

The Retail Review

THE OFFICIAL NEWSLETTER OF THE
RETAILERS ASSOCIATION OF MASSACHUSETTS



January - March
2024 Edition

A Letter from the President

Downtown Boston Has a Public Safety Problem

When it comes to public safety in Boston's downtown retail shopping districts, the city is at an inflection point. Many of our once thriving retail areas are already suffering, as evidenced by the growing number of darkened stores fronts. If we don't act soon, the public safety concerns attributing to these closures will continue to spiral. More businesses will flee, fewer consumers and their families will visit the city, and the tax revenues we need to address these issues will plummet.

This isn't a new problem. Last summer media coverage detailed nearly weekly stories of new public safety issues arising in these areas. Spillover from the challenges at Mass and Cass resulting in major stores having to deal with extensive drug use and overdoses in public restrooms. Groups of teens harassing, and even assaulting, workers and passersby. These issues are not simply a matter of perception. According to Boston Police Department data at that time, violent and attempted robberies in Boston shot up nearly 10 percent over the previous year – while the number of thefts jumped by 14 percent. The end result is an unsustainable environment in which to do business and for consumers to shop.



Recognizing this, RAM engaged Mayor Wu's office, the Boston Police Department and Suffolk County District Attorney to forge a public private partnership designed to address these issues. Yet despite best efforts, public safety issues not only persist, but their pace and severity continue to accelerate. In the last several months we have seen robberies by masked men using hammers, armed robberies and "smash-and-grab" burglaries of tens of thousands of dollars' worth of merchandise on Mass Ave., Boylston and Newbury Streets. These criminal offenses aren't being carried out by small-time crooks, petty criminals or teen shoplifters. It's gangs of criminals organized by a handful of bad actors – who know they can get away with it.

Decisions by policymakers to decriminalize such behavior have only compounded the problem. In 2018 the Legislature raised the felony threshold for larceny from \$250 all the way up to \$1,200, exceeding most states, including California. And on the local level, the previous Suffolk District Attorney kept a list of "low-level offenses," including theft, that her office would not prosecute. Such policies embolden recidivist criminals who know the law, and understand the enforcement, prosecution and incarceration trends and priorities of elected officials and the judiciary.

continued >>>>

Scan to visit our website



MARK YOUR CALENDAR:

Thursday, May 16 2024

Spring Board Meeting

Hampshire House, Boston

8:30 am - 12:00 pm

You can contact RAM at:
18 Tremont Street
Suite 810
Boston, MA 02108
Phone: (617) 523-1900
Fax: (617) 523-4321
www.retailersma.org



The Retail Review

OFFICERS

CHAIR

Jerome F. Murphy
*M. Steinert & Sons
Company, Inc.*

VICE CHAIR

Rachel Kaprielian
McDonald's/MA

TREASURER

Wendy Hudson
*Nantucket Bookworks
& Cisco Brewers*

SECRETARY

Erin Calvo-Bacci
The CB Stuffer

EXECUTIVE STAFF

PRESIDENT

Jon B. Hurst

VICE PRESIDENT

Bill Rennie

GENERAL COUNSEL

Ryan C. Kearney

MEMBERSHIP DIRECTOR

Andi Shea

FINANCE MANAGER

Linda Hein

BUSINESS DEVELOPMENT DIRECTOR

Joe Barnes

BUSINESS DEVELOPMENT MANAGER

A'Diyanna Zeidel

BUSINESS DEVELOPMENT MANAGER

Vanda Bernadeau

{ *continued from front page*

What's not understood, or sufficiently publicly acknowledged by state and local elected officials is the fact that the leaders of these organized groups preying upon retailers are more than just thieves. They are often financing other serious criminal operations through the proceeds of their theft offenses. Furthermore, their theft activity has become increasingly more violent, placing customers and employees at further risk. Just last month the Department of Justice announced a myriad of charges against 41 members of a notorious Boston street gang including racketeering, murder, drug and gun trafficking, fraud, and thousands of dollars in brazen retail theft, which involved the threatening of retail security personnel as they walked out the front door.

