



The Retail Review

THE OFFICIAL NEWSLETTER OF THE
RETAILERS ASSOCIATION OF MASSACHUSETTS

January - March 2021 Edition

MARK YOUR CALENDAR:

Thursday, May 20:

**Spring Board Meeting
9:00 - 10:30 am via Zoom**

To Register, Email: ashea@retailersma.org



@retailersofma



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Join us for Small Business Day

May is National Small Business Month. This year, RAM is once again proud to be co-sponsoring an event to highlight our industry and our small business members on MA Small Business Day. This virtual event will occur the first week in May, with specific details soon to be released. In these times of increased payroll mandates, higher healthcare costs, and more consumer choices and tools for spending their dollars outside of the Commonwealth, it is more vital than ever that small employers are more focused, cohesive, and louder in our educational efforts.

In addition to RAM, co-sponsoring organizations include: the National Federation of Independent Businesses, Massachusetts Association of Chamber of Commerce Executives along with area chambers like the Greater Lowell Chamber, Nashoba Valley Chamber, North Central Chamber and the United Regional Chamber to name a few.

We hope you will consider joining us. And whether you attend or not, please help be a part of our collective industry and small business education efforts, by knowing your legislators, and attending meetings and gatherings with them at your local chamber of commerce. Rest assured that activists seeking new mandates, restrictions, and costs on your bottom line are working equally hard to get the attention of those we elect to public office.

It is our collective responsibility to hold our elected officials accountable for sensible economic policies, and to make sure their support of Main Street goes much farther than just a few photo opportunities or Tweets on Small Business Saturday in November. MA Small Business Day, and Small Business Month throughout May is an important time to deliver those messages and reminders.

Watch your email and our website, www.retailersma.org, for more information.



State Budget, COVID Relief, & Economic Stimulus, Key Focus Points Early in New Legislative Session

The 192nd General Court of the Commonwealth of Massachusetts officially convened the first week in January, kicking off a two-year legislative session that figures to look much different from those in the past. New House Speaker Ron Mariano and Senate President Karen Spilka appointed their leadership teams and made new committee assignments, including the creation of three new joint committees: the Committee on COVID-19 and Emergency Preparedness and Management, the Committee on Racial Equity, Civil Rights, and Inclusion, and the Committee on Advanced Information Technology, the Internet and Cybersecurity.

More than 6,000 bills were filed, which will now be referred to committee and eventually scheduled for a public hearing. The hearing process and schedule will continue to be impacted by the pandemic, as the State House remains closed.

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The Retail Review

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You can contact RAM at:

18 Tremont Street

Suite 810

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www.retailersma.org

A Current Snapshot from RAM Small Business Member Survey

By Jon Hurst

One year has now passed since the state of emergency was declared for COVID on March 10. Our 4000 members, their employees and customers have been through a lot over 12 months, with a very wide variety of economic impact and pain. RAM recently surveyed our membership to get a snapshot of where they stand as the anniversary passes, and hope grows for the future based on vaccinations, far lower infection rates, and relaxed government restrictions. Following are the results of that member survey.

Current Sales

As we all know, many of our members saw their sales drop off a cliff a year ago, with incremental increases as restrictions were eased, and as many changed their models to include online, delivery, curbside and by appointment only customer service. The average RAM member reported double digit drops in sales in excess of -25% in the Spring and Summer, down to about -8% during the holiday season. In the last snapshot comparing pre-COVID sales to the current period, RAM members reported an average -5.7 % drop for January and February 2021 vs the prior year. Clearly, with each passing month step by step recovery is occurring.

Government Small Business Grant Participation

Over the last year, government orders, restrictions and public messaging has reduced and redirected consumer spending, putting many small businesses in jeopardy. Recognizing this fact, actions at both the federal and state levels of government have created important grant programs, designed to provide vital dollars to pay employees, rent, vendors and other costs at a time when sales may have plummeted. 90% of RAM members applied for and received a first round PPP loan last year. For the second round of PPP, 37.5% of our members applied and received the loans, while another 20% have applied and are awaiting approval. The vast majority of these loans will be forgiven. For the Massachusetts COVID-19 Small Business grant program administered by the MA Growth Capital Corporation announced at the end of 2020, 10% of RAM members reported having applied for and received those grants, while another 10% of members as of the beginning of March reported applying for the grants while still waiting for approval.

