



The Retail Review

THE OFFICIAL NEWSLETTER OF THE
RETAILERS ASSOCIATION OF MASSACHUSETTS

January - March 2023 Edition

MARK YOUR CALENDAR:

Tuesday, May 16 2023
Spring Board Meeting
Hampshire House, Boston
8:30 am - 12:00 pm



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our website
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**MARK YOUR
CALENDAR**

Wednesday, May 24



2023 MA Small Business Day on Beacon Hill

May is National Small Business Month and RAM is pleased to once again co-sponsor MA Small Business Day on Wednesday, May 24, at the UMass Club in Boston. In these times of increased payroll mandates, higher healthcare costs, rising energy bills, and more consumer choices and tools for spending their dollars outside of the Commonwealth, it is more vital than ever that small employers are more focused, cohesive, and louder in our educational efforts.

In addition to corporate sponsor, Enbridge, participating organizations already include: the National Federation of Independent Businesses, MA Restaurant Association and MA Food Association. Please help be a part of our collective industry and small business education efforts, by knowing your legislators, and attending meetings and gatherings with them at your local chamber of commerce. Rest assured that activists seeking new mandates, restrictions, and costs on your bottom line are working equally hard to get the attention of those we elect to public office.

It is our collective responsibility to hold our elected officials accountable for sensible economic policies, and to make sure their support of Main Street goes much farther than just a few photo opportunities or Tweets on Small Business Saturday in November. MA Small Business Day on May 24, and Small Business Month throughout May is an important time to deliver those messages and reminders.

Watch your email for details and how to register.

RAM Partners with National Grid on Energy Grants



Melrose Oriental Rug received a \$1000 check to offset winter's high energy costs.

To see more turn to pages
6 & 7 or follow us on social.



The Retail Review

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Transparency, Common Sense Needed for Bike and Bus Lanes

They are popping up everywhere. On main streets and thoroughfares across communities across the Commonwealth, roads are being redesigned and parking and streets are being claimed for bike and bus lanes.

Getting us out of our cars and into buses and onto bikes sounds reasonable in theory. Urging more people to use a low carbon path to their favorite establishments is something most support.

But increasingly, we are seeing municipalities install bike and bus lanes with little-to-no public debate or notice – repurposing roadways without any input from seniors, the disability community and small businesses.

For instance, in Boston, many street changes and bus and bike lanes implemented on an emergency basis during the shutdown of the Orange Line were made permanent. According to CBS News, the result was an uptick in bikers and buses this fall when it was still comfortable for cycling, but also “cars ... swerving around bikes ...” “double parking in newly permanent bus and bike lanes on Huntington Avenue ...” and busy roadways like Boylston Street reduced to a single lane of regular traffic “with a bike lane on the left, a bus lane on the right, and drivers double-parked right next to a sign forbidding it.” This scene is playing out in communities across Greater Boston – from Cambridge to Newton to Watertown and many others.

The problem isn't that the lanes themselves are necessarily a bad idea – but that almost all of these changes are being made virtually in secret and then imposed without any public conversation.

Normally, if a community wants to install a stop light or a crosswalk, they usually have to follow a process to determine why it's needed. They produce data on accidents at the intersection and whether, for instance, school buses stop there. And they receive feedback from community stakeholders – residents and businesses in the area, associations representing groups like senior citizens. They have to follow laws like the Americans with Disabilities Act to ensure the most efficient, safest and healthiest outcome for the most people.

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from page 2*

But in and around Boston very little of that is happening. And this isn't just for a stop light or a crosswalk – but for decisions that repurpose miles and miles of roadways, including another 9.4 miles by the city by the end of 2023.

Advocates frequently argue that bus and bike lanes reduce congestion – but results in Boston thus far suggest the opposite may be happening. Today, Boston is the second most congested city in the U.S., with drivers spending an additional 134 hours in traffic on average, costing them nearly \$2,300 in gas each year. And while congestion is 10% lower than pre-pandemic heights, many workers still haven't returned to the office full-time. And given the notorious unreliability of the T, those who have returned are increasingly driving to work.

Common sense suggests that given there are significantly fewer people coming into the city than before, these new lanes may be contributing to the congestion problem. That's because when there is less parking and fewer driving lanes, cars and delivery trucks double-park. They go to narrower side streets to search for parking and alternate routes. And all that idling in traffic often means pollution and carbon emissions don't go down, but up.

Unfortunately, common sense suggests these aren't the only problems when we remove parking and narrow roadways.