As a result, businesses are left taking matters into their own hands. Walk into many retail stores and you'll see large amounts of merchandise under lock and key, behind the counter or located far from the door. Over the past two years, businesses have begun running their own crime prevention and safety enforcement units. This has the effect of not only increasing costs but also losing sales as consumers shop elsewhere.

In the face of this growing problem, some shops are choosing simply to close their doors, resulting in underserved neighborhoods, shopping districts, and commercial office areas of the city.

Certainly, there are multiple reasons for fewer consumers and commercial establishments. Online shopping, COVID shutdowns, hybrid work, and even ongoing challenges at the MBTA are all contributing to lower foot traffic. But public safety is a significant factor – and addressing it is vital to bring more office workers, tourists, and consumers back into the city.

To have a vibrant downtown, we need to make protecting retailers, their employees and their customers a priority.

How to do that? Boston Police Commissioner Michael Cox and District Attorney Kevin Hayden have proposed a task force to address the problem – which we believe is a good start. RAM and the Greater Boston Chamber of Commerce are at the table for this important effort. Solutions must include more police officers on the beat and visible in details, as well as more available for private details at commercial establishments.

We also need to change state law to allow for aggregation of multiple offenses into the \$1,200 felony category. We need to see more arrests of repeat offenders, with actual prosecutions, and appropriate penalties. To be sure, we must balance this with compassion for those who are not repeat offenders, nor threats to law-abiding citizens. But as Commissioner Cox said, "We do need to hold people accountable for what they're doing out there, or else crime will grow."

The good news is that Boston has not yet faced the kind of major store closings other cities have due to crime. But given the number of vacant store fronts and spiraling problems in certain neighborhoods, it's no longer unreasonable to fear that we are just one more bad season of low sales and high theft away from a crisis.

The time has come for the retail industry, elected leadership, local police, prosecutors, and the judicial system to work together with the community to fix this problem. It's time to make public safety a priority.

Sincerely,

Jon Hurst, President



Gov. Healey Proposes \$58.1 Billion Budget

Companion supplemental budget directs \$863 Million to emergency shelter costs

Municipal relief package proposes to allow series of local option tax increases

In January, Gov. Maura Healey filed a \$58.1 billion budget plan for fiscal year 2025, projecting a slight increase in tax revenue growth and taking an overall belt-tightening approach to budgeting for the next fiscal year. The proposal level funds spending in many areas and utilizes a series of fund transfers and redirection to balance the budget without dipping into the Stabilization Fund, the “Rainy Day” reserve fund that closed out FY24 with a balance of \$8.3 billion.

The budget proposes spending approximately \$1.3 billion in surtax revenue, generated from the recent voter-approved “Millionaire’s Tax,” to be spent on transportation and education initiatives. Reiterating her support to allow for an **online lottery**, Gov. Healey includes authorization language for the MA Lottery Commission to move its games and products online, and to allow for the purchase of Lottery products by using a debit card. RAM continues to oppose this effort on behalf of our Lottery sellers.

In a companion **supplemental budget** for FY24 filed at the same time, the Governor proposed \$863 million in funds be spent to continue to address the migrant crisis, directing all the money toward ongoing emergency shelter costs. Total costs for this program are expected to reach \$1 billion in both FY24 and FY25. The MA House of Representatives responded to this request in March with a smaller proposed infusion of funds and additional reforms to the shelter system. This issue continues to garner significant attention on Beacon Hill.

While the Governor’s budget did not propose any new tax increases, a municipal relief package she filed does allow for a series of local option tax increases. The “Municipal Empowerment Act” would give municipalities the ability to raise certain taxes if they choose to, including:

- An increase in the maximum local option Room Occupancy Excise tax, from 6 percent to 7% (Boston 7.5%)
- An increase in the local option meals tax from 0.75 to 1%
- A new local option vehicle excise tax of an additional 5%

The Act also proposes to make permanent certain pandemic era policies affecting restaurants, including allowing for cocktails to go and outdoor dining. RAM supports making those policies permanent, but we maintain that any increase in taxes on our businesses and residents at this time will only hurt the state’s competitiveness.

The House will release and debate its budget proposal in April, with the Senate to follow in May.



