



The Retail Review

THE OFFICIAL NEWSLETTER OF THE
RETAILERS ASSOCIATION OF MASSACHUSETTS

October - December 2021 Edition



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. To view past e-news alerts visit our website www.retailersma.org.

2022 Holiday Calendar available to download at www.retailersma.org



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RAM PREDICTS 6% INCREASE IN HOLIDAY SALES

RAM Launches #BuyInMA Promotion



RAM member Rich Vaughn, Needham Music, welcomed Governor Baker to his store during the #BuyInMA launch to kick off the holiday shopping season.



Lt. Governor Polito joined Gov. Baker, Secretary Kennealy, Jon Hurst and Eric Michelson during the #BuyInMA launch.

RAM is predicting a 6% increase in local holiday shopping sales based upon a survey of our membership. The 6% prediction for holiday sales is lower than the national projections of 8.5%-10.5% by the National Retail Federation (NRF).

In an effort to boost holiday sales, RAM was joined by Governor Charlie Baker and Lieutenant Governor Karyn Polito in launching a holiday consumer awareness campaign to promote the importance of spending in the local economy.

"Much of the Massachusetts economy relies on all of us doing our part, so we need to shop like jobs depend on it, because they do," said Governor Charlie Baker. "By choosing local, you're sustaining jobs in your community."

"We are asking Massachusetts' holiday shoppers to remember that where they invest their dollars makes a big difference in the local economy," RAM President Jon Hurst said. "We are asking consumers to commit to investing a good portion of their spending budgets right here in our communities."

"The local retail shops and restaurants across the Commonwealth are what help make our communities so vibrant and unique," said Lieutenant Governor Karyn Polito. "Shopping local is more important than ever, as we all work to recover from the challenges of the past two years."

"Buying local is an important way that residents can help their local communities, and we are proud to partner with the Retailers Association of Massachusetts to remind people to support their local Main Street shops this holiday season," said Housing and Economic Development Secretary Mike Kennealy.

The #BuyInMA advertising campaign consists of radio and digital ads, which will in turn suggest consumers visit BuyInMA.org, featuring promotions and savings from local stores and restaurants. With consumers representing 70% of the economy, the campaign is designed to remind shoppers that it is economically important to spend locally.

Visit www.retailersma.org to read the full release.

A Letter from the President



The Retail Review

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Dear RAM Member:

It has clearly been a challenging two years for the retail and restaurant sectors in the Commonwealth and across the country. Yet, with vaccinations and relaxed government restrictions, our members are optimistic for a solid holiday season this year. Our recent holiday sales survey averaged out with a 6% projected increase for November and December. Yet drilling down further on the data, we found that 60% of our members now sell online (up substantially from 26% two years ago); and of those selling through both channels, expected in store gains this year came to 9.5%, while online sales gains averaged in at 5.5%. This return to in person shopping and dining is an important reversal of the consumer trends of one year ago. Although many of our larger members can see a significant proportion being online sales – as much as 1/3 – versus in store, our typical independent member is currently only averaging out at 5% online as a percent of overall sales.

Having our consumers come back out and spend in person is clearly an important and positive trend for our economic recovery. Reminding consumers of that fact is an important mission for industry organizations and government partners. RAM is pleased to expand upon past public information campaigns of radio and digital ads to launch a promotional website, which members – and non-members – may use to promote their operations. The launch of BuyInMA.org complements efforts by the state under the LoveMyLocalMA campaign. In addition, countless local chambers of commerce, main street organizations and local economic development offices have also launched efforts to protect, promote and preserve their local shopping districts and centers. These numerous efforts are collectively important investments for our local economy, reminding consumers that they should shop like jobs depend on it, because they do.

There certainly are challenges. The top three concerns of our members for this season are: 1. inflation, 2. supply chain, and 3. labor shortages. Those challenges are all interrelated and represent higher costs and pressures on profitability moving forward. Our members report an average of 6.7% increased payroll costs this year, yet even so, staffing shortages remain.

Working together, we can increase local sales through collective efforts like BuyInMA, while also lowering costs by supporting common sense laws and regulations. As we end the year and this challenging economic and health crisis period, RAM looks forward to continuing to work with, and for our members and our entire industry in the better days to come. Thank you for all of your continued support and participation on behalf of your industry.

