



RETAILERS ASSOCIATION  
OF MASSACHUSETTS

# The Retail Review

THE OFFICIAL NEWSLETTER OF THE  
RETAILERS ASSOCIATION OF MASSACHUSETTS

September/October 2019 Edition



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## Please join us Thursday, November 14, 2019

for the 101st RAM Annual Meeting  
(RAM membership required)

and the 21st annual RAM Awards of Excellence luncheon where  
we will celebrate this year's award winners.



Where: Conference Center at Bentley University, Waltham

When: 9:00 am - 12:00 pm Board Meeting  
12:15 pm - 2:00 pm Luncheon

Register online on the RAM website under events/RAMAES

*There is no cost to attend, but registration is required.*

Please contact Andi Shea if you have any questions about either of  
these meetings at [ashea@retailersma.org](mailto:ashea@retailersma.org) or at 617.523.1900.

## Attorney General Certifies 12 Initiative Petitions to Continue on Path to 2020 Ballot



Twelve initiative petitions were certified recently by Attorney General Maura Healey, who determined that the proposals had met the necessary constitutional requirements to proceed to the next step in the ballot question process. Ten of the petitions propose new laws to be considered on the 2020 ballot, while two others are proposed amendments to the state constitution, which would not be considered until 2022.

Two of the questions certified to advance are of particular interest to the retail industry. One is a proposal to update the 2013 Motor Vehicle Right to Repair law. RAM was a member and a strong supporter of the original Right to Repair Coalition in 2013 and we will be again this time around as well. The Coalition is seeking important updates to the law that will guarantee a consumer's right to access the telematics and data stored by their automobile which is transmitted wirelessly to the manufacturer.

A second question of interest is a proposal to expand the sale alcohol in food stores. The initiative, sponsored by Cumberland Farms, would create a new "food store" license, allowing for the sale of beer and wine in food stores with permitting authority controlled at the municipal level. There would be no cap on available food store licenses. The proposal also seeks to phase out the cap entirely on all-alcohol permits available per company, from nine in 2020 to no cap in 2024.

*continued on page 4 >>>*



# A Letter from the President

Dear RAM Member:

No organization in Massachusetts has fought harder for fair health insurance premiums and marketplace equality for small businesses than the Retailers Association of Massachusetts. The fight will always continue, but for now we are very pleased to announce our member only cooperative offerings effective January 1, 2020. If you are currently participating in the Retailers Association of Massachusetts Health Insurance Cooperative (RAMHIC), thank you for your support and patience as over the past several years the unintended federal discrimination and restrictions on state flexibility resulting from the ACA have limited the savings and offerings we have been able to deliver.

But beginning January 1, our upfront premium discount on our offered health plans through Blue Cross Blue Shield of MA (BCBSMA) and Fallon Health will increase from 1% to 3% for both renewals and new participating members. Furthermore, more options and more benefits will be available. While we are currently negotiating with Fallon for new plan options to be available for renewals beginning April 1, 2020; we now know what we will be offering to our members from BCBSMA.

BCBSMA plans written beginning January 1, 2020 will feature all of the following exclusive benefits:

- An upfront **3% premium discount**;
- Access to **all 36 small group plans** offered by BCBSMA;
- A **free \$10,000 life insurance policy** for the subscriber;
- A **free supplemental hospitalization policy which covers \$750 for a hospital admission**, and provides varying reimbursement amounts for costs associated with daily confinement, intensive care stays and ambulance services;
- Access to **new financial accounts, including Flexible Spending Accounts (FSA)/Health Reimbursement Accounts (HRA)**, which are fully integrated with your BCBSMA health plan—this is an important program option in an era of high deductible plans;
- Healthy Actions wellness program, which **rewards employees for wellness activities with \$300 annually; and the employer with a 7.5% back end premium rebate** if enough of your employees participate in the program.

With small group family premiums averaging around \$25,000 and individual coverage approaching \$10,000 a year in Massachusetts, a guaranteed 3% discount, combined with a potential 7.5% wellness dividend collectively means you can save up to 10.5% on your health insurance benefits. And with ALL BCBSMA small group plans now available under RAMHIC, any of our members currently receiving coverage through BCBSMA should plan to renew their coverage through RAMHIC to receive these added benefits. Similarly, if you are currently with Fallon, don't walk away from a 3% discount! And if you are with any other insurer, be sure to ask your broker to get you RAMHIC quotes, or feel free to contact RAM as you approach renewal and we will be happy to connect you with our insurers or a RAMHIC certified broker.