Joint Committees Act on Thousands of Bills at Reporting Deadline

February 7th was Joint Rule 10 Day in the MA Legislature, the date by which the Legislature's joint committees were to report on the thousands of bills still pending before them. Many bills will be sent to Study, typically signaling the end of their consideration by the Legislature this session. Others may receive extensions, giving the committees further time to review and make decisions on bills. Others will be passed favorably out of committee, often after some redrafting. RAM staff is now in the process of reviewing all those bills and redrafts that received a favorable report, including, but certainly not limited to:

- H.4263, An Act to save recycling costs in the Commonwealth – establishes Extended Producer Responsibility (EPR) for packaging and paint
- S.570, An Act to reduce plastics – omnibus single use plastics ban, including bags, food service wares, bottled water and more
- S.2562, An Act relative to bereavement leave – requiring employers to provide ten days of bereavement leave to all employees
- And more...

Even after receiving an initial favorable report from its originating committee, any bill still has a long way to go in the process before reaching the Governor's desk. The Formal Session of the current MA Legislature ends at midnight on July 31st.



If you are not receiving RAM e-news alerts you are missing timely updates and information! Email us at info@retailersma.org and get connected.

A Commentary on...

Mandatory Digital Coupon Access

In January, before the Joint Committee on Consumer Protection and Professional Licensure, RAM staff submitted testimony in opposition to H.4154, An Act relative to stores offering digital coupons.

The bill seeks to mandate that any grocery store, supermarket, or warehouse club, offering digital coupons for goods at retail, shall also make those coupons available in paper form to all customers. The bill goes further to require that all digital coupons be applied automatically to the purchases of any buyer 65 years old or older upon the presentation of a valid photo ID, without the presentation of any coupons, and requires all digital coupons be applied to any customer who presents a store loyalty card.

State mandated constraints such as these would only serve to eliminate most digital coupons available to MA consumers. Evidence of this playing out in other states can be seen in the treatment of rebates. When states have established state specific rules on rebates, such as in Connecticut and Rhode Island, the result is most often the elimination of the availability of that rebate in that state.

Coupons are a way for retailers and manufacturers to both reward customer loyalty and encourage purchases. An engaged consumer, a smart and savvy shopper, can utilize coupons and rebates to their benefit to save money on products they purchase. Requiring paper coupons be made available to all consumers would come at an unknown but significant cost, alongside substantial negative environmental impacts. If coupons were required to be applied almost universally across the board for large segments of shoppers, we would see a severe decline in coupon availability in the Commonwealth. Thus, everyone would lose: the manufacturer, the retailer, and most importantly, the consumer.



AG Campbell Targeting Junk Fees

Attorney General Andrea Campbell released a set of proposed regulations to prohibit hidden or “junk fees,” which she has described as being used to deceptively hike prices on consumers above advertised prices. Based on feedback from members, RAM submitted written testimony to the AG urging her to move slowly and thoughtfully on these issues, allowing for more time to collect comments, and to defer to a similar federal rulemaking process currently underway at the FTC. RAM also urged the AG to take a limited, narrow approach in the regulations to really focus on the bad actors, and to limit unintended consequences that may impact legitimate transaction processes.

There is no set timeline on next steps, as the AG continues to take all comments under advisement.



Maintain your Access to Your Membership Benefits

In an effort to reduce the number of dues invoices RAM sends out by mail; invoices for 2024 were emailed by MemberClicks on December 31 and again on March 8. The message came from ram@memberclicks-mail.net.

Members who choose 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 is attached to the email if you prefer to mail a check to our Boston office. Hard copies will be mailed in March.

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



With ConnectPay's Free Payroll and Tax Compliance Review...

"They saved me from **\$4200** in IRS penalties and simplified my workers comp policy integration."

"We saved over **\$17,000** that first year."

"We saved **\$1200** a year on Workers' Comp after going through the ConnectPay's payroll review."

WHAT COULD YOU SAVE?

**Get
Connected**

With Matt Venuto
(781) 941-6107

mvenuto@ConnectPayUSA.com



Watch Your Mail for Important Survey

The Center for Health Information and Analysis (CHIA) is in the process of mailing their Massachusetts Employee Survey (MES).



