



# The Retail Review

THE OFFICIAL NEWSLETTER OF THE  
RETAILERS ASSOCIATION OF MASSACHUSETTS

October - December 2022 Edition



If you are not receiving RAM e-news alerts you are missing timely updates and information, please email us at [info@retailersma.org](mailto:info@retailersma.org) and provide us an email address.

To view past e-news alerts visit our website  
[retailersma.org](http://retailersma.org).



## New Legislative Session Set to Begin

On Wednesday, January 4th the 193rd session of the General Court of the Commonwealth will commence with the seating of 200 legislators in the state Senate and House of Representatives. Governor-elect Maura Healey will be sworn in and take office the following day.

The Democrats will return a super-majority in both the House and Senate and retake control of the Executive Branch after eight years from outgoing Governor Charlie Baker. Senate President Karen Spilka (D-Ashland) and House Speaker Ronald Mariano (D-Quincy) are expected to easily retain the top spots in their respective branches. The Senate will seat five new members, while the House will see at least 21 new faces and maybe more depending on the outcomes of a couple of recounts.

What can members expect to see in the new session? Much of that agenda remains to be set but there are certainly a few high-profile issues waiting to be addressed by the new governor and legislature early in the new year. Also, with every new administration comes the likelihood of an Article 87 Reorganization plan for the structure of the Executive Branch and related state agencies.

The state's fiscal health remains strong, with a record \$7 billion in reserve and a couple billion more in remaining surplus tax dollars and federal relief ARPA funds still to be appropriated. The MBTA, transportation infrastructure, education, housing, health care and energy sectors all loom large as constituencies competing for additional funding.

For the retail and restaurant industries, what steps can the state take to ease the burden of inflation on consumers and reduce the cost pressures on employers? RAM members recently reported that inflation is the number one concern this holiday season, followed closely by declining profitability due to higher costs versus lower sales, and ongoing staffing shortages.

In the New Year, one issue we hope to have seen the last of is the Baker Administration's failed attempt to pursue Real Time sales tax collection. A daily remittance requirement is an untested, unproven, costly and misguided approach to sales tax collection that the new administration would be wise to abandon. The same can be said of online lottery and allowing the use of debit cards in lottery purchases. With the introduction of sports betting, the Commonwealth should wait to see how this new form of legalized gambling impacts the landscape.

Unemployment insurance tax relief is an area that the state could still do more on to lessen the burden on employers facing billions in additional COVID surcharge costs. Small business health insurance premiums are another cost driver that need to be addressed. Also, organized retail crime remains a top concern nationwide for the retail industry. Massachusetts should take steps to raise the level of awareness on this issue and see what action steps can be taken by the Legislature and the Executive to curb this growing problem that threatens retailers' bottom lines and public safety in their stores.

Certain expected threats on the legislative front include efforts to dictate state specific privacy standards, restrictive employee scheduling standards, and additional environmental and energy regulations. ■



## A Letter from the President



Jon Hurst with Salem Mayor Kim Driscoll who served as RAMAE Keynote Speaker just two days after being elected as the state's next Lt. Governor.

## The Retail Review

### OFFICERS

#### CHAIRMAN

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

#### VICE CHAIRMAN

Rocco Falcone  
*Rocky's Ace Hardware*

#### TREASURER

Wendy Hudson  
*Nantucket Bookworks  
& Cisco Brewers*

#### SECRETARY

Erin Calvo-Bacci  
*The CB Stuffer*

### EXECUTIVE STAFF

#### PRESIDENT

Jon B. Hurst

#### VICE PRESIDENT

William C. Rennie

#### GENERAL COUNSEL

Ryan C. Kearney

#### MEMBERSHIP DIRECTOR

Andrea K. Shea

#### BUSINESS DEVELOPMENT DIRECTOR

Joe Barnes

#### MEMBERSHIP SALES MANAGER

A'Dianna Zeidel

#### FINANCE MANAGER

Audrey Brienza

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

## It's All About People

As detailed in this newsletter, we recently held our 104th Annual Meeting, and our 23rd edition of the Retailers Association of Massachusetts Awards of Excellence (the RAMAEs). It was one of our most memorable RAMAEs, with the most outstanding group of winners in the history of the event.