Small businesses on those streets have a harder time receiving deliveries and attracting customers who can't shop on foot or come from out of town.

Seniors have more difficulty visiting their establishments, parking for religious services, or arriving at medical appointments.

Disabled individuals who use wheelchairs or walkers often struggle safely moving from their vehicles to the sidewalk when handicap spots are eliminated.

Advocates often point to foreign studies that show bus and bike lanes benefit our communities and environment overall. But in the absence of stakeholder input from these communities, we simply don't know. Too many RAM member small businesses have reported that they haven't been consulted in any way as to what the impact might be on them, and what they need to attract and serve their customers. They simply weren't asked.

Some communities have also made convenient parking in shopping and dining districts more challenging through the elimination of residential zoning parking requirements for new multi-unit buildings. New residential buildings with no parking results in the replacement of short term parking by visiting consumers on some streets with long parking by new residents.

Massachusetts faces real transportation and environmental challenges – but we shouldn't be afraid of having an honest, open debate about them. It's time we included more than the activists and policymakers who make these decisions, but also the employers, employees and consumers who must live with them.

Sincerely,

Jon Hurst, President



Gov. Healey Proposes \$55.5 Billion Budget, Paired with Close to \$1 Billion in Tax Relief

On March 1, Governor Maura Healey filed her FY24 state budget proposal, a \$55.5 billion spending plan that was accompanied by a separate tax package seeking to provide almost \$1 billion in tax relief to seniors, renters and low-income residents, with long sought reforms to the estate tax and a lowering of the short-term capital gains tax rate.

The proposed budget is largely a straight spending plan, light on policy changes, reflective of the fact that Healey has only been in office for less than two months and is still molding her legislative agenda. Spending priorities include the largest proposed increase in Chapter 70 school aid in 25 years, a commitment to making community college free to more residents of the Commonwealth, a 25% increase in spending for the UMass system, and significant budgetary investments in child care, environment, energy, and transportation areas.

RAM and our members were very pleased that for the first time in seven years the annual state budget filing does NOT include any mention of “Real Time” sales tax collection, a failed proposal favored by the previous administration.

The tax plan proposes increasing the rental deduction cap to \$4,000, doubling the cap on the Senior Circuit Breaker program to \$2,400, and expanding the Child and Dependent Tax Credit. In addressing tax areas where the Commonwealth is an outlier, the plan reduces the short-term capital gains tax rate to 5%, and increases the estate tax threshold from \$1 million to \$3 million and provides a \$182,000 credit for all estates, easing the “cliff effect” in the current system.

RAM has long advocated for a repeal or significant reform to the estate tax. Massachusetts is one of a minority of states that still have an estate tax on the books. According to the Tax Foundation, “Twelve

states and the District of Columbia impose estate taxes and six impose inheritance taxes. Maryland is the only state to impose both,” (<https://taxfoundation.org/state-estate-tax-state-inheritance-tax-2021/>). The Commonwealth’s current maximum tax rate is among the highest in the nation. In addition, Massachusetts has the lowest exemption threshold at \$1 million.

A repeal or reform of the estate tax would help curtail the outflow of residents and retirees to lower tax or no tax states. The Commonwealth would benefit in keeping these people, their estates, and their spending here in our local economy. Leaders often tout that our deep talent pool and educated workforce are one of the Commonwealth’s greatest assets, and estate tax reform could prevent some of those talented individuals from looking to relocate in their later years.

The Governor’s plan for the estate tax is an important step in the right direction toward reform, and we applaud it. We also support the lowering of the short-term capital gains tax to 5%. However, we do think that there is more that can be done to deliver tax relief to our consumers and small businesses still struggling to in these difficult economic times.

The budget also includes spending \$1 billion in revenue expected to be generated by the new Millionaire’s Tax surtax, divided evenly between transportation and education proposals.

The House and Senate Committees on Ways and Means will next hold a series of public hearings on the budget, broken out by subject matter, in the month of March. The House will then release and debate its budget plan in April, to be followed by the Senate in early May. ■



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 or 978.478.7430 or visit www.retailersma.org.

*Eligibility rules adopted by vendor prohibit participation by cannabis retailers

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Teeth

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Contact Membership Services at info@retailersma.org 617.523.1900

or Joe Barnes, Director of Business Development at jbarnes@retailersma.org

nationalgrid



Sponsored by National Grid in partnership with the Retailers Association of Massachusetts

Small Business Energy Relief Grant

Thanks to a small business grant program through National Grid US, RAM distributed \$250,000 in energy grants to members which are commercial customers of National Grid US. 250 members received \$1000 checks to assist them with high energy costs this winter.