Health Insurance Premium Increases for 2021

For 15 years, RAM has annually surveyed our membership on their experience on health insurance premium increases. Typically, the small business premium increases have exceeded increases seen by government and larger corporate purchasers in the Commonwealth, and have also far exceeded the inflation rate and the state's healthcare benchmark for annual cost increases. RAM members this year report an average premium increase of 7.64%, about 2 ½ times higher than the state cost benchmark of 3.1%. Members overwhelmingly report that they are paying far more today for less coverage than they had a decade ago.

Perceived Beacon Hill Priority Constituencies

Given all of the challenges of the last year, policy actions on the pandemic and on legislation have created perceptions by our members on what groups are the preferred special interest priorities of our public policy decision makers. Members ranked large corporations as the perceived top priorities of our policymakers, followed in order by public and healthcare unions, hospitals, and the non-profit sector – with small businesses coming in last at 5th place.

As RAM continues our work with our members, allies, and policymakers in the coming months, we must all collectively seek more support, assistance, and balanced public policy which can help employers recover vital sales and control mandated costs. The future of many small businesses depends on it.



Save 3% on 2021 Health Insurance Rates with RAMHIC

Small groups (under 50 employees) can enjoy a 3% discount on BCBSMA and Fallon Health medical insurance premiums through RAM's Health Insurance Cooperative (RAMHIC). BCBSMA subscribers receive a free life insurance and a hospital indemnity plan at no additional cost, just by purchasing their plan through RAMHIC. In addition, BCBSMA's wellness program Healthy Actions allows employers to earn up to 7.5% premium credit and employees to earn up to \$300 for participating. BCBSMA recently hosted a webinar to discuss these offerings in RAMHIC which can be found on our website, www.retailersma.org.

More Information

For more information on the cooperative including eligibility, enrollment, our carriers and ancillary benefits please visit www.retailersma.org/ramhic. Members may also contact Joe Barnes, RAM's Business Development Director, at 978-478-7430 or via email at jbarnes@retailersma.org.

To learn more about plans eligible for the discount and to request a rate quote, members may contact their existing broker or our carriers directly to ask about your RAMHIC options.

MA Retail Merchants Workers' Compensation Group Celebrates 30 Years

Thirty years ago a handful of small retail industry leaders decided to be innovative and work together for the greater good to found the MA Retail Merchants Workers Compensation Group. Today 26 of these founding members of the group, in that all important first year, are still in business and are still members of the workers compensation group. The group now has more than 4000 retail and restaurant sector small businesses which work together for safety, education and savings. Since its inception, the program has generated over \$141 million in savings to members in the form of dividends, averaging a 17.8 percent overall return, and up-front deviations, averaging a 17.1 percent overall upfront savings per year.

On this 30th Anniversary, RAM wishes to thank those original founding members and the thousands which followed over the years. Collectively we are working to keep small retail sector employers safe and profitable in a very competitive industry.