Like the group buying benefits of our MA Retail Merchants Workers Compensation Group, RAMHIC is designed for our members to work together for better benefits at better service and pricing. We hope you will join in our efforts with RAMHIC. The better the participation, the better the program will be in the future!

Sincerely,

Jon B. Hurst  
President

## The Retail Review

September/October 2019

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Boston, MA 02108  
Phone: (617) 523-1900  
Fax: (617) 523-4321  
[www.retailersma.org](http://www.retailersma.org)



“My name is Ari and I am a sales manager at Tom James Company here in Boston. One of my roles is to hire and staff our office with office manager and sales support positions. We look for candidates that possess a high level of integrity and ability to be a true multi-tasker. The positions filling the capacity of office support is a dynamic role in which candidates must be able to wear many hats in a fast paced and continually growing sales office.

We hired Charles over a year ago and Carol just about a year ago. Both of these individuals went through the Operation ABLÉ program. They were hired because I found them to be highly educated and some of the best from the candidate pool in which I was interviewing. Operation ABLÉ has, on a consistent basis, proven to be a program that readies its candidates for real world opportunities. Their computer skills were up to date and their confidence shined through.

I haven't hesitated to recommend Operation ABLÉ to others looking to fulfill similar job openings”

**Ari Gray – Tom James Company – Boston, MA**

“Pathway to Employment” is the phrase associated with Operation ABLÉ. Our mission is to assist people from all ages to land a new job or a new career with training, coaching and counseling.

Operation ABLÉ is also here to train current workers and to provide strong candidates for employers with training and other job skills.

Operation ABLÉ began over 35 years ago as a Not for Profit organization. It was started by an executive with a Boston company after he was downsized. Convinced that an older worker brought value and merit to the workplace, this executive founded Operation ABLÉ and it has grown substantially over the years.

As time passed, Operation ABLÉ evolved with different approaches to the work force – especially in job readiness training – and seeking out companies and organizations that would hire retrained experienced workers.

Operation ABLÉ today has an expert staff and faculty who are all dedicated to the mission of assisting employers and job seekers from all age brackets...as well as those from economically, racially and occupationally diverse backgrounds...in finding employment.

Operation ABLÉ has an array of different job training programs that helps many of the job seekers find employment. Thanks to Operation ABLÉ's focus on customer service and computer training, students have secured jobs in banks, insurance companies and the retail segment with such companies as Tom James Company, Target, Bed, Bath and Beyond and West Elm to name a few.

Operation ABLÉ also has a special federally funded program for people 55 and up who are placed with employers in training roles and are compensated by Operation ABLÉ. The employers, at no expense, receive experienced and trained staff. Over 50% of these trainees become permanent staff.

Operation ABLÉ also offers job coaching, computer workshops and personalized job search training. For a modest fee, short term training and tutoring in Microsoft Office Suite, Linked In, interviewing, and social media is available and offered to eligible students

Over 80% of the students who have completed one of the programs, and have completed an internship, move into employment – either part-or full- time.

Operation ABLÉ offers eligible small businesses in Massachusetts the opportunity to increase their productivity and competitiveness in today's marketplace by participating in the Direct Access Program (DAP) that offers two levels of training in Microsoft Word and Excel. There is no fee for companies who have fewer than 100 employees.

Retail employers could be eligible for free training for incumbent workers – either on-site or at Operation ABLÉ.

Under the direction of our new CEO and President, Marian Walsh, Operation ABLÉ is expanding its programs to serve more employers and job seekers.

“After working for my previous company for 24 years, my company folded after the designer/owner passed away. I attended Operation ABLÉ to update my computer skills, my resume, and to re-build my self-confidence. After completing my courses at Operation ABLÉ, I found a job where I could use my new computer training for my new position. I could never have made this transaction without the help of Operation ABLÉ's great staff and instructors.”

**Charles Cross, Tom James Company – Boston Office Manager**

**For more information, please contact Steve Currier, Job Development, Operation ABLÉ at 617-542-4180 ext 137 or at [scurrier@operationable.net](mailto:scurrier@operationable.net).**



Now certified by the AG, proponents must gather and submit 80,239 signatures of registered voters to local town clerks and the Secretary of State by December 4th, 2019. 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 2020. Often ignored, proponents of questions are then required to collect an additional 13,374 signatures by early July to receive final approval to appear on the ballot in November 2020.