They came from all across the state, representing a very diverse group of industry leaders, from a variety of retail sectors. The winners however, all had one common thread which connected them to each other as small business leaders to recognize and celebrate—they all had outstanding, and longstanding people within their organizations.

Each and every RAMAE winner featured innovative, hard working small business owners; but more importantly, they boasted staff which celebrated not only the award, but the history of consistent quality consumer service and product quality. In attendance at the celebration were tables full of staff with decades of service to those winning small businesses and their loyal customers.

Even before COVID, stability in staffing has been a challenge for many employers; and work habits and preferences have certainly changed dramatically for many people over the last 2 ½ years, making those challenges more acute.

Yet, for these five RAMAE winners, they have all found a path forward even during these challenging times of high inflation, rising interest rates, and a changing labor marketplace. They all know that for consumer serving industries, it's all about the people you have and the service they provide, which will make your customers come back time after time. Not every store and restaurant may be fortunate enough to attract and retain the important number of dedicated team members necessary to provide consistently high levels of consumer service. But these winners have; and the RAMAEs have always been about putting a spotlight on those hidden local small business jewels which can serve as a model to others across the state.

A RAM member survey last summer showed that a majority of our members are planning to either retire or sell their operations within the next decade. Some of that may be age, and some of it may be an exhibit of the frustrations so many small businesses are facing today: far higher costs of operations, with sales numbers which are not keeping up with those rising costs. Whatever the reasons, challenges clearly lie ahead on finding the next generation of entrepreneurs willing to put at risk the financial futures of their families, and to fill store fronts on Main Streets.

There are lessons to be learned here, for both small businesses and for our public policy leaders. The small businesses which prosper today are those that recruit and retain great people, who believe in the operation, and want to see it succeed with their customers. Public policy officials need to understand that the small business owners and their teams know best how to serve the consumer, and should be given the flexibility under the law to be successful. Rigid, discriminatory and costly government mandates take away the discretion of small businesses to be innovative, and to do what is right for the team and their customers.

One glaring example of bad public policy is the discrimination, which exists only in Massachusetts, in health insurance laws for small employers versus large employers. That discrimination is in the form of unfair premium cross subsidies from Main Street businesses to individuals through an only-in-Massachusetts Merged Market risk pool (individuals and small businesses together rather than separate), which makes it more difficult for small businesses to attract and retain quality, long-term employees. On top of that, small employers must cover far more specialty provider mandated benefits than what is required for large employers operating under federal law. The Liberty Mutual advertisement "Only Pay For What You Need" it is not for Main Street Massachusetts health insurance. For both reasons, premiums are far higher for

*continued on page 8 >>>>*

## Wage and Hour Law Changes for 2023

### Minimum Wage Increase and the End of Retail Premium Pay

On January 1, 2023, the last of five annual increases to the Massachusetts minimum wage will take effect, as well as the final repeal of the state's retail premium pay requirement. Members are reminded to take note of the following changes:

- **Minimum wage increase to \$15.00 per hour (currently \$14.25)**
- **Tipped wage increase to \$6.75 per hour (currently \$6.15)**
- **Retail Premium Pay mandate is fully eliminated.**

With the retail premium pay requirement for work performed on Sundays and certain holidays being eliminated from the Massachusetts General Laws (Chapter 136 §6), retail employees may be compensated at their regular rate of pay for work performed on Sundays and the holidays of New Year's Day, Columbus Day, Veteran's Day, Memorial Day, Juneteenth, Independence Day, and Labor Day.

Members are reminded that the Blue Law *voluntary work* requirement remains in effect. **All work performed on Sundays, and the aforementioned holidays, by employees of retail establishments must remain voluntary and refusal to work shall not be grounds for discrimination, dismissal, discharge reduction in hours, or any other penalty.**

This marks the end of the five year, incremental phase out of this longstanding discriminatory law imposed solely on the retail sector, and only in MA and RI. This costly labor mandate rendered Massachusetts a national outlier and in turn resulted in Massachusetts retailers being placed at an unfair competitive disadvantage compared to out-of-state and online sellers not subject to the law.

