

The Retail Review

THE OFFICIAL NEWSLETTER OF THE
RETAILERS ASSOCIATION OF MASSACHUSETTS

October - December 2025 Edition



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Small businesses are drowning in hidden energy costs

(printed in the Boston Globe - November 24, 2025)

The cost of doing business in Massachusetts has always been high, and it's even higher today, with companies facing the increased cost of everything from health care to taxes to unemployment insurance.

But over the past few years, a new entrant to the field has emerged: the cost of energy.

Massachusetts residents and businesses pay some of the highest energy costs in the country: We rank the second-highest in the continental United States for electricity and first for natural gas. So Governor Maura Healey is right to be discussing energy costs and casting a wide net on solutions to a complex problem with few easy answers.

High energy costs permeate our entire economy, increasing prices for everyday items and acting as a hidden tax on health care, housing, and more, hampering the state's competitiveness.

The 4,000 members of the Retailers Association of Massachusetts pride themselves on their commitment to sustainable business practices and believe in making a difference in their communities while managing rising business costs. But that balancing act gets tougher every day.

For example, RAM member Tropical Foods is a small independent grocer with 100 employees that has been serving diverse families in Roxbury for more than a half century. Owner and president Ronn Garry sees the impact of rising costs every day on the vulnerable population he serves. Like many other small businesses, he is constantly weighing the needs of his company with maintaining affordability for his customers.

Consuming more than 100,000 kilowatt-hour of electricity in an average month, Tropical Foods faces an annual electricity bill topping \$300,000. A closer look reveals what is driving its high electric bills — and what the governor could do to help businesses like Tropical Foods.

In addition to the cost of purchasing and delivering electricity, Tropical Foods' bill contains a number of charges — five separately listed — related to

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The Retail Review

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advancing the Commonwealth's electrification and climate goals. Two charges listed subsidize solar energy, another supports electric vehicle charging, and two more pay for renewable energy and energy efficiency. Collectively these add nearly \$3,000 to the business's bill every month.

Other charges not itemized include costs for its electricity supplier to comply with the Regional Greenhouse Gas Initiative to reduce carbon emissions and to subsidize the state's Renewable Portfolio Standard, which requires a percentage of electric power to be derived from certain renewable sources. Together, these add an additional \$4,000 per month. By next year, hidden and opaque charges on Tropical Foods' bill could total more than \$80,000 per year — more than 20 percent of its total bill.

These charges — totaling billions of dollars annually for ratepayers — are a big reason Massachusetts electricity costs have nearly doubled over the past decade, far exceeding inflation.

That's why RAM supports Healey's increasing focus on affordability and her "all-of-the-above" approach to energy as a hopeful sign for small businesses like Tropical Foods. These include her recent openness to increasing our supply of natural gas and nuclear power and recent request to the Department of Public Utilities for cost transparency and examining charges on customers' bills.

A House energy bill recently advanced by committee chair Mark Cusack of Braintree starts an equally important conversation. With still only 15 percent of the electricity on New England's grid renewable and our short-term emissions target almost certainly out of reach, the bill would shift our statutorily mandated 2030 target of reducing emissions 50 percent below 1990 levels to an advisory goal. It's based on a fundamental question: Should small businesses and their customers continue to bear these cost burdens? Or would these resources be better used to lower prices directly?

Like state health care mandates — which by some estimates now constitute a quarter of small business premiums — energy mandates are a double whammy for retailers because they not only make it harder for small businesses to employ people in Massachusetts, but they also make it harder for customers to afford living here.

Small businesses are engines of the Massachusetts economy and the anchors of some of our communities' most vulnerable populations. With so many costs that are out of control — from tariffs to the resurgence of inflation — policy makers must act urgently and decisively on the issues we can control and seek a fairer, more cost-effective path forward. For the sake of our economy and communities, let's begin with reliable, affordable energy.

Jon Hurst

President & CEO



Beacon Hill Report

On Wednesday November 19th, the MA legislature concluded its Formal Session for 2025, the first year of the current two-year legislative cycle. Both the House and the Senate will continue to meet informally through the end of the year, before returning to Formal Session in January. All bills, except for appropriation bills, will carry over into 2026.

Prior to adjourning, legislators did reach resolution on a final supplemental budget bill to close the books on FY2025, which Governor Maura Healey later signed into law (Chapter 73 of the Acts of 2025). The new law includes a provision (Section 176) that authorizes the Department of Revenue (DOR) to waive penalties imposed for an underpayment of tax due on or after April 1, 2021, relating to the **advanced payment of sales tax**, if the penalty would cause undue financial hardship, as determined by the Commissioner of Revenue. DOR is required to publish guidance on the process by the end of the year. Members who may have received such a penalty, or who are involved in an audit process currently, related to the advanced payment of sales tax, should be on the lookout for forthcoming guidance from the DOR, which RAM will also share via e-news.

