

The Retail Review

THE OFFICIAL NEWSLETTER OF THE
RETAILERS ASSOCIATION OF MASSACHUSETTS



January - March
2025 Edition



Healey Administration Agrees to UI Deal to Resolve \$2.5B Mistake:

Employers Will Pay

The looming \$2.5 billion UI liability question that had been hanging over employers' heads for over 18 months has been answered, with news in January of a deal between the state and the federal government. Under the agreement negotiated by the Healey Administration, employers will be required to pay back \$2.1 billion over the next decade, to correct an error made during the Baker Administration when federal funds were incorrectly spent. The agreement was signed on one of the last days of the Biden administration. RAM reacted:

"It's discouraging we have to pay for this," RAM President Jon Hurst said of the latest settlement. "The fact that we have what is frankly a collapsing system even without this additional \$2.1 billion, and adding to the fact we're still paying the \$2.7 billion from the prior administration, and now this, all for claims [related to pandemic-era mandatory shutdowns] that were really the government's fault, not the employers' fault, it's a tough thing, it's very costly." On the plus side, Hurst said he's hopeful "that it appears there's some willingness to talk about reforming the system... Maybe this will be a tradeoff that employers will see as worthwhile."

RAM will continue to advocate for the state to cover some of the costs associated with this mistake and will continue to push for meaningful UI reforms this legislative session. ■

Gov. Healey Files \$62B FY26 State Budget Plan:

Proposes Sales Tax on Candy, New Synthetic Nicotine Tax

In January, Gov. Maura Healey released her **FY26 State Budget Recommendation**, which proposes to spend more than \$62 billion in the upcoming fiscal year that begins on July 1, a spending increase of 7.4% over the bottom line of the FY25 budget she signed into law in July. As she did last year, the Governor again this budget cycle is seeking to pair her plan with a separate municipal tax package that would allow cities and towns to increase local option taxes on room occupancy, auto excise, and meals.

Gov. Healey also filed a supplemental spending bill, **H.51**, making appropriations in the current fiscal year, FY25, utilizing excess surtax, or "Millionaire's Tax," revenue left unspent from FY23 and FY24. The \$1.32 billion supp divides the spending between \$858 million for transportation needs and \$462 million towards education items.

The proposed FY26 budget, now H.1, includes a few specific tax policy changes of interest to RAM members, including:

Section 42 Taxation of Products Containing Synthetic Nicotine - subjects products containing synthetic nicotine to the same excise tax as smokeless tobacco products.

Sections 46 & 47 Removing Sales Tax Exemption for Candy and Confectionary Products - eliminates the sales/use tax exemption for candy and confectionary products, making them subject to the 6.25% sales tax.

RAM will actively engage in opposition to both provisions. Under current law, candy and confectionary products are exempt from the sales tax under the broad exemption for food products. Removing candy from this exemption will open up a litany of questions as to what is candy and what is not. **Now is not the time for the state to pile on additional costs to our already elevated food and grocery prices.**

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, over the next few months. The House will then release and debate its budget plan in April. ■

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The Retail Review

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A Letter from the President & CEO

Dear RAM Member,

Half of Massachusetts' small businesses could shutter their doors over the next five years. That's the starkest takeaway from a recent survey of 635 small businesses across the Commonwealth, in which most small businesses report they are sinking under a sea of rising costs.

Why is it happening? And what can be done?

Five years after the pandemic sent the number of small business closures skyrocketing, sales remain flat from the pre-COVID days, and high costs are putting more small businesses at risk. To be sure, multiple studies have demonstrated the "cost problem" in Massachusetts. For consumer-serving small businesses like stores and restaurants, the high cost of living not only hurts sales, but also increases the cost of opening the doors, employing staff and serving consumers. The result is that more and more small establishments are operating in the red. But as the UMass Donahue Institute's Economic & Public Policy Research Group recently found, the cost problem has gotten much, much worse.