Elimination of the requirement was the result of years of advocacy by RAM to secure a level playing field for Massachusetts retailers. The repeal was ultimately secured as part of a negotiated legislative package designed to avoid three proposed initiative petition proposals from going to the ballot—two proposed by special interests to increase the minimum wage and establish a paid family and medical leave program, and the third proposed by RAM to reduce the state sales tax. The presence of the RAM proposal forced both the special interest groups and legislators to the table to negotiate a more balanced outcome on these issues for the Commonwealth.

---

Members are encouraged to review RAM's 2023 Holiday Calendar. This guide details the changes and is available for download on our website **[retailersma.org](https://retailersma.org)**.

---

For additional information you may also visit:

- Minimum wage and overtime information – MA Department of Labor Standards at **[mass.gov/service-details/minimum-wage-and-overtime-information](https://mass.gov/service-details/minimum-wage-and-overtime-information)**
- Working on Sundays and Holidays ("Blue Laws") – MA Attorney General at **[mass.gov/guides/working-on-sundays-and-holidays-blue-laws](https://mass.gov/guides/working-on-sundays-and-holidays-blue-laws)**

Alcove  
Boston

An Sabin  
Cambridge

Atlantic Tire and Alignment  
Hull

Bella Sera Bridal  
Danvers

Bling  
Watertown

Blue Canoe Cafe  
Lynn

BoomX Cannabis Co.  
Shirley

Brendan Behan Pub  
Jamaica Plain

Brothers Auto II  
Amesbury

Bursaw Gas and Oil  
Acton

Cakes For Occasions  
Danvers

Cannabis Connection  
Westfield

Center Tree  
Holden

Cibao Hispanic Market  
Fitchburg

Conrad's  
Sudbury

Cookies  
Worcester

Deep Ellum  
Waltham

Dick's Market Garden  
Lunenburg

Dunkin  
Lynn

Eastern Cannabis Co.  
Everett

Family Mini Market  
Worcester

*continued on page 9>>>>*

# 2022



# Winners



## Retailer of the Year

*tropicalfoods.net*



From left to right: Teofilo Cuevas, Heriberto Pena, Ana Carmona, Ajhar Uddin "Mohammed", Luis Burgos, RAM President Jon Hurst, Hector Saldarriaga, Randy Garry, Ronn Garry, Jr., Rider Castillo, RAMAE Master of Ceremonies & Owner of Dave's Pet Food, Dave Ratner and RAM Board of Directors Chairman and owner of M. Steinert & Sons, Jerry Murphy.



Scan this code to watch a video about Tropical Foods located in Nubian Square, Boston.



*Hidden gems ...  
rising above the competition*



*exceptional service, menu selection, and overall experience...*



## Restaurant of the Year

*[baypointewaterfrontrestaurant.com](http://baypointewaterfrontrestaurant.com)*



From left to right: Jon Jurst, with father and son Kevin and Erik Hynes, and Jerry Murphy and Dave Ratner.

**Scan this code to watch a video about Bay Pointe Waterfront Restaurant located in Quincy.**



Special thank you to Aeropex Media Creative and Jon Almas for creating our winner videos.



## Advertising and Promotion

*[paulinesgifts.com](http://paulinesgifts.com)*



From left to right: Jon Hurst, Pauline Bresnahan, Jerry Murphy and Dave Ratner.

Scan this code to watch a video about Pauline's Gifts located in Gloucester.



*fixtures in their communities....*

## Community Service

*[capeabilitiesfarm.org](http://capeabilitiesfarm.org)*



Scan this code to watch a video about Cape Abilities Farm located in Dennis.



From left to right: Jon Hurst, Mary Desilets, Mark Bartley, Mairead Graf, Cheryl Nickerson, Phil Weber, Brandon Ryder, Tracey Fraser, James Barnes, Dave Ratner and Jerry Murphy.

