



The Retail Review

THE OFFICIAL NEWSLETTER OF THE
RETAILERS ASSOCIATION OF MASSACHUSETTS

April - June 2023 Edition

MARK YOUR CALENDAR:

Wednesday, November 15

RAM Annual Meeting

8:30 am - 12:00 pm

RAMAE Luncheon

12:30 pm - 2:00 pm

Bentley University, Waltham

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Small-business health insurance market facing ‘death spiral’

“The cost of health insurance has exploded,” said one employer. “This is another reason younger families can’t live in Massachusetts.”

By The Globe Editorial Board Updated May 7, 2023



After Governor Mitt Romney signed the state's landmark health care bill in 2006, more residents have had health insurance. But fewer receive it from small business employers.
RYAN, DAVID L GLOBE STAFF

Neil Abramson offers health insurance to the 26 employees at his Leominster consignment stores, ECi Stores, but many of them don't take it, choosing instead to get insured by a spouse's plan or through the state-subsidized Health Connector. “It's just too expensive,” Abramson said.

With costs rising each year, his company's family plan costs \$2,100 a month, of which the company pays half. Deductibles have also increased. Abramson employs mostly women in positions ranging from management to cashiers. Abramson said the health insurance he can offer as a small business isn't as good as a big company's, putting him at a competitive disadvantage when recruiting new workers. He has had workers leave to take other retail jobs or even to become teachers' assistants or entry-level health care workers because schools and hospitals offer better benefits.

Since Massachusetts implemented health care reform in 2006, followed by the national Affordable Care Act in 2010, access to insurance has become nearly universal. But where people are getting their coverage has changed, and fewer people are insured by small employers. That trend reflects a growing competitive concern for businesses that are the economic backbone of the state — one that also threatens to increase costs for taxpayers.

According to the state Division of Insurance, the number of people covered by Massachusetts small group insurance plans (covering two to 50 employees) dropped from more than 800,000 in 2006 to 517,000 in 2014, the year the Affordable Care Act was fully implemented, to 335,000 in 2022. In 2021 alone, according to the Center for Health Information and Analysis, the number of people insured in the small group market dropped by 4.3 percent, compared to a 1.3 percent decrease in the number of people with employer-sponsored insurance overall.

The reason, employers say, is costs keep going up, and the plans small businesses can offer are worse than those offered by larger employers. According to CHIA, in 2021, 72 percent of people covered by small business plans had deductibles above \$1,400 for individuals, compared to 43 percent of all Massachusetts residents with commercial insurance. Plans offered by small businesses have slightly lower premiums on average, but those plans also cover a smaller percentage of medical expenses, and employees have to pay a higher percentage of their premiums, especially for family plans, according to CHIA. And premiums are rising fast — the average small group plan raised premiums by 5.3 percent a year from 2019 through 2021, compared to 3.2 percent for large businesses. Mark Cohen, co-



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A Letter from the President

The Retail Review

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Voters Agree It's Time To Make Small Businesses A Top Public Policy Priority

It's easy to say you support small businesses, whether you are an elected official, government bureaucrat, or a consumer. But the question is what do you do to really support those Main Street employers beyond just visiting them on Small Business Saturday for a purchase or a press photo opportunity. What really matters is what you do for small businesses year around with your dollars, and with fair, common sense public policy.

RAM wanted to see where voters are on supporting small businesses, and what are the bottom lines issues that they are concerned about as residents and consumers. So we recently commissioned a public opinion poll to find out. Sampling 600 registered voters mirroring the likely voting base in the state (with a margin of error of +/-4%), we found a lot of support for small businesses and the issues of importance to them and their customers.

It will be of no surprise to a small business owner, that the top three issues on the voters' and consumers' minds are, in order: Inflation and cost of living, including consumer goods and utilities (98%); healthcare costs (97%); and the economy and jobs (97%). The voters also said that the competitiveness of small businesses vs. big businesses was very important or important (91%); and that the overall business competitiveness of Massachusetts versus other states was also very important or important (88%).