Jon Hurst,

President

#BuyInMA Website and Campaign

RAM has launched a campaign to drive sales to YOUR business for the Holidays! You can be a part of BuyInMA.org! This is an incredible opportunity for free advertising.

Send the following to retailers@yellowhouseconsulting.com to participate:

- Full name of business
- PNG or PDF of logo
- Category of business (gifts/apparel/restaurant etc.)
- Include a discount code or deal you'd like to offer - Example of deals: i.e. "Use code 10poppy for 10% off Holiday merchandise for online orders until 12/31."
- Phone and email where we can reach you with questions.



Legislative Update

Formal Session Ends, Deal Reached on ARPA Spending Bill, UI Debt Relief



The House and Senate adjourned on Wednesday November 17th, their final Formal Sessions of the year, without reaching agreement on a massive **spending bill to appropriate American Rescue Plan Act (ARPA) funds** and surplus revenue from FY21. However, the two branches continued to negotiate, and ultimately reached a deal on a \$4 billion spending plan at the end of November. While meeting in Informal Session, the conference report was expected to be approved in both the House and Senate and sent to the Governor's desk.

With agreement from the ARPA Conference Committee, RAM saw positive results on both of our top current legislative priorities – **Unemployment Insurance Trust Fund debt relief funding**, and the legislative fix adding a **safe harbor provision in the advanced payment of sales tax law**. The final bill puts \$500 million toward UI debt relief, reflecting an agreement announced by legislative leaders prior to earlier debate. The sales tax safe harbor language was successfully added to the Senate ARPA bill on an amendment offered by Sen. Joan Lovely, of Salem. With just weeks left before the expiration of the temporary safe harbor rule adopted by the Department of Revenue (DOR), RAM was very pleased to see our language fix included in the final conference report. Governor Baker is expected to sign the bill into law.

On the UI front, while RAM continues to advocate for additional employer relief from a still to be determined amount of billions of dollars in COVID claim related debt, RAM President Jon Hurst has argued for system reforms while serving on the **UI Trust Fund Study Commission**. RAM and other employer groups on the Commission are making the case for common sense reforms, such as using a more moderate and effective eligibility standard, which will limit loopholes and system abuse by preventing eligibility to those without an adequate time period attachment to the workforce. The Commission has been meeting now for six months, and the work may carry on into 2022.

As this newsletter went to print, legislators also had yet to reach a deal on legislation to amend the law (Chapter 333 of the Acts of 2016, An Act to Prevent Cruelty to Farm Animals) relative to the housing standards of certain farm animals, passed as Question 3 on the statewide ballot in 2016. Question 3 banned the **sale of eggs, veal and other pork products** produced by cage-confined farm animals. Fixes to the law have been discussed for five years without action, now the deadline is looming for restrictive standards to take effect on January 1. Without changes, the egg and pork product supply for the state is at risk of disappearing. RAM supports all of the proposed changes to relative to hens and eggs, and relative to the regulatory authority over the treatment of pork products, and the timing of the implementation of the law with regard to pork products. Hopefully a deal emerges before the year's end.

The annual state budget debate will be front and center in early 2022, buoyed by healthy recent tax revenue reports and the influx of federal monies. **Health care** related legislation will also again be a hot topic as the Governor plans to file a bill in January, adding to the mix of already passed dueling House and Senate bills. The Senate bill focuses on mental health access and the House bill looks to enhance the review process on teaching hospitals expanding into community settings.

Entering into the second year of this two-year legislative session, thousands of bills remain pending before joint House and Senate committees – hundreds of which have yet to receive a public hearing. Issues of interest that may be on the move early in 2022 include legislation to ban **plastic bags** and mandate a fee on reusable and paper bags, and legislation related to **consumer data privacy**.

Formal Sessions resume on January 5, 2022. As of today, there is still no firm timeline for when the State House will reopen to the public.



Changes are coming to the RAM Health Insurance Cooperative in 2022.

RAMHIC's new ACA-compliant offering is designed to add value to your health insurance purchase, while also helping you attract and retain employees.

All Blue Cross Blue Shield small group plans remain available for purchase through RAMHIC.

Starting January 1, 2022, all new and renewing small groups will receive a free comprehensive package of ancillary benefits with purchase of their RAMHIC health plan.