Atkins Farms, Amherst

Auto Sound Co., Plainville

Boston Appliance Co., Boston

Chap de Laine's Interior, South Hadley

Chatham Jewelers, Chatham

Cormier Jewelers, Southbridge

Cronig's Market, Vineyard Haven

Dover Market, Dover

Eddie's Furniture Co., Holyoke

Egger's Furniture, Middleboro

Foster's Supermarket, Greenfield

Gaztke Hardware Co., Webster

Golden Goose Market, Boston

Goretti Management Corp., Millbury

Harve's Shoe Box, North Darnmouth

Idylwilde Farms, Acton

Massachusetts Opticians, Chelmsford

Melrose Oriental Rug, Melrose

Mystic Valley Wheel Works, Belmont

Norwood Fireplace, Norwood

Pavo Real, Cambridge

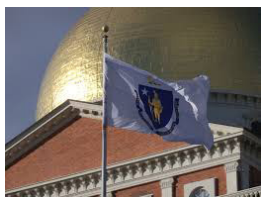
Sock It To Me, Boston

The Owl Shop of Worcester, Worcester

Tumbleweed and NE Quilt, Pembroke

White Horse Beach, Plymouth

Winchendon Furniture Co., Winchendon



{ Legislative Update Continued from cover

RAM filed bills relating to sales tax remittance, vendors' collection allowance, and the promotion of our Main Streets. SD.500, An act establishing the Office of MA Main Streets, creates a statewide office to coordinate preservation of local Main Streets and provide these groups to access federal grant programs and educational materials. SD.1898, An act relative to the advanced payment of sales tax, establishes a safe harbor provision in the new prepayment law to allow for an estimated payment of 75% of the liability for the same month the preceding year vs. actual collections from the first 21 days. SD.1562, An Act to establish a vendors' collection allowance, establishes a 2% vendors' collection allowance for all sales tax filers, capped annually at \$750 per vendor. RAM thanks our sponsors for taking the lead on these important bills, Sen. Jason Lewis, Sen. Joan Lovely, and Sen. John Velis.

In addition to these bills, RAM will be actively working on hundreds of others, while we expect to be monitoring well over a thousand bills. Other high profile issues this year include ongoing COVID-19 relief efforts, the state budget, Real Time sales tax and other tax policy, UI reform, alcohol licensing/expansion, the INFORM Act, Independent Contractor reform, paid leave & hazard pay, data privacy, and more.

Governor's Budget Proposal Includes "Real Time" Sales Tax, Cashless Lottery Authorization

Gov. Charlie Baker's FY22 state budget proposal, H.1, filed in January, is a \$45.6 billion spending plan that relies on a one-time \$1.6 billion draw from the stabilization fund to balance the budget. The budget was filed well before the new federal stimulus package was authorized, meaning the draw from the stabilization fund is expected to be lowered by the Legislature. Additionally, state revenues have continued to outperform expectations made at the beginning of the year.

Unfortunately, but not unexpectedly, the budget again included the "Real Time" sales tax collection proposal, or daily remittance requirement, that the Governor has included in H.1 for the 5th year in a row. The language would require "third party payment processors to remit to the Commonwealth, on a daily basis, the portion of a sale that is attributable to sales tax, with an effective date of July 1, 2024." The Governor did not propose any changes to the recent sales tax prepayment or advanced payment process

passed in the budget late last year, yet RAM continues to pursue those changes with the Legislature.

Also in the budget, the Governor again proposed to allow for the use of debit cards in lottery purchases, expecting an increase of \$30 million in lottery sales from the authorization. RAM opposes this change due to the increasing costs of related interchange/debit fees. The House is first up to debate the budget in April.

Labor Issues

Legislative proposals which threaten to increase labor costs on businesses will continue to remain a focus for RAM this session. Early session priorities identified by RAM include the perennial proposal to mandate certain employee scheduling practices, as well as the newly introduced proposal calling for Pandemic Hazard Pay for essential workers.

Employee scheduling mandates, reintroduced from last session, would require 14 days advanced notice of a worker's schedule as well as penalty payments for any shift changes made within that time frame. This remains a top issue for labor advocates and in the past has received support from the returning Senate Chair of the Labor and Workforce Development committee which has jurisdiction over such bills in the Legislature. RAM anticipates employee scheduling legislation to remain a top labor priority during the upcoming session. RAM will oppose these proposals.