Recognizing the regressive nature of the sales tax, particularly in these inflationary times, a whopping 86% of voters support a roll back of the 6.25% tax to 5%, indicating that tax relief is important to Massachusetts residents.

Finally, as comprehensively discussed by the Boston Globe in a May 7 editorial reprinted in this newsletter, there are alarming competitive and costs issues for small businesses and their employees for their health insurance in this state. Small businesses compete every day with large businesses and government employers for hiring and retaining staff to effectively serve their customers. Health insurance is a vital part of that retention package for any employer, but the reality is that government policies force small employers and their employees to pay more for less coverage than do large employers. And that reality is leading to a shocking "death spiral" in small group coverage as employees seek more affordable options. Voters believe that the government created discrimination in the health insurance marketplace is unfair by a margin of 87% to 8%, with 5% unsure.

Voters today are clearly concerned about pocket book issues and their abilities to support their families. They are also very concerned about the future of the small businesses in their communities. We hope Beacon Hill recognizes where the voters stand, and what small employers need for fairness and cost relief as public policy issues are prioritized for 2023-2024. And as evidenced by the polling and the Boston Globe editorial, a top priority must be supporting our small businesses as they seek equality and fairness on the issue of health insurance.

Sincerely,

Jon Hurst, President

owner of recycling company OPRSystems in Wilmington, which has 18 employees, said every year he offers a plan without a deductible and one with a deductible, and the company pays 56 percent of premiums. This year, the total cost of the no-deductible health plan is \$40,000.

"The cost of health insurance has exploded," Cohen said. "This is another reason younger families can't live in Massachusetts."

There are several reasons small businesses have a hard time providing affordable health insurance. Massachusetts in 2006 merged its individual and small-business markets. This was a policy decision intended to make coverage more affordable for individuals, and it worked: small businesses now subsidize individual coverage. An advisory council formed in 2020 to look at the merged market estimated, in a January 2022 report, that splitting the markets would reduce premiums for small businesses by 2 to 4 percent.

To help small businesses in that merger, Massachusetts instituted "rating factors" requiring insurers to set rates for businesses, taking into account factors like industry and group size. So an accounting firm with a wellness plan that joins a group purchasing cooperative would have lower rates per person than a 10-person commercial fishing business, based on the estimated health risks of the group being insured. But the Affordable Care Act established more limited ratings factors that gradually eliminated the small business benefits.

Under state law, insurance products are designed differently based on company size. Larger companies' prices are based on their employees' health care spending, so implementing wellness programs or incentivizing lower-cost care reduces premiums. For smaller companies, rates are set based on demographics and on the costs of everyone in the merged market, and they cannot negotiate prices.

Many large companies self-insure in arrangements governed by federal law. These companies can ignore state coverage mandates, like required coverage for autism treatment or children's hearing aids, which saves money.

Jon Hurst, president of the Retailers Association of Massachusetts, worries about "a complete collapse" in small business insurance coverage. "We need to figure out what's happening and find solutions for small businesses to keep them competitive," Hurst said.

The lack of good, affordable health insurance options puts small businesses at a disadvantage compared to their competitors, both larger and out-of-state companies. And there are other public policy implications. Employers with fewer than 50 workers are not obligated to offer health insurance, so some could simply drop it.

If insurance is not offered or is expensive, more employees will move from employer-based to government-based health insurance, increasing costs for taxpayers. This trend is likely to increase if lawmakers launch a proposed pilot program letting anyone earning up to 500 percent of the federal poverty level (\$150,000 for a family of four) obtain state-subsidized care through the Health Connector.

Businesses worry that if younger employees — those most likely to be eligible for and interested in the Health Connector's cheaper, limited-network plans — leave, business-sponsored plans will be left with older workers, raising costs further. There is also a growing move by small businesses to join professional employment organizations, which let small companies join a self-insured pool. That means fewer companies are required to comply with state mandates. "The concern here is a death spiral," said Josh Archambault, a senior fellow on health care policy at the Pioneer Institute, who sat on the merged market advisory council. "Everyone who can leave leaves, and the only people left are by far the sickest for small employers."