In our recently completed study surveying members of RAM, the National Federation of Independent Businesses, and various local chambers of commerce, we found 49% have seen flat or reduced sales, while profitability has decreased for 44%, or stayed the same for 30%. Operation costs increased for 91% of respondents, and 76% confirm that their costs are rising faster than sales.

The most ominous message from the study was that 51% were very likely or somewhat likely to close within the next five years.

What is driving the fear of widespread small business closures? The top five cost challenges reported in the study were: 1) the general cost of living, 2) the cost of electricity for heating and cooling, 3) interchange fees for credit/debit card payments, 4) mandatory payroll taxes, and 5) health insurance premiums.

The good news is that each of these cost challenges are influenced—or can be influenced—by state public policy.

The bad news? Small businesses have little faith that government will come to their aid. Nearly three quarters—73%—of respondents reported that "government tends to do more to disadvantage small businesses than it does to help small businesses."

To be sure, not all the challenges are of government's making. Shifting consumer habits and sales due to mobile commerce purchases and remote work are changes that many small businesses must deal with. Thirty percent of sales for the recent holiday season occurred online—a dramatic increase over last holiday season that appears even more stark when compared to flat instore sales. And although some employers are bringing workforces back to the office, some level of remote work is bound to continue. Small retailers need to adapt to these new shopping and work patterns.

continued >>>

But the time has come for state leaders to recognize that the costs of doing business in the Commonwealth are no longer sustainable for the small businesses that power the majority of our economic growth.

Leaders can prevent more business closures by lowering mandated operating and payroll costs. Assistance with soaring electricity and gas bills and relief from mandatory payroll taxes like paid family and medical leave, unemployment insurance and health premiums would go a long way to helping small businesses keep costs down. In turn, reduced taxes on consumers will put more money in their pockets to then spend back into the local economy.

Over the last decade policymakers at the federal, state and local levels have acted to protect workers and level the playing field for those entering our workforce. Now, the time has come for them to do the same for small businesses and the next generation of risk takers and entrepreneurs. Before it's too late.

Jon Hurst

President & CEO



Health Insurance Offerings for 2025

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. 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 US Able Life
- **Employee Assistance Program** provided by New Directions for mental health and substance abuse counseling for subscribers and their dependents.
- **Blue 20/20 Vision Benefit** (\$130 12/12/24 Frequency) available to subscribers and their dependents.
- **Waived Fees for Health Care Spending Accounts** through Health Equity (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. Plan participation and benefits will remain the same for 2025.

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

MA Legislature Sees 7,000 Bills Filed for this Session:

RAM focused on targeted industry priorities

The 2025-2026 MA state legislative session is now underway, and legislators have nearly 7,000 proposed bills to comb through. As every bill in MA is guaranteed a public hearing, the joint committee review process will continue into the fall. RAM will be focused on promoting public policy decisions that can result in higher sales and lower costs for our members. The following bills, filed at RAM's request, look to further that agenda:

HD3979 & SD799, An Act to establish a vendors' collection allowance (Rep. Paul McMurtry & Sen. John Velis) - authorizes merchants who collect sales tax to retain up to 2% of the tax collected, capped annually at \$750, as recognition of the work retailers and restaurants do, operating as tax collectors for the Commonwealth.

SD1902, An Act relative to unemployment insurance (Sen. Bruce Tarr) - requires individuals to show work in two quarters to qualify for UI benefits.

HD887 & SD269, An Act relative to gift card tampering (Rep. Tackey Chan & Sen. Michael Moore) - creates a new criminal statute on gift card tampering.

HD2412, An Act relative to Felony Threshold for Multiple Theft Offenses (Rep. David Muradian) - allows prosecutors to aggregate the value of merchandise stolen as part of a series of thefts occurring within a 180-day period to satisfy the \$1,200 felony threshold contained in the crimes of larceny, shoplifting, credit card fraud, receipt of stolen goods.

SD390, An Act relative to small business health insurance incentives (Sen. Moore) - authorizes health insurance carriers to provide financial incentives to small group purchasers based on administrative efficiencies realized through group buying coverage through a state cooperative and based on group size.

