



# The Retail Review

THE OFFICIAL NEWSLETTER OF THE  
RETAILERS ASSOCIATION OF MASSACHUSETTS

July - September 2021 Edition



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## It's that time of year again! Nominate your favorite retailer for a RAMAE!

For more than 20 years, the RAMAES have honored small and large retailers, rookies and veterans, identifying hidden gems from all corners of the state. Help us identify the businesses who deserve to be recognized for their resilience, innovation, customer service or going above and beyond to make the retail experience memorable. Submit a nomination today – for your business as well as others you think should be recognized.

Visit the RAM website at [www.retailersma.org/ramaes](http://www.retailersma.org/ramaes) to submit your nominations today. Mark your calendars for the RAM's Annual Meeting and virtual RAMAE Luncheon and Awards Presentation.

Wednesday, November 3, 2021  
*more meeting details to follow via email*

## RAM Continues to Lead Employer Community Request for State UI Relief

August 18, 2021

Dear Senate President Spilka and Speaker Mariano,

On behalf of our collective memberships and the thousands of employers providing countless job opportunities for workers across the Commonwealth, we respectfully ask that you support the language in Governor Baker's supplemental budget allocating \$1 billion to help replenish the beleaguered Unemployment Insurance Trust Fund, while leaving open the potential for additional financial relief through American Rescue Plan aid. We implore you to follow the example set by more than 30 states across the nation that have now used federal dollars to offset unemployment costs for struggling job creators.

Massachusetts is facing an unparalleled UI crisis created by the shutdown. While many employers, still recovering from the pandemic, struggle to find qualified help and fully staff their businesses, they are also being held solely responsible for paying down a \$7 billion deficit in the Unemployment Insurance Trust Fund plus interest. Although the state's unemployment rate has declined substantially over the past year, last summer Massachusetts experienced the highest unemployment rate in the nation at over 17%. These COVID layoffs were not the fault of employers or employees, but rather a direct result of state-mandated policies where employers had no choice but to reduce their workforce while their operations were suspended. Despite the negative financial impact, businesses and their workers played their part to help stop the spread of the virus. Employers should not be penalized for that compliance and unfairly left to shoulder the entire burden of the UI deficit.

If no relief money is committed for the UI Trust Fund, businesses in every corner of the Commonwealth will face UI tax increases with payments amortized over a 20-year span. Budding entrepreneurs...

*Continue reading the full employer community request letter on the RAM website.*



## The Retail Review

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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)

## Two Years of COVID-19 Will Likely Trigger More Local Government Activism

Three decades ago, a variety of local small businesses were challenged by local boards of health and other municipal restrictions on tobacco sales in stores, and use in restaurants and bars. Most of those local restrictions were later adopted statewide in the Legislature, yet some differences on local product sales regulations continued over the years. In more recent years, local activists have targeted municipal government on other consumer products and services, including bags, water bottles, take out containers and utensils, nips, and the use of gas for heating and cooking. These current targets are likely the beginning, and there will likely be many more coming very soon.

From the early days of the COVID-19 emergency, some communities required stricter standards than those established by the Governor on issues such as openings, occupancy, hours and masks. With the state emergency order expired and the Commonwealth's efforts focused on increased vaccinations, school masking and public employer vaccination mandates, municipal governments may continue to seek a variety of local restrictions which could impact small businesses, their employees and customers.

As we move into the fall, it is important that local government seek policy balance which will not put their small businesses at risk by creating unnecessary restrictions which increase operating costs and lower sales for their local employers. If they go too far, they need to understand that harming sales is, in effect, a "government taking," which federal and state officials acknowledged with grant and tax adjustments. Local governments affecting small business bottom lines should be prepared for similar grant and tax reduction initiatives.

But even after the negative economic impacts of COVID are over, it is clear that there will be a growing trend of local officials seeking to engage in public policy issues traditionally dealt with at the state or federal level. The COVID experience will likely empower some in local office and those seeking to influence public policy, and that will accelerate local commerce and employment regulatory proposals. That is a red tape worry, an economic risk, and an advocacy challenge for small employers across the Commonwealth.

With restrictive efforts potentially in 351 cities and towns—perhaps considered in response to coordinated lobbying campaigns carried out by certain special interest groups—our challenges moving forward are considerable. The countless special interest targets can be mayors, councilors, town meeting members, and boards of health. Just hearing about the local proposals in a timely manner is a challenge; defeating them in short time frames can be very difficult.

In the coming months, RAM will be implementing a variety of initiatives to deal with local ordinances, orders and restrictions—from better monitoring, to member grassroots activation efforts, and more coordination with like-minded associations and local chambers of commerce.