There is no magic bullet. Then-governor Charlie Baker proposed making it easier for small businesses to form cooperatives where insurance premiums would be based on their claims experience. The Retailers Association of Massachusetts is backing a bill that would give small businesses rebates based on some of the state's former rating factors. The merged market advisory council's report raised numerous policy options without endorsing them. One is to create a state-based reinsurance program, which would pay once costs from the merged market exceed a certain amount. Another would be to eliminate the merged market and separate individuals from small businesses.

Insurance products with limited networks or incentives for price shopping could lower costs, but employees tend to dislike limited networks, and price shopping is difficult without more transparency. Having insurers give smaller companies more information about what is driving their health care spending could help companies target solutions to drive down spending.

Underlying these concerns is the need to lower the cost of health care, which would benefit all segments of the market. David Auerbach, senior director for research at the Massachusetts Health Policy Commission, called the lack of small business coverage a "canary in a coal mine indicator of a problem" that health care is too expensive. "It's getting worse and worse," he said.

Editorials represent the views of the Boston Globe Editorial Board. Follow us on Twitter at @GlobeOpinion.



Beacon Hill Report

All eyes on Beacon Hill continue to focus on the state's overall fiscal health where through March, the state was running \$870 million above benchmark for the current fiscal year, FY23. With the arrival of the April revenue report, the state suddenly found itself \$700 million below the benchmark, as April revenues fell \$2.2 billion year over year, or \$1.6 billion below the benchmark. The shortfall was attributed to a decrease in capital gains tax revenue and an increase in pass through entity (PTE) members applying credits to reduce their tax payments.

MA remains in a good position though as the state has \$1.7 billion in transitional revenue (surplus revenue and left over federal COVID relief funds from last year) still available, and projects to have more than \$8 billion in the Stabilization or Rainy Day Fund at the end of FY23.

In March, Gov. Maura Healey filed her inaugural state budget proposal (H.1) for Fiscal Year 2024, 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 (\$3 million threshold) and a lowering of the short-term capital gains tax rate.

The House of Representatives followed in April with their own FY24 spending plan that included two policy concerns for RAM members. A proposed ConnectorCare Pilot Program would expand eligibility for state subsidized ConnectorCare plans to up to 500% of the Federal Poverty Level (FPL). The historical eligibility threshold is 300%, although during the pandemic it was raised to 400% on a temporary basis that will end in May. RAM expressed concerns about the potential impact this shift will have on the small business health insurance market, as well as how the cost of such expansion would be funded. In 2018 and 2019, the EMAC Surcharge tax was imposed on employers to help cover rising costs in the state's Medicaid program. Employers of employees that were accessing MassHealth or ConnectorCare were then taxed based on employee participation in those programs. Expanding eligibility for ConnectorCare now will increase costs, and RAM's concern is that these costs in the future will fall on employers in a return

of the EMAC Surcharge. The other policy issue in the House budget was an expansion of authorization for the MA Lottery Commission to offer online games (iLottery) and to allow for purchases by debit card (cashless lottery). RAM's concerns include the potential loss of foot traffic at brick-and-mortar locations, debit card transaction fees impacting profitability, and the lack of strong guardrails and protections for brick-and-mortar-sellers, who are the backbone of the Lottery retail network.

The Senate then passed their version of the budget, disagreeing with the House and choosing not to include the Connector pilot or the Lottery expansions. The fate of those proposals will now be decided by a House and Senate conference committee charged with crafting a compromise budget.