HD514 & SD2256, An Act clarifying the process for paying the wages of dismissed employees (Rep. Jeff Roy & Sen. Barry Finegold) - creates a 15 day right to cure violations for the nonpayment of wages to dismissed employees upon written request.

HD3978 & SD387, An Act establishing the Office of Massachusetts Main Streets (Rep. McMurtry & Sen. Jason Lewis) - creates a new office within the executive branch designed to coordinate local main street efforts, share best practices, provide education, and allow the Commonwealth's main street organizations to access federal grant funds and programs.



Consumer Costs are Already Too High....

SO WHAT'S WITH ALL THESE NEW TAX PROPOSALS?!?!?

Gov. Healey has proposed:

- **Eliminating the sales tax exemption on candy**
- **Taxing synthetic nicotine products** (like Zyn) at 210% of wholesale cost
- **Assessing pharmacies \$2 per prescription** (aka a prescription tax)
- Allowing cities and towns to:
 - **Increase the maximum local option lodging tax** on hotel, motel and other rentals to 7%, with allowable increase to 7.5% in Boston
 - **Increase the local meals tax to 1%**
 - **Add a new surcharge of up to 5% on existing motor vehicle excise tax bills**

And the Boston City Council is being asked to review a proposed sugar sweetened beverage tax...**aka a Soda Tax!**

Electric and gas bills, housing and rent costs, food and grocery prices, and health care and health insurance costs...all sky high. **Now is not the time to increase taxes!** Higher consumer taxes are regressive, they hurt consumer spending, and that impacts your business. Make your voice heard! Reach out to your state legislators today and tell them to reject Gov. Healey's new tax proposals!

If you have questions on any of these tax proposals or would like to talk to RAM about these issues, please contact RAM Senior Vice President Bill Rennie at brennie@retailersma.org.



RAM Executive Staff Appointed to State Task Force on Primary Care, Special Legislative Commission on EPR

A provision in last year's new health care law (**Chapter 343 of the Acts of 2024, An Act Enhancing the Market Review Process**) established a task force to study primary care access, delivery and payment in the Commonwealth, and to develop recommendations to stabilize and strengthen the state's primary care system. **RAM President & CEO Jon Hurst** has been named to a seat on the task force and will bring to the table a strong voice on behalf of lowering small business health costs. The group is set to convene its first meeting in April and is scheduled to report back periodically to the Legislature through May 2026.

Also, a provision in last year's climate bill (Chapter 239 of the Acts of 2024, An Act Promoting a Clean Energy Grid, Advancing Equity and Protecting Ratepayers) created a special legislative commission to study and make recommendations to the Legislature on extended producer responsibility policies (EPR) for the Commonwealth. **RAM Senior Vice President Bill Rennie** has been appointed to the Commission to represent the interests of retailers, having advocated on RAM member environmental policy concerns for more than twenty years. The Commission is tasked with studying and making recommendations on the end-of-life treatment of mattresses, e-waste, plastics, packaging, paint, lithium-ion batteries and other products. After a series of public hearings, the Commission is due to submit recommendations to the Legislature by January 15, 2026.

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A Message from the Consul General of Canada in Boston

Dear Friends,

I am grateful for your partnership with the Canadian Consulate General. I'm writing today to ensure that your members understand that the U.S. administration's decision to impose a 25% tariff on Canadian goods and a 10% tariff on Canadian energy exports will have significant consequences, including here in New England. I also want your members to understand how Canada is responding to the administration's concerns because the threat of those tariffs remains a reality: the Feb. 1st Executive Order imposing the tariffs has only been paused for 30 days, not rescinded.

I deeply appreciate the efforts that many of you have already made to share your concerns with regional leaders and decision makers in Washington. New England businesses and communities are uniquely positioned to demonstrate the benefits of close U.S.-Canada cooperation. I ask that you continue your concerted advocacy against these harmful tariffs. Please encourage your business leaders to contact their members of Congress and detail the harms these tariffs could pose to their businesses. We also ask that you continue to encourage your national partners and those across the U.S. to make their concerns heard too.

