



The Retail Review

THE OFFICIAL NEWSLETTER OF THE
RETAILERS ASSOCIATION OF MASSACHUSETTS

October - December 2023 Edition

Scan code to access our website:



If you are not receiving RAM e-news alerts you are missing timely updates and information, please email us at info@retailersma.org and provide us an email address.

Shop Local Campaign

RAM is again urging consumers to shop local this holiday season—undertaking both radio and digital ads. Consumers are challenged to invest a good portion of their spending budgets in their local communities to support their Main Street and the jobs they provide the Commonwealth. Visit our website to listen to the radio ads and view more digital ads that you can use in your own marketing.



Support *local* retailers in MA

*F*rom the days of Merchants Row in Boston beginning in the 17th Century, to hundreds of years of vibrant Main Streets across the Commonwealth, the retail sector has always been the backbone of our communities and our economy.

Today we can no longer take those stores and those jobs for granted due to the unlimited options and the low cost of technology competition. Everyone wants to see their Main Streets survive and prosper, and everyone wants to see plentiful jobs and sufficient sales tax and commercial property tax revenue to fund our vital public services. But for those local retail stores to survive, those jobs to remain, and for the public funding to continue, we must all recognize that where we spend our discretionary dollars makes a real difference in a time when 70% of our economy is driven by consumer spending. For those reasons, RAM is working this holiday season to remind our consumers that where and how we spend our money is truly important. As policymakers, we need you to help spread the word this holiday season to #BuyInMA.



Eliot Tatelman from Jordan's Furniture, this year's RAMAes keynote speaker, shared insights with our members on the significance of creativity, innovation, positive organizational culture, and values in navigating economic challenges and driving businesses toward success.



Should Massachusetts increase the minimum wage to \$20 per hour?

Commentary from RAM President Jon Hurst as published in the Boston Globe on November 24, 2023

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On Jan. 1, 2023, the minimum wage in Massachusetts reached \$15, the highest mandate of any state other than California and Washington. Interestingly, if the minimum wage had been indexed to inflation over the past two decades, the rate would be about \$11. Yet, advocates immediately began the push for \$20.

Unlike government and health care providers that can keep raising taxes and premiums, small businesses cannot keep raising prices and hope to keep their customers. Consumer dollars simply go elsewhere, particularly in these days of purchases right on the smartphone. Consequently, small business jobs on Main Street will disappear.

Minimum wage earners are typically not family breadwinners. Rather, they are teenagers, students, moonlighters, and retirees looking to learn, earn, and stay active. Most states have teen wages, or lower rates of minimum wages for 14 to 17-year-olds. Activists in Massachusetts ignore the need for teens to have jobs for learning important skills and education savings, and oppose teen training wages, even though over 60 percent of Massachusetts voters would support such a law.

With every minimum wage increase, small businesses are faced with not only paying a new, untrained employee more per hour, but they also must raise wages up the workforce in fairness to long-term employees. And with those across-the-board wage increases come triggered increases in payroll taxes, including Social Security, Unemployment, and Paid Family and Medical Leave taxes, as well as workers' compensation and other insurance programs. Those steep wages, payroll taxes, and premiums are added onto the highest small business health insurance premiums in the country.

As recently as 2014, the minimum wage was \$8. In 2023, at \$15, we've seen an 88 percent increase in a decade. The push to \$20 would complete a 150 percent increase.

One size doesn't fit all for employees, employers, consumers, or taxpayers. But high costs will make Massachusetts less competitive and will drive jobs and consumer dollars out of the Commonwealth. Special interests need to put their agendas in neutral for a while and allow our residents and small businesses to catch their breath and balance their family and employer budgets. ■

Maintain your Access to All RAM's Membership Benefits

RAM dues invoices for 2024 will be emailed the first week of January. The email is generated by our website hosted by MemberClicks. The email will come from ram@memberclicks-mail.net.

At the end of the email message, under Jon Hurst's signature, there will be a link that says, "click here to pay this invoice." This will bring you directly into Authorize.net, a secure site, where you can see your 2024 RAM membership dues invoice and pay by credit card.

Members without email on file will receive a hard copy of your invoice in the mail. If you receive both, please pay only once.