The MES is a biennial survey that asks a representative sample of Massachusetts employers to share their experiences and challenges in offering health insurance and related benefits to their employees. The MES tracks and monitors employer health insurance offerings, employee take-up rates, health insurance premiums, employer contribution amounts, plan characteristics, and employer decision making.

The information generated by this critical survey is an important way to make sure those involved in the decision making process understand what is truly happening in our retail community. RAM encourages any members who receive this survey to take the time to fill it out.

RAMHIC Offerings for 2024



The RAM Health Insurance Cooperative is the Association's health insurance solution for our small business members (under 50 FTE). The Cooperative provides access to the entire portfolio of high quality, small group health insurance plans offered by 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 US Able Life
- **Employee Assistance Program** provided by New Directions
- **Blue 20/20 Vision Benefit** (\$130 12/12/24 Frequency)
- **Waived Fees for Health Equity Personal Spending Accounts** (available at renewal) *

Don't miss out on your opportunity to participate and save. No change of coverage, 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



What makes you smile?

Great dental plans.
Huge network. Terrific service.
And 92% overall member satisfaction.



RAM dental benefits include:

100% coverage for:

- Exams, cleanings, x-rays
- Fluoride treatments and sealants for children

80% coverage for:

- Fillings, extractions, soft tissue grafts, denture repairs
- Root planing and scaling, crown lengthening, recementing crowns and bridges, etc.

50% coverage for:

- Crowns, bridges, teeth whitening
- Partial and complete denture replacement
- Athletic mouth guards for children

Rates*

Individual:

\$46.56

Family:

\$134.92

Take advantage of your RAM benefits. Contact Membership Services at info@retailersma.org or **617-523-1900** or Joe Barnes, Director of Business Development at jbarnes@retailersma.org. No minimum group size. No employer contribution required.

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

North Shore Vacuum Celebrates 90 Years in Business

Member News

North Shore Vacuum opened the Lynn store on Market Street in 1934 and the Middleton location in 2008.

Jillian Dunn (right) purchased the store in May 2023 from her parents, Wayne and Linda Simonelli. She grew up going to the store as a kid with her younger brothers. Jillian is the 5th generation to continue on the vacuum store legacy. "I absolutely love what I do and couldn't picture doing anything else. I take great pride in being able to carry on the North Shore Vacuum name."



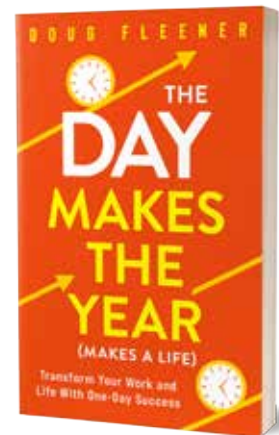
Visit their website to learn more

www.northshorevacuum.com

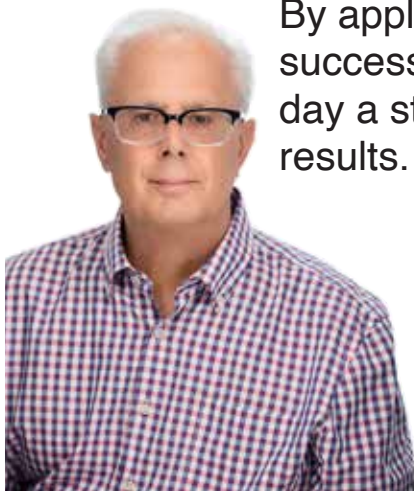
North Shore Vacuum and Appliance has been a RAM member since 2002 and carries all major vacuum brands including a full line of Miele appliances at the Middleton location. With vacuums of all types, sizes, and price, North Shore Vacuum and Appliance makes it easy to find the largest and most complete selection of vacuum cleaners in the area.

RAM Exclusive: Get a free digital copy of **The Day Makes the Year (Makes a Life)** *Transform your work and life with One-Day Success*

The new book by retail and daily performance expert Doug Fleener, provides a unique, powerful, and practical approach to achieving personal and professional success through maximizing single-day performance.