Responding to the Governor's tax relief bill, the House passed a tax reform proposal, also worth roughly \$1 billion when fully implemented in the second year. Like the Governor's bill, the House did reform the estate tax, but at a lower threshold of \$2 million. The House also reduces the short-term capital gains tax rate to 5%. In addition, the House included a proposal to shift the state to Single Sales Factor Apportionment for tax purposes for multi-state companies. The House bill also includes an increase in the Earned Income Tax Credit (EITC) and expands on tax credits for parents of dependent children, and seniors. The Senate has yet to release any details or timeline on its own version of the tax bill but did include a reserve of \$575 million in its budget to pay for forthcoming tax relief.

Employers receiving their first quarter **unemployment insurance tax** bills this year were greeted with the new 2023 COVID Recovery Assessment rate. Last session, to mitigate the impact of this assessment and to cover government overpayments of benefits, RAM called for the state to invest \$300 million into the UI Trust Fund. The state ultimately authorized \$100 million for this purpose, and RAM has continued its pursuit of UI debt relief this session. **In a surprising and shocking update to the UI tax picture, on June 1** the Healey Administration disclosed that the state had mistakenly used federal UI funds to pay \$2.5 billion worth of jobless benefits in 2020 and 2021,

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that should have been paid using the state UI Trust Fund. The error in taking funds from the wrong bucket has left RAM and others in the employer community with a lot of unanswered questions at this time – with the number one concern being that the \$2.5 billion bill, if indeed there is one, should not fall onto the backs of employers. The Administration is in talks with the federal government about next steps and possible resolutions that do not adversely impact the Commonwealth, or employers.

Also, as a leading voice on **small business health insurance**

cost issues, RAM continues to fight for premium equity for small employers versus large employers and government. We remain supportive of provisions to expand the use of limited and tiered network plans, to enhance financial incentives available to members of a purchasing cooperative, and to shine a more transparent light on high-cost providers. Employers today are paying their fair share. RAM continues this session to advocate in support of the small employers who pay the most for consistently decreasing benefits in coverage. ■

2023 MA Small Business Day on Beacon Hill



RAM Members Hear from Lt. Governor, Discuss Issues with Lawmakers

On May 24, RAM, NFIB/MA, and the Massachusetts Restaurant Association hosted Small Business Day on Beacon Hill, bringing business owners from around the Commonwealth to Boston to discuss the challenges they face with state officials, business allies, and policy experts.

State Rep. Paul McMurtry, House Chairman of the Joint Committee on Community Development and Small Businesses delivered the welcome address. RAM President Jon Hurst participated on a legislative panel and outlined ongoing concerns with the high cost of health care and small business health insurance. Christopher Carozzi, State Director of NFIB/MA, addressed the importance of tax relief and the need for the state to shore-up the Unemployment Insurance Trust Fund, and Stephen Clark, CEO of the Massachusetts Restaurant Association, focused on the minimum wage debate and the high cost of doing business in the Commonwealth.

Lt. Governor Kim Driscoll then provided a keynote speech on some of the challenges facing the Commonwealth. Driscoll raised Massachusetts' affordability and competitive issues and steps the Healey Administration is taking to move the Commonwealth forward.

Attendees also heard from an expert panel on rising energy expenses. The panel was made up of Bill Ryan of the Mass Coalition for Sustainable Energy, Blair Hasteen of Enbridge Energy, and Bob Rio of RAR Strategies. The event was free to attend, thanks to the sponsorship of Enbridge, Inc.

Throughout the day, speakers saluted the activism of small business owners and urged participants to stay focused and engaged as the General Court considers bills that impact their businesses. “Small businesses are the backbone of our local MA economy, and it is imperative that we make our voices heard on Beacon Hill,” said Hurst.



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find links in
Upcoming Events*

June 28: Maximize Your Impact: The Art of Content Repurposing

How to leverage the power of Instagram Reels and repurpose your existing content across channels.

Time-saving strategies to make your content work harder for you and reach a wider audience.

How to repurpose one video into 40+ pieces of content.

July 26: Using Canva for Business

Canva has been a game-changer for businesses of all size.