Beacon Hill Report

2023 is the first year of the current two-year legislative session and the MA Legislature, by rule, adjourned and concluded their formal sessions for the year on November 15th. Both branches continue to meet informally through the end of the year, before returning formally in January. While the Legislature did work right up to and a little beyond the midnight deadline on the 15th, they did not reach resolution on one major piece of legislation – a final supplemental budget to close out FY23. The final budget bill includes authorizations for more than \$3.1 billion in spending, with the major point of disagreement between the branches revolving around Governor Maura Healey’s request for an additional \$250 million to address the migrant shelter crisis, and how those funds should be allocated. Democratic leadership did reach a compromise on a final bill on the last day of November, but as this newsletter went to print, the bill had yet to be brought to the floor for a vote during the informal session.

The Legislature’s joint committees worked throughout the year on many other issues, holding public hearings on thousands of bills, with most matters still in committee and having yet to be decided upon. Joint committees and the thousands of filed bills face a key reporting deadline early next year as most committees must issue a final report on each piece of legislation before them by the Joint Rule 10 reporting day, which falls on Wednesday, February 7, 2024.

One major item unaddressed in the budget process weighing over the employer community involves the unemployment insurance system. In their first quarter unemployment bills this year employers began paying a new COVID Recovery Assessment, to cover the costs of \$2.7 billion in bonds issued by the state to replenish the UI Trust Fund. In June, the state revealed that an external audit had uncovered a massive \$2.5 billion error made by the MA Department of Unemployment Assistance (DUA), where they had withdrawn money from federal funds to pay for benefits that should have been covered by state (employer) funds. This issue is unique to Massachusetts. Possible federal remedies include a full or partial waiver or forgiveness in a negotiated split or forcing MA to reimburse the funds. In the event MA is required to reimburse in-part or in-full, RAM continues to advocate for employers to be held harmless for the state’s mistake. Negotiations with the federal government are ongoing and the timing of a resolution is unknown.

Before leaving for the holiday recess this year, the Legislature did act on two separate health care related bills, with one passing in each branch. The House adopted legislation to reform the state’s approach to long-term care, while the Senate again took action on a bill to address prescription drug prices. How either branch receives or looks to take action on the other’s priority bills will be a big topic of discussion amongst legislative leaders in 2024. Other high profile health related bills focusing on health equity and hospital finances are also expected to receive attention, while RAM continues to advocate that provisions be included in all of these bills to address the high costs of small business health insurance.

In October, the House and the Senate both advanced legislation to address wage transparency, passing bills designed to provide the Commonwealth with additional tools to address pay equity concerns. The legislation would require employers with more than 25 employees to disclose good faith pay ranges in all job postings, and employers with more than 100 employees to submit demographic and wage reports, already filed with the federal government, to the Secretary of the Commonwealth. The data would then be aggregated by industry and published by the state. Individual filings would be kept confidential and not part of the public record nor subject to records request laws. RAM was pleased with changes in the House version to eliminate an initially included private right of action. However, RAM efforts to have the small business threshold for salary disclosure requirements increased from 25 employees to 100 employees were rejected. The competing bills are now the subject of negotiations between a House and Senate conference committee tasked with ironing out a final compromise. Once a final compromise is reached, Governor Healey is expected to sign the bill into law. ■

2023



Winners



Essex County Co-Op Retailer of the Year



Pictured left to right: Becky Harring, Dylan Jutras, Allison Mills, Christina Gallant, Wesley Leavitt, Pam Atkinson and David Johnson.

Essex County Co-Op is an old-fashioned country store that supports the farming community by selling locally grown plants and flowers, quality seeds, fertilizers and animal feeds at the lowest possible prices. The Co-Op carries a wide range of pet foods and supplies, as well as clothing, gifts and so much more!

{ essexcountycoop.com }

awarded to those businesses that

have it all and do it all...

exceptional service, menu selection, and overall experience...

Mezza Luna

Restaurant of the Year



Mezza Luna is a truly special restaurant in many ways and we're thrilled to recognize the 86 remarkable years that the Cubellis family has owned and operated this culinary landmark on Cape Cod. Visit Buzzards Bay and enjoy a delicious meal in a relaxing atmosphere. Pictured above, third generation, E.J. Cubellis, continues the family tradition of being dedicated to the community and always finding new ways to give them what they want.

{ mezzalunarestaurant.com }

Make sure to scan QR codes throughout this issue to watch videos of all our RAMAE winners.



Thank you to AeroPex Media Creative and Jon Almas for creating our winner videos.