Pandemic Hazard Pay proposals first emerged last spring amidst the pandemic shut down. While the proposals did not gain traction at that time, labor advocates have reintroduced legislation in nine states, including Massachusetts. The in-state bills would require essential businesses to pay workers a premium equal to 1.5X their regular rate of pay for work performed during the remainder of the declared state of emergency, and would also prohibit employers from requiring workers to perform essential services under certain circumstances related to elevated risk of exposure to COVID-19. This unfunded state mandate, coupled with arbitrary job protections, will be strongly opposed by RAM. ■

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

We are excited to announce the Board of Directors of the Massachusetts Retail Merchants Workers' Compensation Group, Inc. has declared the 2021 dividends based upon the following:

2018 declared percentage 17.77 percent - 1st installment paid at 4.44 percent
2017 declared percentage 12.81 percent - 2nd installment paid at 2.97 percent
2016 declared percentage 15.23 percent - 3rd installment paid at 2.90 percent
2015 declared percentage 7.93 percent - 4th installment paid at 0.25 percent

As you may recall, dividends are dispersed following 3 years of claim maturity in 4 annual installments of 25%. Dividends are based on available group surplus (underwriting profit) reflecting favorable performance of the group. All members of the group are eligible for dividends, regardless of claims experience, and each member receives the same dividend percentage applied to the member's audited premium.

The dividend distributions for 2021 will be going out by checks sent directly to members. Agents will be receiving statements ahead of this distribution informing them of the dividends for all members they represent.

Here are a few fast facts about this amazing self-insured workers' comp group:

- Over \$70 Million in dividends have been generated to members since inception 30 years ago
- Premium size: over \$21 Million
- Dividends: 18.4% (Average over the lifetime of the group. 5 & 10 year averages over 12%)
- Participating Companies: 4,000+

And yes, dividends keep coming. That's why this group is saving retailers, restaurants, wholesalers and auto services in MA 30% in upfront savings and 5 year average dividends. And remember, the group is backed by two associations with powerful voices on Beacon Hill and generous member benefits, the Retailers Association of Massachusetts and Massachusetts Package Store Association.

Thank you for your continued support of this self-insured group. It is with your support and confidence in our team of workers' comp specialists working together that makes this group so successful and beneficial to the member businesses.

If you have any questions about the declared dividends, please contact us at: 800-790-8877 or customerservice@coverisk.com

Thank you,

Cove Risk Services

A partner in your success

Welcome 68 New Members

Amelia's Trattoria
Cambridge

10-Eleven
Cambridge

Alloy Wheel Repair Specialist, Inc.
Randolph

Auto Craft, Inc.
Randolph

Barn at Mann Orchards, Inc.
Methuen

Bayside Plumbing and Heating LLC
Orleans

Bloom Brothers
Pittsfield

Bomaco
Fitchburg

Brothers Supermarket
Dorchester

Buttercup Cafe
Barnstable

Cape Coastal Nursery
South Dennis

Charlie's Too
Pembroke

Chatham Sign Shop
Chatham

Cleaves Company, Inc.
Needham

Davis Auto Repair
Leicester

Deacon Giles
Salem

El Rubio Supermarket
Lawrence

Ermont, Inc.
Quincy

Essex Shellfish Co. Inc.
Essex

Fastachi
Watertown

Flying Rhino Cafe
Worcester

Freadman Steel, Inc.
Pittsfield

Fuddruckers
Saugus & Reading

Gas Depot
Brockton

Harr Imports
Worcester

Honey Dew Donuts
Abington

Hylan Auto Sales and Service
Middleboro

Inlandsea Windsurf Co.
West Dennis

Instant Signal & Alarm Co., Inc.
Salem

Jacobson Floral Supply
Boston

L.P. Adams Co., Inc.
Dalton

Linden Malden Masonry & Hardscape Supply
Malden

Liquor Junction
Reading

M & J Produce, Inc.
Chelsea

Mahoney's Garden Center
Winchester

Mexcito
Cambridge

MHQ, Inc.
Marlborough

Milch Motors
Natick

Monty's Motorsports
Westfield

MX Consulting
Raynham

Nautilus Boston LLC
Boston

Offshore Ale Company
Oak Bluffs

Oli's Italian Eatery, LLC
Worcester

Orange Oil
Orange

Paul Revere House
Boston

Printers Oil Supply Company, Inc.
Wilmington

R.A. Graham Company, Inc.
Rochdale

Recycline, Inc.
Waltham

Reliable Dry Cleaners
Walpole

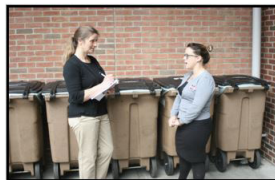
Revolutionary Clinics II /CD Services of America
Andover

