Havard

Herbwell Cannabis  
Cambridge

Honey Dew  
West Yarmouth

Jason's Korean BBQ  
Lawrence

Joint Operations  
Westborough

Jolly Green  
Winchendon

Joy's International Grill and Cafe  
South Yarmouth

La Taqueria  
Roslindale

La Taqueria  
Dedham

Manray  
Cambridge

McCrea's Candies  
Boston

Mederi, Inc.  
Holliston

Mill Town Agriculture  
Holyoke

Mission Bar & Grill  
Boston

MRM Industries LLC  
Littleton

North Chatham Outfitters  
Chatham

Northeast Alternatives Retail  
Seekonk

Oak Bistro LLC  
Cambridge

Orzo Cafe Trattoria  
North Andover

Paper Crane Provisions LLC  
Hubbardston

Pleasant Cafe, Inc.  
Ayer

Pomodori Roast Beef and Pizza  
Ipswich

Ponderosa  
Rochester

Prima  
Charlestown

Saloon No. 6, Inc.  
Webster

Shepard's Auto Center  
Newburyport

Simple Sweets  
Norwood

Smith Family Beer Garden  
Hyannis

*continued >>>*

{ more new  
members

Star Sales & Distributing Corp.  
Woburn

The Dirty Italian, Inc.  
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The Parrot  
Hull

The Quay  
South Boston

Subway  
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Taco Blanco, Inc.  
Falmouth

The Peacemaker, Inc.  
Brewster

The Sundown  
Worcester

Tidepool Bookshop  
Worcester

Tribos Peri Peri Chicken  
Somerville

Tweedo's Pizza Coffee Ice Cream & Playland  
Ashburham

Union Square Companies LLC  
Somerville

Valsos Table Bar  
Lynn

Vanished Valley, Inc.  
Ludlow

West Village Tavern  
Concord

Western Front LLC  
Chelsea

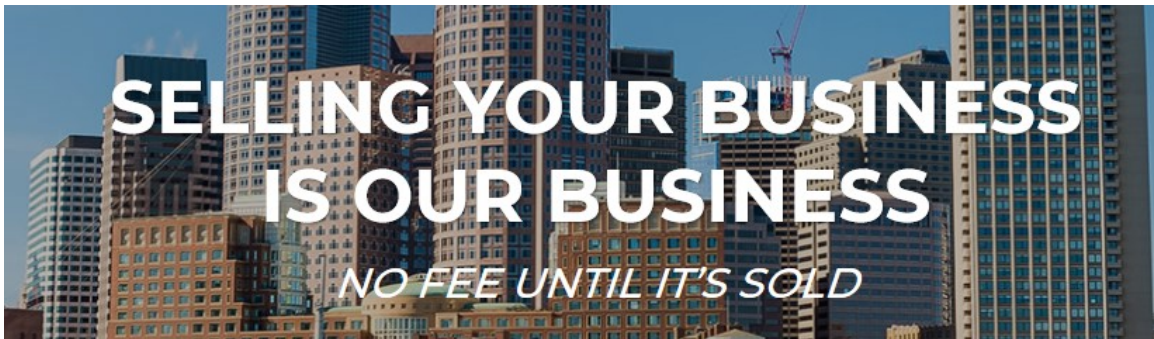
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## Reminder: Member Forum

Earlier this year, RAM added to our e-news alerts, a RAM Member Forum. This new feature to the RAM e-newsletter is designed to provide members the opportunity to reach the entire membership with an idea, question, opportunity, and more! Do you have space to sublet? Are you looking for a new supplier? Are you trying to sell your business? You can now seek answers to these questions and more from your industry peers.

Members interested in posting to the RAM Member Forum are invited to email us at [info@retailersma.org](mailto:info@retailersma.org). Submissions should be limited to issues related to business needs. Members are asked to refrain from submitting posts relating to sales, promotions, or special events.

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You can also find member highlights on RAM's social media channels. If you would like your business featured on RAM's social media or have news to share about your business, email [ashea@retailersma.org](mailto:ashea@retailersma.org).



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