The free ancillary benefits cover your eligible employees* and include:

- **A Group Term Life Insurance Policy** from *USAble* providing \$10,000 in coverage
- **A Hospitalization Policy** from *USAble* covering \$2100 for up to a 10 night hospital admission
- **An Accident Policy** from *USAble* providing off-the-job accident coverage
- **An Exam-Plus Vision Policy** from *Blue 20/20*
- **An Employee Assistance Program** from *New Directions* providing access to professional counselors, information and tools, designed to assist your employees with a variety of topics including mental health, substance abuse, domestic violence, child care, financial and legal concerns

Members will also have access to **Health Financial Accounts** (HRA, HSA, FSA) from *Health Equity* with all administrative fees waived — participants are responsible for funding the accounts. Pairing a health financial account with your health plan can help you control your company's costs while also supporting your employees in managing their health care dollars.

RAMHIC continues to provide members access to important money saving **Wellness Incentives**.

- BCBS's **Healthy Actions** offers employee incentives of up to \$300 and a chance for you to earn **7.5% in backend employer incentives**.
- RAMHIC is also currently seeking approval from the Division of Insurance to provide cooperative participants with an additional backend financial incentive equal to 1% of premium paid based on wellness engagement.

For more information, please visit the RAMHIC webpage at www.retailersma.org/ramhic or call us at 617-523-1900.

*Eligibility varies based on the program, please visit the RAMHIC page to learn more.

Welcome 82 New Members

Abbess Instruments and Systems
Holliston

After Hours Auto Body
Taunton

Alternative Compassion Services
Bridgewater

Amenitek
Lanesborough

Arthur G. Silk
Chelsea

ATI Systems
East Boston

Atlantic Medicinal Partners
Billerica

B & B Marketplace
Raynham

Bass Rocks Golf Club
Gloucester

Bay State Truck & Trailer
Rehoboth

Ben's PourHouse & Grille
Avon

Brack's Grille & Tap
Taunton

Brian's Automotive Corp.
Billerica

Brookline Booksmit
Brookline

Calyx Berkshire Dispensary
Great Barrington

CampFire Cannabis
West Boylston

Cannavana
Rockland

CCC Wellfleet NV
Wellfleet

Central Ave. Compassionate Care
Shirley

Central Glass
West Bridgewater

Chashu Ramen & Izakaya
Worcester

Cohasset Collision Center
Cohasset

Columbia Tavern
Leominster

Coppa
Boston

Cortina Tile
West Springfield

Country Club Sooper
Upton

DeMello's Seafood Market
New Bedford

Demer's Auto Service Corp.
Worcester

Direct Fuel
Peabody

Discern'd Cannabis Purveyors
North Grafton

Dunkin
Berkley

Eat Well Kitchen
Marblehead

Essex County Auto Repair
Middleton

Feijo Steak House
Stoughton

FRANK
Beverly

Frank and Nick's Pizzeria
Boston

Frolic & Detour
Acton

Glama Furs
Peabody

Harry's Auto Body
Raynham

Heirloom Collective
North Easton

Henry Bear's Park
Waltham

Holyoke 420
Holyoke

Homestead Bakery & Cafe
Dorchester

Honey Dew
Salem

INSA
Chicopee

Interlocks
Newburyport

J & R Precast
Berkley

Kent Fixture Corp.
Hingham

Kitchen Sales
West Bridgewater

La Farina
Newton

Late Spring
Shirley

Lazy River Productions
Dracut

Leaf & Ginger
Wakefield

Libman Education
Bedford

Mcfee Auto Center
Worcester

McLeod & Dewey
Agawam

Mex Taqueria & Bar
Cambridge

Mike's Pastry TD
Boston

Nantucket Housefitters
Nantucket

Original Stockyard
Brighton

Previte's Marketplace
Hanover

Priority Chrysler Dodge Jeep RAM
Salisbury

R & C Floral Sales
Ludlow

Retail Control Solutions
Needham

RiverRun Gardens
North Reading

Royco Distributors
Gardner

Rustic Marlin Designs
Hanover

S & E Auto
Weymouth

Sankaty Head Golf and Beach Club
Siasconset

Savenor's Market
Cambridge

Siesta Sleepworks
Acton

Sigma Mechanical Services
Marshfield

Smith Motor Sales
Haverhill

Spaceworks Architectural Interiors
Boston

Sports Zone
Dracut

Toro
Boston

Trade Roots
Wareham

Triple M Management Co.
Plymouth

Tropical Smoothie Cafe
Salem

Twin City Lock and Key
Fitchburg

Vivantio
Natick

Wenham Tea House
Wenham



View our virtual RAMAE
awards ~ learn more
about our 2021 winners

GEORGE WASHINGTON TOMA TV & APPLIANCE

Retailer of the Year



gwtoma.com



George Toma and sister Donna Toma.