Richardson's Farms, Inc.
Middleton

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FREE ASSISTANCE FOR BUSINESSES & INSTITUTIONS



RecyclingWorks in Massachusetts is funded by MassDEP,
delivered under contract by the Center for EcoTechnology
recyclingworksma.com



Free Assistance to Help Your Business Comply with MA Waste Bans

[RecyclingWorks in Massachusetts](#) (RecyclingWorks) is a free recycling assistance program funded by the Massachusetts Department of Environmental Protection (MassDEP) to help businesses and institutions in Massachusetts reduce waste and maximize recycling, reuse, and food recovery opportunities.

The MassDEP is proposing the following amendments to the existing statewide disposal bans, which would take effect on October 1, 2021:

- Lower the threshold for the commercial organics ban so that it would apply to businesses generating **one-half ton or more of food material per week**. It currently applies to businesses generating one ton or more of food material per week.
- Add **mattresses and textiles** as materials that are banned from disposal in Massachusetts.

Proper training, signage, and collection equipment can help prevent improper disposal of waste ban materials and reduce unwanted contamination in recycling streams. RecyclingWorks offers [free technical assistance](#) to help retailers implement and expand programs that support waste ban compliance. **To learn more about RecyclingWorks' free technical assistance, call our hotline: (888) 254-5525, or email us at info@recyclingworksma.com.**

Social Media Posts

RecyclingWorks Facebook handle: [@recyclingworksma](#)

RecyclingWorks Twitter handle: [@RecyclingWrksMA](#)

- Attention supermarkets, grocers, and restaurants! The MassDEP is proposing to amend the commercial organics waste ban to apply to businesses that generate ½ ton or more of food waste per week. @RecyclingWorksMA offers free technical assistance to help your business stay in compliance: <https://bit.ly/32Y7rit>
- Did you know that the MassDEP is proposing waste bans for mattresses and textiles? @RecyclingWorksMA can help your business establish or expand recycling programs for these materials, and many others! Contact RecyclingWorks for more information: (888) 254-5525 or info@recyclingworksma.com
- Does your business have surplus edible food? Establishing a food donation program can help support individuals struggling with hunger in your local community, and may save your business money on disposal. Check out @recyclingworksma food donation guidance to get started: <https://bit.ly/2IPrg4w>
- Separating food scraps from trash can help retailers comply with the MA commercial organics disposal ban. @recyclingworksma source separation guidance covers kitchen separation, hauler collection frequencies, and outdoor storage practices: <https://bit.ly/2KkBB9k>
- Join the growing number of Massachusetts businesses that are serious about reducing food waste! Take the next step with the help of @RecyclingWorksMA free technical assistance: <https://bit.ly/2UBnzID>

New Tax Credits for Establishing a Retirement Plan for your Business!

RETAIL401k

www.retail401k.com

According to a recent Pew study, the top reason why small businesses do not sponsor a 401(k) plan today is cost. Higher tax credits may promote better implementation and utilization of corporate sponsored retirement plans.

Before the SECURE Act, a small business (up to 100 employees) could claim a tax credit equal to 50% of their retirement plan startup costs, up to a \$500 limit. **Now**, the limit is the greater of (1) \$500 or (2) the lesser of (a) \$250 multiplied by the number of non-highly compensated employees eligible for plan participation or (b) \$5,000. This credit is available for up to three years.