By applying the principles and practical success practices, you can make each day a stepping stone to extraordinary results.



Get your free digital/Kindle book at
DougFleener.com/RAM

"The Day Makes the Year is a journey of redemption, personal growth, and leadership. It's a truly remarkable guide for anyone seeking to grow as a person and a leader." – Steve K.

Welcome 85 New Members

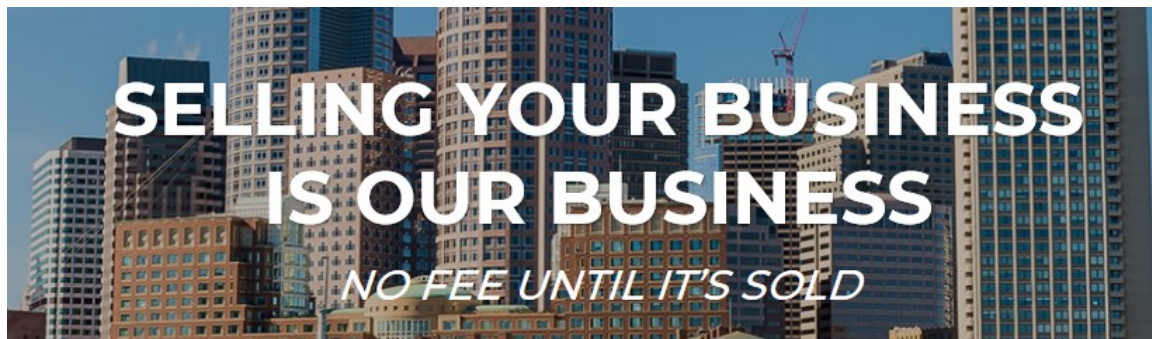
| | | | |
|---|--|--|---|
| 7-11 Worcester | Casabella Interiors East Sandwich | Le Peacock Shelburne Falls | Safetiva Labs Wakefield |
| Albertos Ristorante Hyannis | Chubs Taco & Tequila Boston | Local Burger Easthampton | Seagrass Salem |
| Fit Factory Quincy | Clear Sky Cannabis Stow | Major Bloom Worcester | Smitty's Tavern Worcester |
| Kapha Cannabis Dispensary Lenox | Comm Ave. Canna Boston | Meadowlands Ice Cream Tewksbury | Spencer Sunoco Spencer |
| Sublime Cannabis Co. Mashpee | Courtesy Mitsubishi Attleboro | Melaleuca, Inc. Idaho Falls, ID | Sterry Street Auto Sales Attleboro |
| 1620 Events / 1620 Wine Bar Plymouth | Demos Restaurant Watertown | Mellow Fellows Amesbury | Sunrise Bakery & Coffee Shop New Bedford |
| Abz Supplies Plainville | DMS Trinity Chelsea | MK Smoke Shop Randolph | Supreme Communications Fall River |
| Amore Pizza Stoneham | Done Right Chimney Williamsburg | Nancy's Marshview Café Salisbury | Tavern in the Square Dedham |
| B & G Cabinet Newburyport | Dooliner Newton | Northampton Smoke Shop Northampton | Temple Hill Collective Orange |
| Barnstable Market Barnstable | East Coast Auto Sales Service Attleboro | Northstar Refrigeration Plymouth | The Barker House Plympton |
| Beau's BBQ Braintree | Elevated Roots Braintree | Olde Main Street Pub Peabody | The Break Restaurant & Bar Hyannis |
| Bella's Market East Boston | Ember Pizza. Inc. Harwich | Om Milk Street Smoke Shop Westborough | The Clubhouse Holyoke |
| Berry's Greenhouses Medway | Emerald City Plant Shop Norwood | Oyster River Boatyard West Chatham | The Laundry Room Middleboro |
| Best Pizza Indian Orchard | Endless Konnections Bellingham | Paris Baguette Quincy | The Main Street Still Agawam |
| Boat Dog Pembroke | Experian Washington, DC | Paris Baguette Cambridge | The Mix Boston |
| Bootleg Special Boston | Fete Boston | Peppino's Italian Market Melrose | The Sportsman's Den Quincy |
| Bridgewater-Raynham Sand and Stone Bridgewater | General Supply and Metals New Bedford | Pioneer Valley Trading Co. Westfield | Tom's Automotive Fitchburg |
| Brothers Pizza Dracut | Giana Restaurant South Easton | Platinum HydroLab Lowell | Underground Legacy Social Club Mattapan |
| C.O.S Construction Randolph | Grille 151 Weymouth | Plum Island Coffee Newburyport | United Cultivation Ashby |
| CannaBarn Abington | Herbalife Nutrition Washington, DC | Power America Littleton | USANA Health Services Salt Lake City, UT |
| Cape Cod Heat Pumps Marstons Mills | Humble Crownz Fall River | Quirk Events Roslindale | |
| | Joe's Auto Service Rochdale | Red Rock Grill & Bar Upton | |