George Washington Toma TV and Appliance is a family-owned discount appliance and television store based in East Weymouth. Since 1953, they've served customers on the South Shore; opening their second location in Brockton, in 2008. Their commitment to providing top notch customer service with honesty and integrity has built a customer base that spans generations.

*Awarded to those businesses that
have it all and do it all....*



princerestaurant.com

PRINCE PIZZERIA *Restaurant of the Year*



Steven Castraberti

Owner Steven and his wife Trisha continue to take pride in the family business, greeting customers at the door every day. According to Steven, "It's so rewarding and exciting to walk by a table and realize there are three, sometimes four generations, of one family at one table". Steven and Trisha are both active in community organizations and are always willing to help out. Their son, Andrew, is now working at Prince during his college years, making him a fourth generation in the legendary family business.

continued >>>

These businesses are fixtures in the communities....

2021 Inductees into the Retail Hall of Fame



Atkins Farms

atkinsfarms.com

Atkins Farms is a locally owned and operated business with a strong and long history. They're both a popular and modern, specialty food retail store of today combined with an old fashioned country market of yesteryear. In 1887 George H. Atkins moved to the area and set out a small orchard including 13 trees of a new apple variety called the "McIntosh." During the years that followed, he and his son purchased more land and planted more trees, which by 1948 totaled over 2,000. Years later, they still strive to exceed customers' expectations by providing the highest quality selections possible, locally produced and privately labeled goods, as well as conventional and seasonal products.



Pictured from left: Chris Haydon, Stephanie Haig, Kevin Leach, Paige Whittle, Emily Hamilton holding her daughter Eliza Porter, Kathy Hamilton, Scott Hamilton, and Carolan Whittle.

Chatham Jewelers

chathamjewelerscapecod.com

Family owned & operated since 1951. When Walter and Pota Meier founded Chatham Jewelers, they believed that integrity, philanthropy, and dedication to fine craftsmanship were the most important aspects of business. 70 years later, they're still Cape Cod's trusted family run jewelry store offering exceptional quality as well as unsurpassed customer service.

Egger's Furniture

eggersfurniture.com

Egger's Furniture has been around since 1832. If you're looking for solid wood American made furniture for the bedroom, dining room or living room, or a leather sofa or recliner they can help. Custom ordered sofas and chairs are their specialties. You will find styles to suit your tastes, from traditional to contemporary, vintage classic to modern chic, eclectic to rustic farmhouse. A choice of wood and stain options coupled with a range of fabric and leather finishes mean you can truly make our furniture your own.



Bob Saquet (center) with Dwayne Robbins and Karen Souza.

MassDEP Issues Notice to Retailers on January 1 Compliance Deadline in Flame Retardents Law

Date: November 17, 2021

Re: AN ACT TO PROTECT CHILDREN, FAMILIES, AND FIREFIGHTERS FROM HARMFUL FLAME RETARDANTS

Massachusetts General Laws, Chapter 21A, Section 28

Compliance Deadline 1/1/2022

Announcement to Manufacturers and Retailers:

On January 1, 2021, Governor Baker signed into law Chapter 261 of the Acts of 2020 (malegislature.gov) - An Act to Protect Children, Families, and Firefighters from Harmful Flame Retardants. The Massachusetts Department of Environmental Protection (MassDEP) believes this law may be pertinent to your organization and is providing notice prior to the **compliance deadline of January 1, 2022.**

Manufacturer and Retailer Requirements

The law requires that: A manufacturer or retailer shall not sell, offer or manufacture for sale, distribute in commerce or import into the commonwealth a covered product, except for inventory manufactured prior to December 31, 2021, that contains any of the following chemical flame retardants or a chemical analogue the total weight of which exceeds 1,000 parts per million for any component part of the covered product.