Additional Credits

Small businesses can earn an additional \$500 tax credit by adding an automatic enrollment feature to a new or existing 401(k) plan. The credit is available for each of the first three years the feature is effective.



A Recipe For Success

Combine these savings along with the efficiency, economies of scale, and professional management of our (MEP) Multiple Employer Retirement 401k Plan, and you've got a recipe for success!

Contact us at www.retail401k.com for a free brochure and proposal to see how our MEP 401k can help your business!

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**SELLING YOUR BUSINESS
IS OUR BUSINESS**
NO FEE UNTIL IT'S SOLD

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Our **Nano-Shield Antimicrobial System** is a 2 part solution. It is comprised of a full spectrum hospital grade disinfectant (EPA Reg. No. 10324-81-90896) that kills viruses including human Coronavirus. The second part is a biostatic agent (EPA Reg. No. 81446-1) which creates a barrier that inhibits the growth of bacteria as well as mold, mildew, fungus that cause odor and stains of the treated surface for up to 90 days.

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Businesses That Can Benefit From Our Nano-Shield Antimicrobial Service

Schools Churches Office Buildings Government Buildings
Restaurants Gyms Theaters Banks Hotels Spas
Salons Sports Facilities Arenas Hospitals Doctor Offices and More



Schools and Colleges



Fitness Centers



Restaurants



Hotels

We started using Nano Safety Solutions in one store and now were over 30. Jim Muldoon and his team are highly professional, personable and go above and beyond in their service. We now have a trusted partner who can help us grow. I highly recommend them. *Catalano Companies- Steve Catalano, owner 30 + Dunkin Donut Restaurants*

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Retailers Association of Massachusetts

saves members an average of 23% on credit card processing fees

using an easy-to-understand approach.



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NO hidden fees
on the following:

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\$0	Processing supplies	\$0.02/trans.
\$0	Data breach protection	\$6.95/mo.
\$0	Contract termination	\$500 or more
\$0	Monthly minimums	\$15-25/mo.
\$0	Order chargebacks	\$20-25/ea.
\$0	Voice authorizations	\$0.95/call

Electronic transactions

Credit cards, gift cards, check processing, e-commerce – we offer it all!

Credit card processing:

- Personal customer support
 - Fast deposits
 - Competitive rates
 - Flat-rate pricing
 - Free data breach protection
 - Free PCI compliance
 - Free paper supplies
- (Stand-alone terminals only)

And you'll love this:

- No hidden fees
- No monthly minimums
- No setup or chargeback fee
- No long-term contracts

To find out how much you can save by processing with RAM, contact Joe Barnes, RAM Business Development Director at jbarnes@retailersma.org or 978-478-7430. Or visit RetailersProcessingNetwork.com



POWERED BY



{ New Members Continued

Ruma's Pallet World LLC
Lynn

Sam's Food Stores
Methuen

Sichuan Garden Inc. and Sichuan Garden II
Brookline

Small Wheels
Swampscott

Springfield Florists Supply
Springfield

Taco Caliente
Worcester

The Joy Nest
Newburyport

The Lombardo Companies
Randolph

The Proprietors Bar & Ttable
Nantucket

The Urban Hound
Boston

The Villa at Ridder
Sharon

Theater Service Station
Winchester

Town Brook Services
Plymouth

Valsos Cafe
Revere

Virtuosity Musical Instruments
Boston

Window Logic GC Inc.
North Grafton

Yankee Custom, Inc.
Tewksbury



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Download your free copy of
our 6 Pillars of Payroll
business checklist.

ConnectPayUSA.com/pillars

We'll walk you through ways
to optimize your business
using all of the processes that
touch payroll.

Want to Learn More?

Talk to: Matt Venuto

(781) 941-6107

mvenuto@ConnectPayUSA.com

ConnectPayUSA.com



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 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.

RAM is social and you can be too! Please let us know if you'd like your business to be featured on one of our social media channels. Email ashea@retailersma.org and don't forget to 'Like' us on Facebook.