David Volkmann



Photography



BRIDGEWATER TROPHY

Thank you to our long time RAM member and supplier of the RAMAE crystal awards.

The Centerpiece Flower Shop

Rookie of the Year



{thecenterpieceflowershop.com}

*Hidden gems ...
rising above the competition*



Angel Diaz is the owner and principal designer of this unique floral design and lifestyle shop located in Roslindale and West Roxbury.

Moody's Home & Gifts

Next Generation on Main Street



Kate and Jess Moody with State Representative Manny Cruz and RAM President Jon Hurst. Rep. Cruz presented Moody's with a proclamation recognizing this downtown Salem business for their RAMAE win.

{moodysgifts.com}



fixtures in their communities....

Wesleaf Designs & Decor

Retail Innovator of the Year



{ wesleafdesignsanddecor.com }

Wesleaf in Needham, is the creation of Weslie Etienne Pierre. Specializing in plant design and care services that harmoniously merges the artistry of botany with the concept of interior design. Wesleaf is more than just a plant design studio; they are creators of lush, vibrant, transformative landscapes. Wes, pictured above center with Robinson Pierre, Marie Vil, Becca Shulman Havemeyer and Allison Yee.



Bolton Orchards

Retail Hall of Fame



{ boltonorchards.co }



From left to right: Chery Goguen, Joel O'Toole and Sarah O'Toole.

With 250 acres in active production yielding 25 varieties of apples, 15 varieties of peaches, along with nectarines, plums, corn, tomatoes, squash, and pumpkins, in addition to cider, doughnuts, local ice cream, and a deli...Bolton Orchards is an area destination run by a 6th generation family for over 100 years.

providing the best that the Commonwealth has to offer.

Percy's

Retail Hall of Fame



Alan Lavine and Dawn DeSouza.

Since 1926, Percy's has been a Worcester staple, providing exceptional service and top-notch products. Explore Custom Packages! Whether you're remodeling, building, or upgrading, Percy's specializes in custom kitchen packages and built-in appliances, offering tailored solutions for your home.

{ percys.com }





2023 Workforce Wellness Advocate Award

Businesses participating in the RAM Health Insurance Cooperative are required to enroll in and promote the Blue Cross Blue Shield of Massachusetts (BCBSMA) Healthy Actions Wellness Program to employees covered under their health benefits plan. In addition to lowering healthcare costs and utilization by producing a healthier, more educated consumer, the program also provides both the business and its enrolled employees with financial rewards to incentivize participation. In recognition of their commitment to achieving the goals of the program through ongoing employee promotion and securing full participation of their workforce, Conlin's Pharmacy & Medical Equipment was recently recognized by RAM and BCBSMA as the program's 2023 Workforce Wellness Advocate. To learn more about how Healthy Actions can help your business save money on their health care costs visit retailersma.org.



BCBSMA's Scott Meehan and Kaye-Dee Stubbs Pena presented the award to business owner Dennis Conlin at this year's RAM Awards of Excellence event.

RAMHIC Offerings for 2024

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 BlueCross Blue Shield of MA (BCBSMA), as well as a comprehensive package of free ancillary benefits typically offered by larger businesses. Not only does this add value to your health insurance coverage, it also improves your ability to attract and retain employees in today's tight labor market.

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

- A 1% year end employer wellness reward, administered by RAM and paid directly to the 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 US Able 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 for BCBSMA members, and 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 or 978.478.7430 or visit retailersma.org.



Squizzero, Carp & Associates
Business Brokers



Twenty Years Experience Selling Main Street to Mid-Market Businesses
Extensive Retail Industry Expertise
Large Network of Qualified Buyers & Many Happy Sellers

For RAM Members - Free Initial Consultation - Free Business Valuation



Call or Email

Buddy Carp- 508-446-4280 - buddy@squizzero.com
 www.squizzero.com

International Business Brokers Chairman's Circle Award Recipient



SAVE ON WORKERS' COMP & PAYROLL

RAM members get 30% off payroll with **ConnectPay** when you use Cove Risk pay-as-you-go workers' comp

Free Webclass: Practical Insights to Supercharge Your Workers' Comp Plan

ConnectPay People. Passion. Payroll.
RAM RETAILERS ASSOCIATION OF MASSACHUSETTS
CoveRisk Insurance LLC