MassDEP recommends retailers that sell Covered Products contact their suppliers, distributors, wholesalers and manufacturers to make arrangements to ensure that Covered Products manufactured after **December 31, 2021** are done so in compliance with this law.

Covered Products

Flame retardant refers to a diverse set of chemicals added to various products to decrease ignitability and inhibit the combustion process. Test data and monitoring studies in humans and the environment have demonstrated that certain flame-retardant chemicals can persist in the environment, bioaccumulate in people and animals, and have been shown to cause adverse developmental effects in animals.

Covered Products are defined under the law to include bedding, carpeting, children's products, residential upholstered furniture, or window treatments. Please refer to the statute for definitions of each of these Covered Products.

The law does not apply to: motor vehicles, watercraft, aircraft, all-terrain vehicles, off-highway motorcycles or any component parts; the sale, or purchase of any previously owned product containing a chemical flame retardant prohibited under this law; electronic devices; and electronic components of Covered Products. In addition, the law does not apply to Covered Products that contain prohibited chemicals due to the presence of recycled materials used during the manufacture of the product covered.

List of Flame Retardants Chemicals Covered Under the Law

1. Tris(1,3-dichloro-2-propyl) phosphate (TDCPP) (Chemical Abstracts Service number 13674-87-8);
2. Tris(2-chloroethyl)phosphate (TCEP) (Chemical Abstracts Service number 115-96-8);
3. Antimony trioxide (Chemical Abstracts Service number 1309-64-4);
4. Hexabromocyclododecane (HBCD) (Chemical Abstracts Service number 25637-99-4);
5. Bis(2-Ethylhexyl)-3,4,5,6-tetrabromophthalate (TBPH) (Chemical Abstracts Service number 26040-51-7);
6. 2-Ethylhexyl-2,3,4,5-tetrabromobenzoate (TBB) (Chemical Abstracts Service number 183658-27-7);
7. Chlorinated paraffins (Chemical Abstracts Service number 85535-84-8);
8. Tris (1-chloro-2-propyl) phosphate (TCPP) (Chemical Abstracts Service number 13674-84-5);
9. PentaBDE (Chemical Abstracts Service number 32534-81-9);
10. OctaBDE (Chemical Abstracts Service number 32536-52-0);
11. Tetrabromobisphenol A (TBBPA) (Chemical Abstracts Service number 79-94-7)
12. Any other chemical flame retardants specified by the department pursuant to subsection (c).

Addition of Flame Retardant Chemicals

The law instructs MassDEP to review, identify and recommend, if applicable, other chemical flame retardants that should be prohibited based on a determination that the flame retardant is anticipated to present a toxic hazard to people. This review is required to take place not less than every three years.

Penalties

No later than July 1, 2021, manufacturers of Covered Products that contain prohibited chemical flame retardants in excess of 1000 parts per million were required to notify retailers and other persons that sell Covered Products in the commonwealth of the passage of the law and its contents.

A manufacturer or retailer who violates the law, or any regulations promulgated pursuant to it, shall be subject to the following civil penalties:

- For the first violation, a fine of not more than \$100 per Covered Product, not to exceed a total of \$5,000;
- For the second violation, a fine of not more than \$250 per Covered Product, not to exceed a total of \$25,000; and
- For the third or subsequent violation, a fine of not more than \$1,000 per Covered Product, not to exceed a total of \$50,000.
- For purposes of calculating a penalty under the law a collection of Covered Products that are sold as a set shall constitute 1 Covered Product.
- A manufacturer or retailer who knowingly violates the law shall be subject to a civil penalty equal to 3 times the amount of the fine imposed for such violation.
- A civil penalty for a violation shall be waived if the department determines that a manufacturer or retailer acted in good faith to be in compliance, pursued compliance with due diligence and promptly corrected any noncompliance after discovery of the violation.

Regulations

MassDEP anticipates issuing draft regulations regarding the law, but regulated parties should be aware that the law took effect as of April 1, 2021 and is enforceable by MassDEP.

Questions for MassDEP

Questions regarding the law or MassDEP's administration of the law can be directed to flame.retardants@mass.gov. For more information, please visit our website at <https://tinyurl.com/flame-retardants>.