CDC Updates Respiratory Virus Guidance - COVID-19 Isolation Period Shortened

On March 1, the Centers for Disease Control and Prevention released updated Respiratory Virus Guidance. The guidance provides practical recommendations and information to help people lower their risk from a range of common respiratory viral illnesses, including COVID-19, flu and RSV. **Most notably, the guidance updates the isolation period for individuals who are sick.**

Previous guidance had suggested a five-day isolation period. The updated guidance recommends that people stay home and away from others until at least 24 hours after both their symptoms are getting better overall, and they have not had a fever (and are not using fever-reducing medication). To learn more about the Respiratory Virus Guidance, updates to the isolation period, and FAQs please visit the CDC's website at www.cdc.gov/respiratory-viruses/prevention/precautions-when-sick.html.



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

For RAM Members - Free Initial Consultation - Free Business Valuation



Call or Email
Buddy Carp- 508-446-4280 - buddy@squizzero.com
www.squizzero.com
Multi-Year Recipient
International Business Brokers Chairman's Circle Award





U.S. Beneficial Ownership Information Reporting Requirement

RAM members are reminded of the U.S. Department of the Treasury's new beneficial ownership information reporting requirement. Under the 2021 Corporate Transparency Act, companies doing business in the United States must now report certain information about the individuals who ultimately own or control them.

Filing is simple, secure, and free of charge. Companies that are required to comply ("reporting companies") must file their initial reports by the following deadlines:

- **Existing companies:** Reporting companies created or registered to do business in the United States before January 1, 2024 must file by January 1, 2025.
- **Newly created or registered companies:** Reporting companies created or registered to do business in the United States in 2024 have 90 calendar days to file after receiving actual or public notice that their company's creation or registration is effective.

Beneficial ownership information reporting is not an annual requirement. A report only needs to be submitted once, unless the filer needs to update or correct information. Generally, reporting companies must provide four pieces of information about each beneficial owner

- name;
- date of birth;
- address; and
- the identifying number and issuer from either a non-expired U.S. driver's license, a non-expired U.S. passport, or a non-expired identification document issued by a State (including a U.S. territory or possession), local government, or Indian tribe. If none of those documents exist, a non-expired foreign passport can be used. An image of the document must also be submitted.

The company must also submit certain information about itself, such as its name(s) and address. In addition, reporting companies created on or after January 1, 2024, are required to submit information about the individuals who formed the company ("company applicants").

For more information regarding this requirement, including educational videos and webinars, frequently asked questions, connecting to the contact center, and learning more about how to report, please visit www.fincen.gov/boi. Small businesses may also access the Treasury's Small Entity Compliance Guide which walks them through the process in plain language.



18 Tremont St.
Suite 810
Boston MA 02108

Membership News

We want to hear from you!

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

Let us know when your business is in the news or if you received special recognition from your community. We would like to showcase this information in future newsletters and feature your business on RAM's social media.



[@retailersofma](https://www.facebook.com/retailersofma)



[retailersofma](https://www.instagram.com/retailersofma)
[ramwesternma](https://www.instagram.com/ramwesternma)
[rammetrobboston](https://www.instagram.com/rammetrobboston)



[Retailers Association
of Massachusetts](https://www.linkedin.com/company/retailers-association-of-massachusetts)



[@retailersofma](https://www.x.com/retailersofma)