Utilizing Zoom meetings, RAM will soon begin organizing membership sector division meetings (such as food sellers, auto service, restaurant, gift, etc.), as well as local advocacy coordinating groups with chambers and allies. Out of those organizing and communication efforts will hopefully come a new generation of small business grassroots advocacy leaders, who are willing to speak out on bottom line issues.

The issues have never been tougher, and the opponents never more organized. Our mission is to collectively challenge, educate, advocate, to keep small businesses profitable, and entrepreneurship in Massachusetts attractive. Working effectively together, the industry can meet the public policy challenges at all levels of government—federal, state and local. We have no choice, and your association simply can't do it without your advocacy help as a local employer.

Jon Hurst,  
President



## Initiative Petitions Filed with Eye on 2022 Statewide Ballot

Seventeen initiative petitions were certified by Attorney General Maura Healey's office during the first week in September, officially kicking off the process to place questions before the voters in November 2022. Fifteen of the petitions propose new laws to be considered on the 2022 ballot, while one is a proposed amendment to the state constitution, which would not be considered until 2024. All of the petitions are available for review on the AG's website at [mass.gov/ago](https://mass.gov/ago).

Among the higher profile questions filed is a proposal to make changes to the law governing alcohol retail sales licenses, and a proposal for a law to protect the flexibility and independence of app-based drivers, while expanding their access to certain health and paid leave benefits.

The path to put a question on the ballot is long, uncertain and costly. Filing a petition is the first step in the process leading to the 2022 ballot. The AG reviews the petitions and certifies, by September 1, that they meet certain constitutional requirements. Once certified by the AG, proponents then must gather and submit 80,239 signatures of registered voters first to local town clerks and then to the Secretary of State by December 1, 2021. Questions that make it that far then move to the Legislature, where they can be approved and passed into law, substituted or ignored by May 2022. Often ignored, proponents of questions are then required to collect an additional 13,374 signatures by early July to receive final approval to appear on the ballot in November 2022.

The filing to amend the state constitution faces a longer process that would ultimately place that question on the statewide ballot in 2024. Proposed constitutional amendments must first meet the signature thresholds, then must be voted on by two successive sessions of the Legislature, receiving at least 25% of the vote in each session, before being placed on the ballot in November of 2024.

The following petitions are those most likely to be of interest to the employer community:

- 21-03 Initiative Petition for Law Relative to 21st Century Alcohol Retail Reform
- 21-06 An Act to Ensure Hospital CEO Financial Transparency
- 21-08 An Act to Limit Excessive Hospital Operating Margins & Maintain Essential Health
- 21-11 A Law Defining and Regulating the Contract-Based Relationship Between Network... (multiple versions filed)
- 21-13 Initiative Petition for a Law to Implement Medical Loss Ratios for Dental Benefit Plans
- 21-14 An Initiative Petition for a Law Relative to the Regulation and Sale of Consumer Fireworks
- 21-18 An Act Preserving Consumer Access to Gasoline and Other Motor Fuels
- 21-20 Initiative Petition Relative to "Happy Hour" Practices Specifically Permitted by Licensees
- 21-23 Initiative Petition for a Law Relative to Public Disclosures by Certain Corporate Taxpayers
- 21-25 An Initiative Petition for a Law Relative to Zero Emission Vehicles, Zero... (multiple versions filed)

**RAM staff is currently reviewing all petitions of interest and will monitor their progress moving forward.**

**RAM's official position, endorsement, and or involvement on all ballot questions, is determined by a vote of the Board of Directors.**



## Great News of new Dental & Vision Programs for RAM members!

We are happy to announce that our group dental and vision plans through MetLife have changed to Altus Dental and VSP Vision! Please be advised that for any members on the current plan effective September 1, 2021, we will be changing from MetLife to Altus Dental and the Vision program will now be with VSP (administered by Altus Dental). Members will be automatically enrolled in the new plan and membership cards will be sent out to each enrolled employee. **For any members not enrolled who are interested in learning more, please contact Joe Barnes, Director of Business Development for RAM, at his contact information at the bottom of this announcement.**

### New Altus Dental Plan Rates

**New Lower Rates – rates guaranteed until 9/1/2023**

Tier	MetLife - Current	Altus - New
Individual	48.26	43.92
Family	140.31	127.28

### Enhanced Benefits – Preventive Rewards and Smile Plus Program included

- Preventive services do not count towards annual maximum
  - o When you have preventive services including cleanings and exams they do not go against your maximum
- Plan now covers a 3<sup>rd</sup> cleaning at 100%
- Teeth Whitening benefits included
- Athletic Mouthguards benefits for children included

### Improved Access –

- Altus has the largest network throughout Massachusetts and beyond so you can stay in network and maximize your benefits since dentists agree to accept lower fees! And you can still visit any dentist with the same benefit levels.