The update to the Right to Repair law will be an important fight for many of our auto service members and auto parts sellers. The alcohol permit expansion question will likely see RAM members split on either side of the issue. Regardless, the path to make it to the ballot is long and expensive, and RAM intends to closely monitor the progress of both campaigns as the process unfolds this fall. ■

## U.S. DEPARTMENT OF LABOR ISSUES FINAL OVERTIME RULE

The U.S. Department of Labor (DOL) has issued a new final rule increasing the salary threshold under which workers become eligible for overtime pay under the Fair Labor Standards Act (FLSA).

The final rule increases the earnings thresholds necessary to exempt executive, administrative, or professional employees from the FLSA's minimum wage and overtime pay requirements, and allows employers to count a portion of certain bonuses (and commissions) towards meeting the salary level. The thresholds were last increased in 2004.

In the final rule, the Department is:

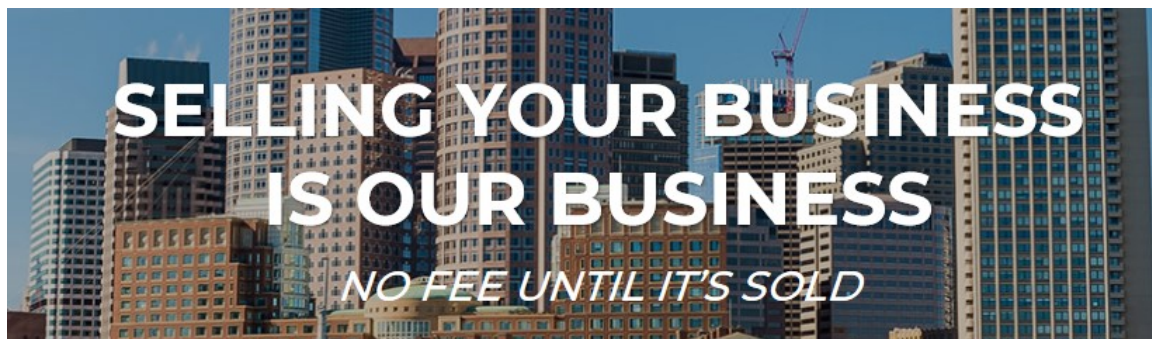
- raising the "standard salary level" from the currently enforced level of \$455 to \$684 per week (equivalent to \$35,568 per year for a full-year worker);
- raising the total annual compensation level for "highly compensated employees (HCE)" from the currently-enforced level of \$100,000 to \$107,432 per year;
- allowing employers to use nondiscretionary bonuses and incentive payments (including commissions) that are paid at least annually to satisfy up to 10 percent of the standard salary level, in recognition of evolving pay practices; and
- revising the special salary levels for workers in U.S. territories and in the motion picture industry.

The final rule takes effect on January 1, 2020.



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## Safety Policies

Expert Advice from Cove Risk Safety Services

Safety Procedures

Work Safety

Safety  
Awareness  
For  
Everyone

## Register Now! October 23rd Safety Training in Braintree

Cove Risk Services, the administrator of the MA Retail Merchants Workers' Compensation Group (MRM), is partnering once again with the RAM to offer **FREE safety awareness training** for member managers and supervisors on **Wednesday, October 23, 2019** in Braintree. Mark your calendars, and register today!

### Why attend this training?

Following a decade of assessing the safety programs of the MRM, we've found the main issue being that managers and supervisors simply lack the knowledge to build and sustain a successful safety culture. Employees need to understand expectations clearly so they can be held accountable for performing their job duties safely. Our free safety awareness training program was developed with the goal to better educate managers and supervisors on occupational safety for the purpose of bringing this information back to the workplace to train employees for the best protection against injuries on the job. Participation in this training will promote the continued growth and success of the MRM resulting from safety-minded members implementing solid safety programs and managing them with authority by holding employees accountable. Ultimately, the success of any safety program comes down to how well a business organizes and motivates its employees to focus on and work towards the same goal of building a workplace safety culture.

### Registration

To register, email [Safety@CoveRisk.com](mailto:Safety@CoveRisk.com) with the subject "Register me" and include: the name of the manager or supervisor who will be attending the training (one free registration per member business location - future training events and opportunities for additional free registrations per location will be based on feedback/expressed interest). Please also include their job title and email address. Currently there are only 25 spots open for this training session so please register quickly before all spots are taken.