*providing the best that the Commonwealth has to offer.*



## Retail Hall of Fame

*rockys.com*



From left to right: Elizabeth Vera, Store Manager; Mark Rader, District Manager; Brant Fahle, Director of Human Resources; Jon Hurst, Rocco Falcone, President and CEO; Luis Pedro, Vice President and Chief Operating Officer; Sonja Stewart, Vice President and Chief Financial Officer; Steve Poulin, Vice President Store Operations; Dave Ratner, Jerry Murphy, and Dave McDonald, Store Manager.

Scan this code to watch a video about Rocky's Ace Hardware with multiple locations across MA.



THANK YOU TO  
OUR SPONSORS



AMAZON and the AMAZON logo are trademarks of Amazon.com, Inc. or its affiliates.





small businesses in the Commonwealth than for their larger competitors. Our lawmakers can and should do better to support these small employers and their teams, by seeking equity under employer insurance marketplaces.

As we move into what may be an economically challenging 2023, I hope our government leaders will allow for fair market options and flexibility for small businesses to freely provide for their staffs and customers alike. It's really all about people: quality staffs; and loyal, well served customers. Successful small businesses know that. Don't hesitate to copy them; or to ask them what is truly needed as we seek to Promote, Protect, and Preserve Main Street Massachusetts for the next generation of entrepreneurs.

Sincerely,  
Jon B Hurst,  
President



RAM is again urging consumers to shop local this holiday season—undertaking both radio and digital ads. Consumers are challenged to invest a good portion of their spending budgets in their local communities to support their Main Street and the jobs they provide the Commonwealth.

To see and hear the ads,  
please visit [retailersma.org](https://retailersma.org)  
or scan this QR code.



## Puza Pure Food Market, Southampton

### Celebrates 75 Year Anniversary

Puza Pure Food Market, a family owned and operated business, and long time RAM member, celebrated their 75th Anniversary on October 15th in Southampton, MA. This third generation business was started in 1947, by William J. Puza, Sr. He handed it down to his 6 children in 1963. His son, Don Puza, took the solo reins in 1989 and was well loved for always being there to lend a hand to any organization and always supported local farmers by selling their products. He was known for his generosity and far-reaching support in the area, living by the motto “family first” which extended to customers and the surrounding community. Upon Don’s passing in 2021, the business was handed down to the next generation of Puza’s. The Market is now run by Don’s daughter Vicky Puza-Allen, his son Josh, grandson Jesse (Vicky’s son), as well as his nephews, John and Jason, who are dominant figures in the meat department. Following Don’s example, his children and grandchildren hope to continue the family business and honor the legacy their Grandfather and Father started so many years ago.

## Member News



Back Row, standing left to right: Jesse Allen (grandson of Don Puza and son of Vicky Puza-Allen), Joshua Puza (son of Don Puza), Vicky Puza-Allen (daughter of Don Puza) holding Odin Puza (grandson of Don Puza and son of Joshua Puza), Theresa Puza (wife of Don Puza), Lisa Heath (daughter of Don Puza), Ed Heath (son-in-law of Don Puza).

Front row, left to right: Stacy Puza (Daughter-in-law of Don Puza and wife of Joshua) holding Waylon Puza (grandson of Don Puza and son of Joshua Puza). Kneeling: Harley Allen (granddaughter of Don Puza and daughter of Vicky Puza-Allen), Brendan Heath (grandson of Don Puza and son of Lisa Heath).