Meanwhile, the legislature's Joint Committees worked throughout the year and held public hearings on thousands of bills – with RAM submitting testimony on hundreds of matters of interest to the retail and restaurant industries. Most bills remain in committee awaiting a final report, but decisions to advance, extend consideration of, or further study legislation will continue to be made by committee leadership in the weeks ahead. Numerous issues will be competing for attention on Beacon Hill in 2026, and here are just a few:

Unemployment Insurance System Reform

Reform of the state unemployment insurance (UI) system remains a top priority for RAM this session. The MA UI system consistently ranks amongst the worst performing state UI systems in the nation due to its high benefit levels and duration, low threshold for eligibility, and rates of overpayments and fraud. According to the most recent quarterly report issued by the Department of Unemployment Assistance (DUA), the UI Trust Fund is now projected to be insolvent by the end of 2027. RAM is participating on a **UI Trust Fund Working Group** set up by the Healey Administration to assess what can be done to save the system, with legislators and labor also at the table. We continue to advocate for state funds to be tapped

to help cover the \$2.7 billion in COVID claims that employers are now paying for in the COVID Recovery Assessment, as well as the additional \$2.1 billion added to employers' UI bills over the next decade to repay federal funds which were erroneously dispersed by the previous administration. Reforms must strengthen eligibility standards and possibly reduce benefits and duration, while also targeting system fraud. Expansion of the taxable wage base will be the ask of the labor advocates, with strong opposition to any benefit or eligibility changes.

Energy Affordability

RAM continues to be actively engaged in discussions with legislators and the Healey Administration on **energy costs and affordability**. Given the cost increases felt in early 2025, and with a new winter upon us, the renewed focus at the State House on affordability is welcomed news to RAM members. We applauded Gov. Healey earlier this year when she filed an important Energy Affordability bill to begin the debate, and we were further pleased when House Chair Mark Cusack released his committee's bill in November with a goal toward saving ratepayer's money and adjusting to the new realities we face in the transition to cleaner energy. RAM will continue to support and advocate for the focus of the debate in 2026 to remain squarely on cost and affordability, to ensure that as the demand for electrification across all sectors moves forward, the Commonwealth maintains and expands its supply of clean power sources on a scalable and predictable basis.

Data Privacy

As the discussion around pending **data privacy** legislation continues, RAM remains focused on keeping the Commonwealth in line with the consensus legal framework that has been adopted in states across the country. With legislation (S.2619) having passed the Senate in September, the privacy discussions now move to the House where leadership is working on a redraft of H.4746. RAM has worked to ensure that retailer loyalty programs are protected and allowed to continue, and we argue that any bill to advance must not include a first-in-the-nation private right of action. Additional concerns include the details on data minimization standards, as we work to preserve the ability of retailers to provide personalized product and services offerings to their valued customers. RAM will be urging the House to align any bill with the consensus framework model adopted in the majority of states that have already adopted similar privacy laws.

These and many other issues such as small business health insurance costs, product bans and restrictions, and credit card swipe fees promise to make 2026 a busy year.

2025



Winners

Friends' Marketplace Retailer of the Year

awarded to those businesses that

have it all and do it all...

Originally started in 1998, Friends' Marketplace has been an Orleans staple for 20 years. They are passionate about food, wine and plants and their goal is to constantly bring excitement, quality and value in each of these areas! They carry such a wide variety of items and personally hand pick each product to bring you the best meats, ripest produce, incredible wines, delectable cheeses and more!



Dave Ratner with Brian and Monila Junkins.



Scan code to watch a video
about Friends' Marketplace in
Orleans.

{ www.friendsmarketplace.net }

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

Rail Trail Flatbread Company

Restaurant of the Year

In 2012 they began a journey together with the community of Hudson, with an idea to open a small flatbread shop. It evolved into something they could have only dream about, and from a core group of individuals, they've grown into a family that extends throughout the MetroWest Region. Their story is about a community's hope to do something special and to bring attention back to the things that matter most- like sitting around a warm fire, with friends, cold beers, and great flatbread!



Left to right: Michael Kasseris, Vanessa Gilchrest, Danielle Bailey, Karim El-Gamal, State Rep Hogan, Jason Kleinerman, Ricky Wolfson, Mike Brooks, and Natalia Surin.



The
RAIL TRAIL
— FLATBREAD CO. —

Scan code to watch a video about Rail Trail Flatbread with locations in Hudson and Milford.