PFML Update: 2022 Workplace posters and notifications available for download

All Massachusetts employers must distribute information to their employees and display a workplace poster that explains Paid Family and Medical Leave (PFML).

The Department of Family and Medical Leave has updated the necessary notifications and posters so that they reflect the 2022 maximum benefit amount and contribution rates. Visit <https://tinyurl.com/nsuwf6f6> to download what you need.

For updated notices: Employers must provide any new employee a notification form within 30 days of hire. Each employee should return a signed form or the employer needs to be able to demonstrate their effort to provide the information to the employee. For current employees who have previously signed a form, employers must provide information on the new contribution rate 30 days in advance of the rate change. The notice may be provided electronically and does not require an updated signature.

For updated posters: You must display the poster at your workplace in a location where it can be easily read. If your workforce is working remotely, you should follow your company policy regarding the display of employment posters.

If 5 or more individuals in your workforce have a primary language other than English and DFML has provided translations for that language, you must display those versions as well.

Translated posters are available from DFML for the following languages: Arabic, Chinese, French, Haitian Creole, Italian, Khmer, Korean, Lao, Portuguese, Russian, Spanish, Vietnamese.

Visit <https://tinyurl.com/cvjjy9xtj> to learn more about informing your workforce.

A woman with her hand to her chin, looking thoughtful. In the background, there's a white piggy bank with money coming out of it, a yellow sticky note that says "What are you Waiting for?", and a purple box that says "RETAIL401K".

New Tax Credits make setting up a 401k almost FREE!

Your membership in RAM affords you the ability to access a Multiple Employer 401k Plan that virtually takes all administrative and fiduciary tasks off your plate. So what are you waiting for? We handle it all, allowing you to focus on what's most important, Your business!!!

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- ⇒ Institutional Investment Menu
- ⇒ Outsourced administration
- ⇒ Low Cost

Contact us today for a free proposal. Please mention you're a RAM Member

www.Retail401k.com

Team@Retail401k.com or 1-603-581-7125

MA DOR Announces End of Paper Filing for More Taxpayers

For certain trustee taxes, December 2021 returns will be the last filing allowed on paper. All sales/use, meals, and sales on services taxpayers will be required to file and pay electronically for tax periods beginning on or after January 1, 2022. New electronic filing requirements also impact taxpayers filing partnership income tax, corporation excise, financial institution excise and urban redevelopment excise. All paper filers should register now on MassTaxConnect to prepare. For more details visit mass.gov/dor.

MA DOR Updates Webpage for Advanced Payment of Sales Tax

Additional info is now available for the advance payment of sales tax population. The MA Department of Revenue (DOR) recently updated the advance payment requirements page that includes information about thresholds, penalties, payment dates and FAQs. Visit mass.gov/info-details/advance-payment-requirements.

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Curbside Pickup

...marketing your restaurant on a smaller budget? Popmenu has


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Offer Codes


Google My Business Integration

...controlling your online presence? Popmenu has


Best in Class Website


Interactive Menu


Real-time Menu Management


1st Party Reviews

Get it all-in-one with Popmenu.

“Whether used by a fledgling mom-and-pop restaurant or a multi-location chain, Popmenu has proven its digital techniques are resuscitating an industry that has been plagued with shutdowns, closures and operations challenges since early 2020.”
- **QSR Magazine**



Want to learn more? Visit our website!

get.popmenu.com



Squizzero, Carp & Associates

Business Brokers



SELLING YOUR BUSINESS IS OUR BUSINESS

NO FEE UNTIL IT'S SOLD

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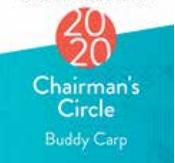


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Available for Ram Members!





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Membership News

We want to hear from you!

Contact Andi Shea, Membership Director at 617.523.1900 ex. 150 or ashea@retailersma.org with any interesting news or information about your business.

For example, 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.

RAM is social and you can be too! Please let us know if you'd like your business to be featured on one of our social media channels. Email ashea@retailersma.org and don't forget to 'Like' us on Facebook.



Visit RAM's website:

Find information including:

- Electronic Personnel Manual
- RAMblings Blog
- 2022 Retail Holiday Schedule
- Real Time Issue Updates

www.retailersma.org