It allows you to become your own creative designer and have all templates in one place.

Learn how to utilize its most applicable functions to promote your business across social channels, in person, and beyond!

August 30: How to Tap into Trends on TikTok & Reels

Keeping up with trends on social can help make your channels soar.

A viral hit can help reach your ideal audience and boost sales. From sounds to themes, learn about how to spot trends and use them in a way that works best for your business.

September 20: How to Make Social Media Your Holiday Helper

How to make your business stand out in a crowd of holiday posts and emails with a killer social media plan.

How to use your skills on Instagram and TikTok with design help from Canva to reach your goals and make your clients' holidays merry & bright.

How to make your social media shoppable.

All webinars start at noon.



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) *

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*Eligibility rules adopted by vendor prohibit participation by cannabis retailers



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

The Massachusetts Food Trust Program Helps Grocery Markets

Make Fresh Fruits and Vegetables More Accessible

By the Massachusetts Food Trust Program

Two members of the Retailers Association of Massachusetts have already benefited from working with the Massachusetts Food Trust Program (MFTP) and more funds are available to help get food markets and other retail food businesses into low-grocery areas.

The MFTP, a partner of the Massachusetts Department of Agricultural Resources (MDAR), is helping residents of the state's low-income neighborhoods get their hands on fresh fruits and vegetables. "Our focus is providing more access to healthy foods by financing independent food businesses in low-income neighborhoods," said José Luis Rojas, Administrator of the MFTP and Operations Director at Local Enterprise Assistance Fund (LEAF), which co-administers the program with the Franklin County Community Development Corporation (FCCDC). Two RAM members have used funds from the program to grow their businesses



RAM member Stop and Compare Market in Lynn opened its second store with the support of the MFTP. Guillermo Fernández, Financial Director of Stop and Compare, stated that sales have improved since the market received financing. "We obtained two loans, one to remodel the Lynn store and increase our healthy food options, and the other to open the second store," he said. "What differentiates us from most supermarkets is local ownership and our extensive fresh fruit, vegetable, and meat departments," Fernández said.



Stop and Compare expands in Lynn with help of MFTP funding

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RAM member Vicente's Tropical Supermarket in Brockton, also benefited from the MFTP. Through MFTP Vicente's renovated their supermarket, and expanded their produce, meat, and dairy sections.

"Access to fresh foods affects us all--through public health, economic development, and equity," Rojas said. "Without a healthy diet, productivity at work goes down, and children can't focus in school. One recent study showed another gap in prosperity--the difference in average life expectancy between the South End, a wealthy neighborhood of Boston, and Roxbury, a low-income neighborhood, is 23 years," he said. Access to healthy food is part of this. "The Mass Food Trust Program helps supermarkets in low-income neighborhoods put up shelves, renovate their space, and sell more healthy foods."

The state has allocated \$4 million to encourage healthy eating in our neighborhoods and eliminate "food deserts," low-income communities where it's difficult to get fresh food. "Massachusetts cities and rural towns have food deserts," Rojas noted. "People often have to take several buses or a taxi to go grocery shopping. The closest option there might be a corner store, which rarely has the fresh vegetables, fruits, and meat necessary to eat well, but it will have plenty of junk food."

MFTP provides small food businesses with credit (\$15,000 to \$300,000) or grants of up to \$25,000. Business may qualify for MFTP if it:

- Serves an area that lacks access to healthy foods
- Provides healthy and affordable food
- Accepts SNAP and WIC
- Offers culturally relevant food to the community



Do you, or someone you know, own a food business or want to start one that may qualify?
Apply here! www.massfoodtrustprogram.org.

The deadline is approaching to apply for this round of MFTP funding.

Member News

Cutiques Moves to Leominster



March 24: RAM members Neil and Cassandra Abramson open Cutiques at new location at 901 Central Street in Leominster.

Whether you are new to consigning, or a seasoned bargain hunter, you will find new treasures for all rooms in your home at Cutiques, ETC. Specializing in the best home décor and furniture to make your house, a home.