Grove Street Auto Repair, Franklin



Bill Baert, Baert Marine, Middleton with Joe Barnes, (right) RAM Membership Development Director



Chef Colin Lynch (seated), Heather Kennaway Lynch and Jefferson Macklin co-owners of Bar Mezzana, Black Lamb, No Relation & Shore Leave restaurants in Boston.



Wayne Simonelli, North Shore Vacuum, Lynn



Austin Lyne, Good Sport, Cohasset



Steve, Joan and daughter, Jennifer, Verrill Farms, Concord



Victor Leon, Foodies Urban Markets, South Boston and South End.



Erin Calvo-Bacci, CB Stuffer, Swampscott



Michel Melham, Trum Field Sunoco, Somerville



Chris Shea, Batteries + Bulbs, Woburn with Ryan Kearney, (right) RAM General Counsel



SCAN QR code to watch short video of Foodies and Victor receiving his NGRID grant check.



Jackson De Oliveira, Honey Dew, Lynn



Semolina Kitchen, Medford



Elaine Chartier, Mass Truck Refrigeration Service, Auburn



Will Zhao, Menchies, Hingham Shipyard



M. Steinert & Sons, Boston and Newton



SCAN QR code to watch short video of Elaine receiving her NGRID grant check.



John (left) and son, Michael Sylvia, Bridgewater Trophy, Bridgewater



EJ Cubellis, Mezza Luna, Buzzard's Bay with Andi Shea, (left) RAM Membership Director



Robert Bentley, Chelsea and dog Tuka, Rainbow Furniture, Worcester



Megan Fales, The Anchor and Sail, Cohasset



Matt Elder, Untold Brewing (center) and Mike Dyer (right), Scituate, with Bill Rennie, RAM Vice President.



Devin Adams, The Townshend, Quincy

TEMPORARILY CLOSED

WE'RE
TEMPORARILY
CLOSED

UNTIL FURTHER NOTICE

At **BELFOR**, we understand that keeping your store **OPEN** is vital to your brand and financial security. So, when disaster strikes, we are ready - day or night - to respond to any disaster, large or small.

From disaster planning and site containment to contents recovery and reconstruction, trust the **BELFOR** professionals to return your retail operations back to business as usual.

With our unmatched **Emergency Response Services available 24/7-365**, and a dedicated Call Center, you can count on **BELFOR** for rapid response with proven results and workable solutions to any situation, no matter how difficult.

RETAIL AND WHOLESALE PARTNERS

BELFOR provides recovery and property restoration services for many different 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

RESTORATION SERVICES

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Welcome 88 New Members

		Lofberg Market Place South Dartmouth	Roust Cambridge
Advanced Cultivators Lowell	Crave Mad for Chicken Boston	Lowell Exchange Lowell	Row 34 Cambridge
AJ Mailing Company Haverhill	Del Ray Taqueria Springfield	Marseille Boston	RPC Packaging Supply Taunton
Alden Buick GMC Fairhaven	Dennis Public Market Dennis	Mass Commercial Cleaning Florence	Shooters Bar & Billiards Worcester
altE Store Boxborough	Diemand Farm Wendell	Matuszko Trailer Repair Sunderland	Starbird Salem
Amherst Burger Co. Amherst	Direct Tire Watertown	Milano's Ristorante Chicopee	T & S Auto Repairs Topsfield
Amherst Oyster Bar Amherst	Doho Cafe Worcester	Moonfish West Dennis	Tavern in the Square Tyngsborough
Apothca Fitchburg	Double Dragon Inn Orleans	Murrays Toggery Shop Nantucket	The Floral Gallery Marlborough
Apotho Therapeutics Athol	Eastern Yacht Sales and Charters Newburyport	Neamat Uxbridge	The Irish Pub Quincy
Arigna Irish Pub Bellingham	Eli's Place Lawrence	New England Muffin Fall River	The Office Florence
Ashburnham Hardware Ashburnham	Ellie's Farmhouse Restaurant Methuen	New England Seafoods Methuen	The Press Box Worcester
Atlantic Sea Grill Acton	Five Star Franchises LLC Franklin	Noble Manna Mendon	To Each His Own Design Winchendon
Berkshire Brewing Company South Deerfield	Galley Kitchen & Bar Scituate	Northeast Alternatives Fall River	Tower Three Taunton
Bia Bistro Cohasset	Green Valley Analytics Holyoke	Off the Hook Roadside Eatery Rutland	Triangle Store and Deli North Chelmsford
Botera Brockton	Happy Humpback Cafe Gloucester	Pioneer Valley Brewery Turners Falls	Trident Galley & Raw Bar Hingham
Bolton Street Tavern Marlborough	Healthy Additions & Cronig's Markets Vineyard Haven	Pixie Boulangerie Great Barrington	Volare Restaurant Revere
Cannapi Brockton	Indian Motorcycles of Springfield Westfield	Pleasantrees Amherst	Waterfront Mary's 22 Webster
Cape Abilities Farm Dennis	Indica Marlborough	Quincy Small Engine Repair Quincy	Widowmaker Brewing Braintree
Chatham Light Fisheries South Chatham	Irish Brewing Boston Norwood	Redemption Rock Brewing Co. Worcester	Woodstar Cafe Northampton
Coastal Cultivars & Great Barrington Retail Great Barrington	Jacob's Corner Pub Beverly	Reliable Fence Company of the North Shore Woburn	Yang Ming II Amesbury
Coco's Cafe and Catering Dracut	Lascala Ristorante Worcester	Roby's Propane Gas West Wareham	Yankee Mattress Factory Agawam
Cook Needham	Legacy Promotional Products Lowell	Rooted Boston	Young's Bicycle Shop Nantucket