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# METRO NORTH WORKFORCE BOARD

CONTACT Lorraine Rivera, Director of Sector Projects  
PHONE 617-864-1597  
EMAIL [lrivera@masshiremetronorth.org](mailto:lrivera@masshiremetronorth.org)  
DATE September 2019

## Metro North Workforce Board Awarded \$500,000 from Wal-Mart to Support Incumbent Worker Training Programs

**September 2019** - Through a generous grant from Wal-Mart, the [MassHire Metro North Workforce Board](#) plans to launch a pilot program addressing the training needs of a largely immigrant training pool. An expansion of last year's Retail Management Academy, this award allows the Workforce Board to expand on the success of past cohorts that were delivered utilizing an iBest-like model. This training format is co-taught by the content instructor, as well as a basic skills instructor that supports employee participants who have English language and/or Adult Basic Education needs. The co-taught model benefits employer partners by providing employees with a more in-depth understanding of the subject matter and also allows participants to work collaboratively within a team. Companies will be able to meet their training goals in a more effective manner and over time, see higher retention rates.

The project will take place over the next two years with a focus on building employer partner support, implementing the pilot program, and creating a plan for scalability and sustainability throughout the Metro North Region. ***Employers interested in learning more about participating in this pilot program are urged to contact the Metro North Workforce Board at the contact information provided above.***

*The MassHire Metro North Workforce Board (MNWB) is a public-private partnership whose mission is to enable area residents to gain skills that will maximize their economic self-sufficiency and to provide employers with the workforce they need to effectively compete in the changing world economy.*



# Welcome 41 New Members

A Little Bit of Naples Newburyport	M & B Salem Restaurant LLC Salem
Atwood's Tavern Cambridge	Menchies Hingham Shipyard Hingham
Bar Loca Westwood	Olde Cape Cod Car Wash Orleans
Blue Moon Grill Wakefield	Oye's Restaurant and Bar Reading
Borrelli's Italian Deli Methuen	Passport Sips and Tapas Holbrook
Buff's Pub, Inc. Newton	Perron's Automotive East Longmeadow
Butts N Bets Randolph	Petrosave1126, Inc. Brockton
Chatham Squire Chatham	Prince Street Catering Jamaica Plain
Crest Pub, Inc. West Springfield	Smythe & Dove Bar and Grille Andover
Dunkin Donuts Dorchester	Soap Box Laundromat Clinton
Dunkin Donuts Hingham	The Local Newton
Dunkin Donuts Quincy	The Local Waltham
East Coast Tire Gloucester	The Local Wayland
Eleni's Mediterranean Grille, Inc. Winchester	The Local Wellesley
Elm Square Oyster Company Melrose	The Local Woburn
Express Mart Sandwich	The Porch Southern Fare & Juke Joint Medford
HighBrow Woodfired Kitchen & Bar Northampton	The Venetian Bakery West Springfield
Jack's Abby Brewing LLC Framingham	Truly Yogurt Wellesley
Johnson Paint Company, Inc. Boston	Valsos Table Revere
King Phillip Littleton	Westboro House of Pizza Westboro
Leone's Springfield	

## PAYROLL DOESN'T HAVE TO BE SCARY.



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## For Details, Get Connected With Matt Venuto

(781) 941-6107

[mvenuto@ConnectPayUSA.com](mailto:mvenuto@ConnectPayUSA.com)



[ConnectPayUSA.com](http://ConnectPayUSA.com)



18 Tremont St.  
Suite 810  
Boston MA 02108

## Paid Family & Medical Leave Reminder

The Massachusetts **Paid Family and Medical Leave** program is here. If you employ anyone, your business is required to be **PFML** compliant.

As of **October 1** employers were required to collect program contributions from all employees.

Find out everything you need to know, including contribution rates, important deadlines, who is covered and who is excluded, and how to apply for an exemption.

Visit [mass.gov/pfml](https://www.mass.gov/pfml) today.

**IMPORTANT DATES**

<i>Notify all covered individuals by Sep. 30</i>	<i>Apply for an exemption by Dec. 29</i>
<i>Withholding starts on Oct. 1</i>	<i>Remit contributions by Jan. 31, 2020</i>

A message from the Massachusetts Department of Family and Medical Leave