The Realities of Tariffs

As you know, these tariffs will not be paid by foreign governments. Additional costs will be paid by the American company that imports the goods, and then likely funneled down to the end consumer. This will only mean jobs losses for U.S. businesses and higher costs for New Englanders. Each year, New England imports large quantities of essential goods from Canada, such as:

- US\$10.2 billion worth of fuel oil, natural gas and electricity;
- US\$1.65 billion USD of lumber and wood products;
- US\$1.67 billion in fish and seafood products
- US\$671 million USD of plastics.

In this cold winter, your heating costs will go up. So will the price you pay at the pump. Grocery prices are already high, but tariffs will only push them higher. And as you grapple with housing affordability issues, construction costs will only rise. Learn about your state's largest imports from Canada here: <https://connect2canada.com/canada-u-s-relationship/state-trade-map/>

Trade balances

The White House cites trade deficits as a reason to impose tariffs. According to data from the U.S. Department of Commerce:

- In 2024, the U.S. merchandise trade deficit with Canada was US\$64.2 billion, entirely driven by energy products.
- Excluding energy, the U.S. has had a merchandise trade surplus with Canada since 2007, standing at US\$ 34.3 billion in 2024.
- New England exported US\$9.4 billion in goods to Canada in 2023.
- The U.S. has also had a services trade surplus with Canada for more than the last two decades. This surplus stood at US\$31.7 billion in 2023.
- New England exports US\$4.2 billion in services to Canada each year.

continued >>>

The Northern Border

The White House has also cited “illicit drugs” and “illegal migration” from the northern border as warranting these tariffs. Like communities in New England, communities in Canada have been devastated by the scourge of fentanyl. But fentanyl from Canada is not pouring into the United States. In fiscal year 2024 (October to September), U.S. CBP seized only 43 pounds from the Canada-U.S. border – less than 0.2% of what was seized nationwide. And less than 1% of illegal migrants entered the U.S. from Canada. I would note too that the border works both ways: sometimes there are items entering Canada that we would prefer not to see.

Canadians want to work with the United States on strengthening our border; after all, a threat to you is a threat to us. The best way to approach these common challenges would be for our law enforcement agencies to continue finding ways to work together, as Canada proposed in our \$1.3 billion Border Plan. In addition to enhancing coordination with our American partners, that Plan reinforces the border with helicopters, additional frontline personnel, and increased resources to stop the flow of fentanyl and it is already seeing results: illegal crossings are down 89% since last June. Still, on Feb. 3rd, Prime Minister Trudeau announced that Canada would appoint a fentanyl “czar”, list cartels as terrorists and ensure 24/7 eyes on the border, while providing another \$200 million investment to combat organized crime and fentanyl. Canada and the U.S. also agreed to launch a Joint Strike Force to combat organized crime, fentanyl and money laundering.

Building Things Together

Please know that this is not where Canada wants our relationship to be. Canadians are proud to be America’s neighbor, friend, partner and ally. We’re proud of the economic union that we’ve built up over the years. A union that is worth nearly USD \$1 trillion dollars a year in bilateral trade, where Canada serves as the top market (i.e. #1 customer) for 36 states. A union that sees Canadian raw materials like steel, aluminum, energy, forest products, seafood and agricultural goods exported to US manufacturers, who turn those inputs into finished goods sold around the world. Here in New England, it’s Canadian fuel that fills the trucks and planes that ship those goods elsewhere. All of those Canadian inputs make the U.S. competitive and prosperous.

The best way to usher in the Golden Age of America is to partner with Canada. Canada has the ingredients necessary to build a booming and secure partnership for the North American economy – with inputs like critical minerals for semiconductors and battery technologies, reliable and affordable energy for your homes and factories, potash for your farmers’ fields, and shared values that underpin our communities and workers. We stand at the ready to work together.