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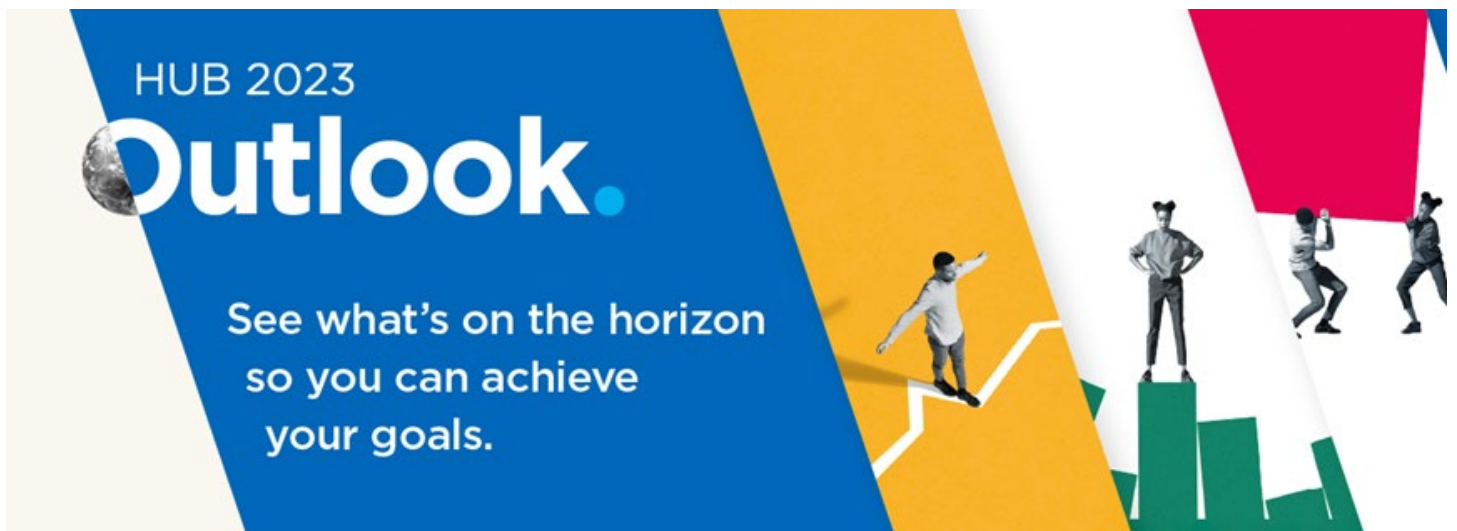
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We invite you to explore **The HUB International 2023 Outlook: Profitability, Vitality, and Resiliency** for insights from our risk management, insurance, employee benefits, and retirement experts.

Our third annual outlook outlines steps you can take to improve your profitability, support the vitality of your people, and build a more resilient future.

Dive into what's impacting your workforce and your bottom line:

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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.

You can also find member highlights on RAM's social media channels. If you would like your business featured on RAM's social media, email ashea@retailersma.org

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