If you haven't been into the store recently, it's time to make the trip! Cutiques receives new items 7 days per week, and there is always something new to find. Whether you are looking for a new kitchen table & chairs, or a new lamp, or a fun set of dishes, Cutiques has it all!

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Ack Natural Nantucket	Denied Worcester LLC Worcester	Marshland Restaurant Sandwich	Sun Drops, LLC Sheffield
American Chair & Seating Quincy	District 118 Newton	Multicultural Value LLC Haverhill	Tanuja Corporation South Weymouth
Apotho Therapeutics Plainville LLC Plainville	Dockside Pub, Inc. Salem	North East Select Harvest Somerville	Tap In Bar and Grill LLC Springfield
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Brother's Kafe Kreyol Everett	Heal Sturbridge, Inc. Sturbridge	Roma Tile Company Watertown	Verdant Medical Boston
Calabrese Market & Grill, Inc. West Springfield	Hidden Hemlock, LLC Westfield	Rosebud Somerville	Village Pizza, Inc. West Springfield
Cape Cod Grow Lab Brewster	Hole in One Orleans	Satellite Bio Watertown	Wildduck Market Place Boston
Casa Cancun Wareham	Island Variety LLC Nantucket	Savr Boston	
Cedar Chest Northampton	J.T. Farnham's Essex	Shree Food Mart, Inc. Medford	
Central Breaker & Control Oxford	Kosa Malborough	Shri Haraye Salem	
City Food Mart, Inc. Chelsea	Kyoto Restaurant Medford	SNRK Corp. Boston	
Clubhouse Cafe LLC Springfield	Lakeside Villa Halifax	South West Smoke Shop, Inc. Worcester	



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New Member Forum

RAM is pleased to announce the creation of the RAM Member Forum. This new feature to the RAM e-newsletter is designed to provide members the opportunity to reach the entire membership with an idea, question, opportunity, and more! Do you have space to sublet? Are you looking for a new supplier? Are you trying to sell your business? You can now seek answers to these questions and more from your industry peers.

Members interested in posting to the RAM Member Forum are invited to email us at info@retailersma.org. Submissions should be limited to issues related to business needs. Members are asked to refrain from submitting posts relating to sales, promotions, or special events.

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

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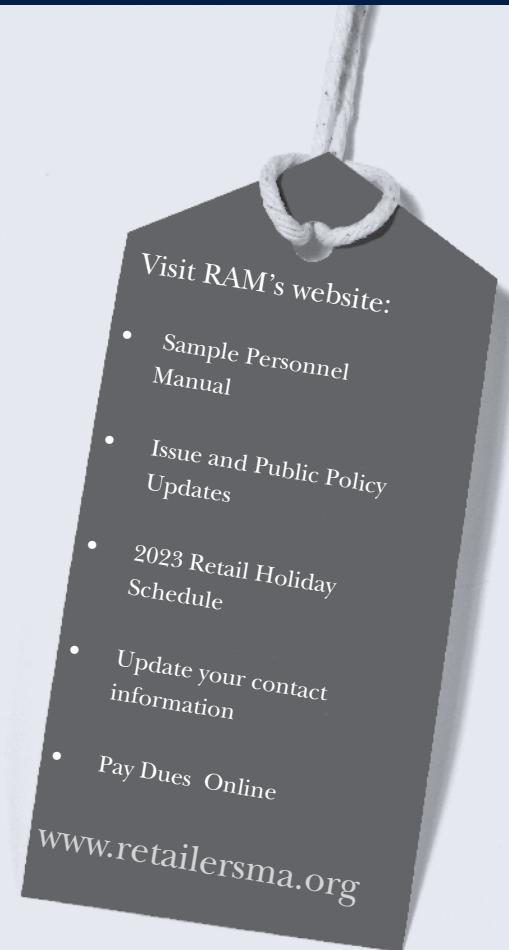
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