{ www.railtrailflatbread.com }



Make sure to scan QR codes throughout this issue to watch videos of all our RAMAE winners.



Thank you to AM Creative and Jon Almas for creating our winner videos.

David Volkmann



P h o t o g r a p h y



BRIDGEWATER
TROPHY

Thank you to our long time RAM member and supplier of the RAMAE crystal awards.

fixtures in their communities....

EBO & Co. Grocery

Creative Concepts in Retailing

EBO & Co. Grocery is a neighborhood market with everything from oysters + caviar to produce, wine, vinyl records, lottery + plants. EBO Grocery was founded by Alexis Cervasio, a Boston born, East Boston resident. She was tired of leaving her neighborhood to get "the good stuff" so she made it happen herself. EBO & Co. Grocery is also the little sister of East Boston Oysters, a celebrated popup series in + around Boston and beyond.



**EBO & CO
GROCERY**

How Convenient

Scan code to watch a video
about EBO & Co Grocery in
East Boston.

{ www.ebogrocery.com }



Dave Ratner with Alexis Cervasio.



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.

*Hidden gems ...
rising above the competition*

Grace by Nia

Retail Innovator of the Year

The alluring, modern-day supper club puts a new twist on the timeless charm and the decadent aesthetic of supper clubs from a bygone era. Flaunting whimsically chic decor, a soul-infused menu, an intimate stage for live music and creative entertainment, and an enchanting cocktail lounge, Grace by Nia ventures to bring a new brand of cultural vibrancy to Boston's Seaport. A Roxbury native, venerable community leader, owner of Darryl's Corner Bar & Kitchen and The Underground Cafe, Nia Grace brings her third concept to Seaport adding vibrancy to the neighborhood.



Dave Ratner with Nia Grace Hyman.



Scan code to watch a video
about Grace by Nia in the
Boston Seaport.

{ www.gracebynia.com }



Shop Local Campaign

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. Visit our website to listen to the radio ads and view more digital ads that you can use in your own marketing.

providing the best that the Commonwealth has to offer.

Giblees

Retail Hall of Fame

Giblees has been providing the finest in men's and women's wear with personalized service for over 75 years! Discover expertly tailored pants, elevated essentials, and the world's finest cashmere, complemented by refined sportswear.



Dave Ratner with Alan Gibeley and Alex Haney.



G | GIBLEES

Scan code to watch a video about Giblees in Danvers.

{ *www.giblees.com* }

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Eric Paley, Secretary of the Executive Office of Economic Development (EOED).



RAM Board Chair, Jerry Murphy, M. Steinert & Sons, and Jon Hurst listen to Representative Kate Hogan as she addresses the RAM Board of Directors at the Annual Meeting.



Sarah Iselin, President & CEO of Blue Cross Blue Shield of Massachusetts and Jon Hurst discussed health care costs.



Jon Hurst with the 2025 RAMAE winners: Alan Gibeley, Brian Junkins, Monila Junkins, Alexis Cervasio, Nia Grace Hyman, Michael Kasseris, Jason Kleinerman and Karim El-Gamal.



Member Benefit: Health Insurance

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 **BlueCross 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 the 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 Lucet for mental health, substance abuse, legal and financial 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 Equity Personal Spending Accounts** through Health Equity (available at renewal)*

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

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

A retirement plan that doesn't require overtime

The Alliance of State Retail Associations (ASRA) Multiple Employer 401(k) Plan (MEP) lets you provide the plan your employees deserve – and lets you enjoy your weekends.

The ASRA MEP is:

- Flexible
- Affordable
- Less time-consuming

Learn more about the ASRA MEP.

Contact the Retailers Association of Massachusetts (RAM) at 617-523-1900 or info@retailersma.org



Multiple employer plans (MEP) may offer adopting employers the ability to delegate certain fiduciary functions to the MEP plan sponsor, but adopting employers retain fiduciary duties such as selecting and monitoring the MEP provider. Adopting employers must share a commonality and the MEP is treated as a single plan for certain purposes. Before adopting any plan, employers should carefully consider all of the benefits, risks, and costs associated with a plan. Employers may wish to seek the advice of legal counsel or a tax professional to address their specific situations.
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Boston MA 02108

Membership Renewal

Maintain your Access to All RAM's Membership Benefits

RAM dues invoices for 2026 will be emailed the first week of January. The email is generated by MemberClicks and come 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 will also be attached to the email if you prefer to mail a check to our Boston office.

Members without email on file will receive a hard copy of their invoice in the mail. If you receive both, please pay only once.

*2026 Holiday Calendar available to download.
Visit our website at www.retailersma.org*



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