Welcome 66 New Members

A.J.'s Evergreen Nursery Westminster	Chemex Corporation Chicopee	LTD STK Boston	Tavern in the Square Framingham
Amazing Pizza Salem	Common Grounds Cafe Wilbraham	Main Street Automotive Service Center Clinton	The Common Room Needham
Auto Dyne Shop Beverly	Crumbl Cookies Millbury	Marathon Auto Service Ashland	The Terrace Plymouth
Back On Road Dedham	Delivered Clinton	Marxmen Cuts Foxborough	The Vault Somerset
Bedlam Book Cafe Worcester	Destiny African Market & Variety Store Randolph	Match Play Golf & Sports Lounge South Hamilton	Tialli Taco & Mexican Catering Springfield
Beverly G Beverly	East Wood Trading Nantucket	Maverick Smoke II East Boston	Turnpike Auto Service Center Marshfield
BiolineRx USA Waltham	Fulfilled Goods Newton	Munroe Velo Topsfield	Wed Locs Salon Hyde Park
Bold Skin Babe Boston	Garden City Vape & Smoke Newton	My Smoke Worcester	Welly's Restaurant Marlborough
Boost Mobile Worcester	Giuseppe's Fresh Pasta and Fine Food Newburyport	Native Sun Holdings Waltham	Wendy's Methuen
Bostica Lynn	Hempest Northampton	Nick's Pizza and Subs Marlborough	
Bottomless Bricks Pittsfield	Hungry Coyote Needham	North Bridge Building Products Chelmsford	
Brask Fairhaven	Jay's Smoke Shop Dudley	North of Boston Boxford	
Brook and Main Cohasset	Jay's Smoke Shop Raynham	P & D Smoke Brockton	
Burlington Smoke Shop Burlington	Jim's Original Subs and Pizza Lawrence	Pluto Cannabis Co. Lynn	
Campfire Tavern Rehoboth	Jules Place Boston	Pretzelmaker Holyoke	
Canna Retreat Palmer	Leaf Lux Group Holyoke	Problakart Boston	
Capo Boston	Lou Roc's Diner Worcester	Rebel Coffee and Creamery Danvers	
Carver Vape and Smoke Shop Carver	LouJean Westfield	Safo Hair Boston	
Castle Leaf Boston	Lowkey Dispensary Boston	SX Industries Stoughton	





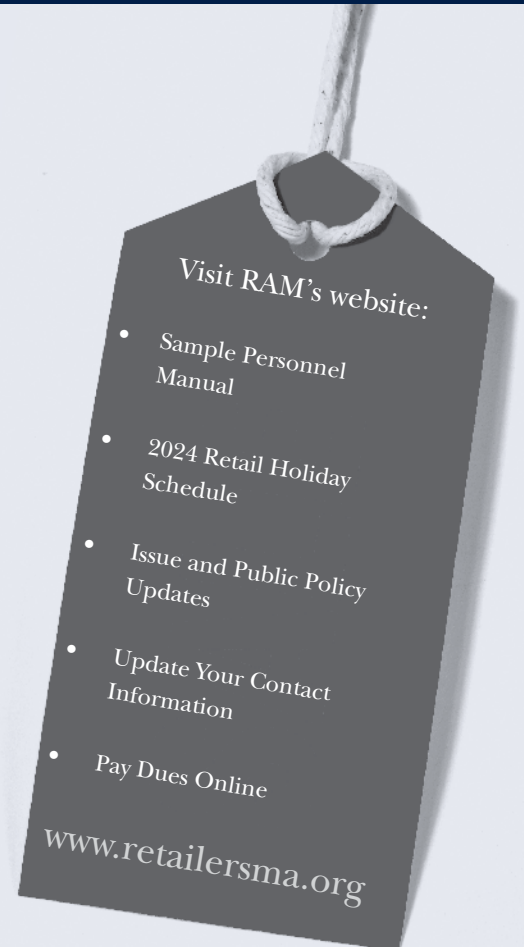
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Suite 810
Boston MA 02108

Membership News

We want to hear from you!

Contact Andi Shea, Membership Director at ashea@retailersma.org with any interesting news or information about your business. Let us know when your business is in the news or if you received special recognition from your community. We would like to showcase this information in future newsletters and feature your business on RAM's social media.

*2024 Holiday Calendar available to download.
Visit our website at www.retailersma.org*



retailersofma
ramwesternma
rammetrobboston



@retailersofma



@retailersofma



Retailers Association of
Massachusetts