## New Members

*continued from page 3*

Franco's Trattoria Sudbury	Northeast Industrial Diesel Chicopee	Redline Welding Hampstead	The Puddingstone Tavern Boston
Gordon Companies Needham	Oakleaf Cakes Boston	Roses & Thistle Marblehead	The Renovator's Supply Erving
Hannoush Jewelers Falmouth	Oliver's & Planck's Yarmouth Port	Sam Walker's American Tavern Woburn	The Rose Room Cafe & Tonic Bar Webster
Herbal Pathways Pittsfield	OMG Cannabis Fitchburg	Solar Retail Norton Bedford	Top Donut Lowell
La Central Bakery & Cafe Worcester	Osaka Restaurant Worcester	SpitJack Florence	Uncle Dave's BBQ & Bar Sandwich
Lincoln Metro Worcester	Pink Bean Somerset	Sunset Cantina Brookline	Vello Restaurant Brookline
Little Donkey Cambridge	Precious Memories Malden	Supercritical Mass Laboratories Worcester	Via Cannuccia Boston
Lofty Homes Boston	Protocol Amherst Amherst	Tavern in the Square Woburn	Westford Smoke Shop Westford
Maynard Nutrition Littleton	Provisions Cafe Woods Hole	The Dial/ Blue Owl Cambridge	Westwood Pizza Westwood
Miracle of Science Cambridge	Quincy Cannabis Quincy	The Lakeside Oil Co. Marlborough	Yellow Door Taqueria Boston



Revitalize your workers' comp plan  
with ConnectPay's **FREE** web class:  
**Practical Insights to Supercharge Your  
Workers' Comp Plan!**

SCAN TO WATCH NOW!

[ConnectPayUSA.com/workerscomp](https://ConnectPayUSA.com/workerscomp)

RAM members get 30% off payroll when you  
use Cove Risk pay-as-you-go workers' comp



[ConnectPayUSA.com](https://ConnectPayUSA.com)  
(877)-551-0907



# Shopping at *parcels* is a gift for everyone

When *parcels* opened inside the Liberty Tree Mall in Danvers, it was with the intent of bringing something special and unique to shoppers, while shining a light on the creative minds behind the products.

The retail shop sells products made by people with intellectual and developmental disabilities or autism, or social enterprises that employ them. It is staffed with individuals served by Northeast Arc, enabling them to learn valuable retail skills.

"The concept was to highlight the skills of people with disabilities or autism through products that people can touch and feel and enjoy in their homes," said Tim Brown, Northeast Arc's chief innovation and strategy officer.

Gracie's Doggie Delights, for example, is operated by an enterprising young woman with Down Syndrome who loves dogs. Avery Skaggs, a non-verbal, abstract expressionist artist from Alaska, has been painting with his fingers all his life. And Pennsylvania-based Highland Chocolates

is a non-profit chocolate factory and retail store that provides vocational training and employment for adults with disabilities.

Brown has cultivated relationships with more than 100 individual artists, social enterprises or small businesses from across the country—and even some worldwide. His efforts have raised the profile of each entrepreneur, and contributed to their financial success.

"We purchase everything outright at wholesale prices, so those businesses are seeing profits right away," said Brown. "Any profits we make are really covering the costs of the store and allowing for the interns to have an environment like this to train in."

Brown, who has been with Northeast Arc for more than 30 years, was selected to receive the Program Innovation Award during this year's convention of the Arc of the United States. The award, presented by the National Conference of Arc Executives, recognizes chapters that have designed and implemented creative programming to address the unique needs of people with intellectual and developmental disabilities in their community.

In addition to launching *parcels* in October of 2020, Brown simultaneously helped to launch the Center for Linking Lives at Liberty Tree Mall. The Center represents 26,000 square feet of inclusive program space for all of Northeast Arc's community-facing initiatives. It is a novel approach to the reuse and revitalization of mall space, and is a valuable way to make sure individuals served by Northeast Arc are not just in the community, but are part of the community.

"When we opened the Center for Linking Lives, we wanted to have something that would engage customers as well," said Brown. "Every downtown used to have a store where you could just walk in and find a gift that would be cool and different. We are now that store."

Retailers Association member TJX provided pro bono merchandizing help to launch the store. Their Marshalls store is a few doors down and provides employment opportunities for people served by Northeast Arc.

*parcels* also offers corporate gifts such as food products, self-care items, jewelry, wooden pens, art, candles, stationary and more. Companies or individuals can even shop for custom gift baskets.