Throughout the years, Americans and Canadians have been there for one another in times of triumph and despair. Together, we have built the most successful economic, military and security partnership the world has ever seen, a relationship that has been the envy of the world. Let’s grow that partnership! Please engage with members of your community, political leaders in your State, members of Congress and the new administration to help them understand the negative impacts that the proposed tariffs will have on your communities and businesses.

Sincerely,

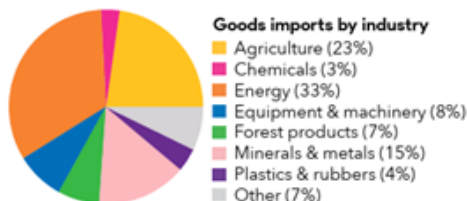
Hon. Bernadette Jordan

Consul General of Canada in Boston



Massachusetts

imports \$11.4 billion
in goods from Canada annually



Top Massachusetts goods imports from Canada

Fuel oil	\$3.1 billion
Fish & crustaceans	\$1.4 billion
Pearls, gems, precious metals & jewelry	\$1.0 billion
Natural gas & other gases	\$589 million
Plastics & plastic articles	\$424 million
Paper & paperboard	\$346 million
Meat, fish & seafood preparations	\$315 million
Iron & steel tubes, pipes & sheets	\$314 million
Wood & semi-finished wood products	\$279 million
Furniture & bedding	\$213 million

March 2024

Sources: All figures are in U.S. dollars. Unless otherwise specified, all figures are based on 2023 data. **U.S. Census Bureau:** goods trade, Canada's export ranking (2/2024 release). **Trade Partnership:** 2022 services trade (2/2024 release). **Dun & Bradstreet:** Canadian-owned businesses operating in the U.S. (12/2023 release). **Business Roundtable:** state jobs from Canada-U.S. trade (2018, 10/2020 release). Figures may not add up due to rounding. Produced by the Embassy of Canada in Washington, D.C.



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Spring Board Meeting

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* See Altus Dental Benefit Summary for full details. Monthly premium rates in effect through 8/31/25



Creating Brighter Retirement Outcomes

RAM invites you to explore the benefits of the Alliance of State Retail Associations (ASRA) Multiple Employer 401k (MEP) program. Helping your employees enjoy a financially secure retirement is our ultimate goal.

In an exciting recent change, we are now partnering with Transamerica Retirement Services. Transamerica is an industry leader in the retirement plan marketplace and an expert in multiple employer plans (MEPs). This change allowed us to decrease costs for our members that utilize the benefit today as well as create a stronger offering for those that may want to explore it in the future. Their dedicated Massachusetts based executive team will be an integral part of our program offering so you have the best, most comprehensive industry expertise available to you as you consider this valuable RAM member benefit. They will provide tools, resources, and professional support designed to create brighter retirement outcomes.

In addition to Transamerica, you also have professional fiduciary investment management provided by Atlas Fiduciary Services, Inc., and outsourced fiduciary plan administration through Atlas Pension Administrators Inc. All of this and you can work with an advisor of your choice.

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If you already have a plan, a quick evaluation can help determine what your saving might be under our MEP 401k plan with our complementary benchmark analysis.

Scan  for more information.

Or contact Joe Barnes, RAM Business Development Director,
at jbarnes@retailersma.org or 978.478.7430



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Maintain Access to Your Membership Benefits

In an effort to reduce the number of dues invoices RAM mails; invoices for 2025 were emailed by MemberClicks on December 31. The message came from ram@memberclicks-mail.net.

Members who want to pay by credit card will be able to pay that invoice directly through our secure payment portal by clicking the link at the bottom of the email, "**Click here to view this invoice.**" A copy of your invoice will also be attached to the email if you prefer to mail a check to our Boston office. Hard copies were mailed to those who have not provided us an email address.

If you have any questions about your RAM membership or did not receive these emails, please contact RAM's Vice President, Membership Andi Shea, at ashea@retailersma.org.