"Our staff loved the bags and appreciated supporting adults with disabilities through *parcels*," said Catherine Gravel, executive vice president and founder of GraVoc, a Peabody-based technology consulting agency. The company hosted a mid-year meeting in August and created gift bags for all staff members. "Many said they were going to go do some holiday shopping for others."

"Cathy and I had the opportunity to visit *parcels* before they opened to the public and learn a little about their mission as it pertains to Northeast Arc," said Mary Bellavance, GraVoc executive assistant. "We were totally fascinated with the unique variety of gifts they had to offer. We were delighted to find that one of the many perks of shopping at *parcels* is the staff enthusiastically assisted us in crafting the perfect bag. Fast forward three months and GraVoc staff is still raving about the body butter, popcorn, candles, jam and candy."

"We've become a destination store for gift giving," said Brown. "We're still getting our feet wet, but it's been a lot of fun."

*parcels* is open 11 a.m. to 8 p.m. Monday through Thursday, 10 a.m. to 8 p.m. Fridays and Saturdays and noon to 6 p.m. on Sundays. To schedule a personal shopping experience, email [parcels@ne-arc.org](mailto:parcels@ne-arc.org). For more information or for a virtual tour, visit [ne-arc.org/parcels](http://ne-arc.org/parcels).



Laura, a Project *Parcels* program graduate, organizes a display at the store.

Bring a copy of this article into *parcels* to get  
10% off your purchase. Discount valid through  
January 31, 2023

**parcels** | **NortheastArc**  
Changing lives. Discovering abilities.



# 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) \*

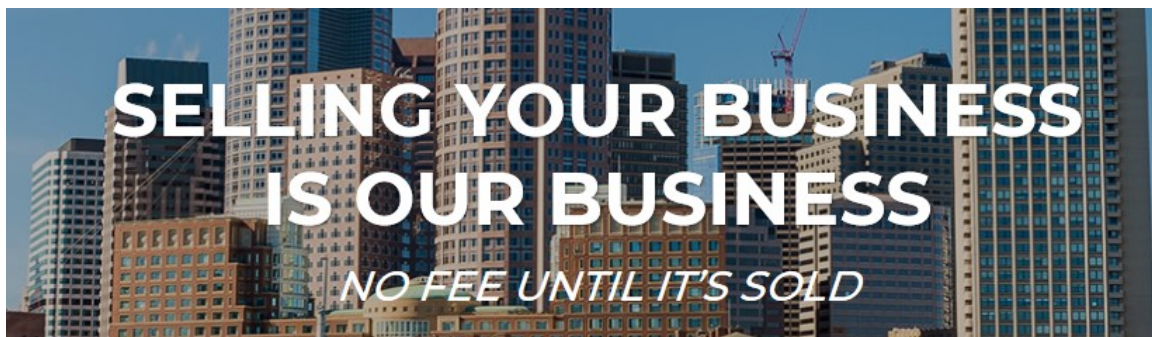
Don't miss out on your opportunity to participate and save. No change of coverage, no change of broker. It's a simple, cost effective, comprehensive health solution for our small business retail members and more importantly their employees.

Contact Joe Barnes at [jbarnes@retailersma.org](mailto:jbarnes@retailersma.org) or 978.478.7430 or visit [www.retailersma.org](http://www.retailersma.org).

\*Eligibility rules adopted by vendor prohibit participation by cannabis retailers



**Squizzero, Carp & Associates**  
**Business Brokers**



**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](mailto:buddy@squizzero.com)**

**[www.squizzero.com](http://www.squizzero.com)**

***International Business Brokers Chairman's Circle Award Recipient***

**IBBA**  
INTERNATIONAL BUSINESS  
BROKERS ASSOCIATION

**20  
20**

**Chairman's  
Circle**  
Buddy Carp





18 Tremont St.  
Suite 810  
Boston MA 02108

## Membership News

### We want to hear from you!

Contact Andi Shea, Membership Director at 617.523.1900 ex. 150 or [ashea@retailersma.org](mailto: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 profiles on RAM's social media channels. If you would like your business featured on RAM's social media, just let Andi know.



@retailersofma



retailersofma



@retailersofma