### New Altus Vision (VSP) Rates

**New Lower Rates – rates guaranteed until 9/1/2023**

Tier	MetLife-current	Altus Vision (VSP) - New
Individual	10.76	8.76
Ind & Spouse	20.56	17.56
Ind & Child(ren)	17.87	14.87
Family	30.51	24.51

**Enhanced Benefits – Frame and Contact Lens Allowance increased to \$150 (was \$130)**

**For questions, please contact Joe Barnes at [jbarnes@retailersma.org](mailto:jbarnes@retailersma.org) C:978-478-7430**

# Welcome 53 New Members

Alliance Motor Group  
Middleton

Alpine Cashmere  
Lexington

Balise Management  
West Springfield

Banner Glass Shelmar  
Wakefield

BCM Country Club  
Mattapoissett

Beyrut Espresso  
Revere

Billerica Motorsports & Marine  
Billerica

Bob's Tire Company  
Mattapoissett

BridgeHead Software  
Woburn

Capo Supper Club  
Boston

Clean Beer  
Milford

Dunkin  
Stoneham

Empire Collateral Loan Company  
Boston

Fat Baby  
Boston

GB Sons Construction  
Raynham

G Restaurant  
Swampscott

Happy Clothes  
Norwell

Heritage Hemp  
Northampton

Ho Yuen Bakery  
Boston

Honey Dew  
Weymouth

Jackson's Auto Sales & Service, Inc.  
Palmer

James C. Cannell Coffees  
West Wareham

Jamix  
Cambridge

Krzyshill Stores  
Boston

Legends Bar and Grill  
Fitchburg

Lincoln Tavern & Restaurant  
Boston

Loco Taqueria & Oyster Bar  
Boston

Lou & Deb  
Norwood

Main Street Sports Grille  
Tewksbury

McGuiggans Pub  
Whitman

McMackin Corporation  
Westwood

Medusa Brewing and Taco Gatto  
Hudson

Melrose Liberty Bell  
Melrose

Mendon Nutrition  
Mendon

Mission Restaurant Group  
Boston

Morris Mechanical  
Clinton

My Grandma's of New England  
Boston

Paragon Boardwalk  
Quincy

Party City  
Rockaway, NJ

Paul W. Marks Company  
Chelsea

Peterson Steel Corporation  
Worcester

Pine Hill Service Station  
Hollbrook

Piping Systems  
Assonet

Restaurant 89  
Milford

Rich's Transportation Services  
Taunton

Savanna's Bar and Bistro  
Amherst

Sherborn Market  
Wellesley

Sideline Saloon  
Pittsfield

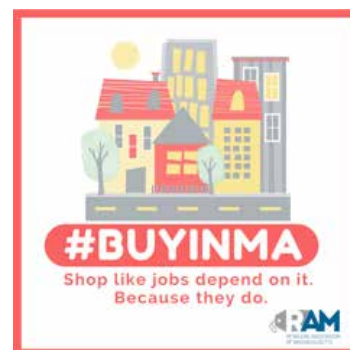
Sudbury Pharmacy  
Sudbury

Thoren Optical & Safety Products  
Chicopee

TR Miller Company  
Walpole

Westboro House of Pizza and Pub  
Westboro

Young Electrical Services  
Taunton



## Member Spotlight



**Marc Iannotti, Al Calvo, Betty Calvo and Vivian Iannotti.**

## Company History

**Stop and Compare** supermarkets are a family business in its second generation owned and operated by the Calvo and Iannotti families. Al and Betty Calvo, both immigrants from Cuba started out in the early 1980s in the fresh ethnic wholesale business first in South Boston as BCD Tropical and then later in Chelsea MA as New England Ethnic Products. The family then opened a retail operation in Chelsea in 1996. The Chelsea location which became a popular shopping place for the Latino community in the area became known as “Compare” a word whose meaning and spelling are the same in the English and Spanish languages.

In 2005, the Calvos’ daughter, Vivian Iannotti and husband Marc entered the family business and opened an additional location in Lynn MA as the family noticed many Latinos were moving further North from Boston. The Lynn location has grown steadily since its inception now solidifying the company’s brand in the North Shore. The Iannottis are now running the day to day operations but continue to rely on the advice of the founding generation to guide their strategic decisions.

The Calvos and Iannottis credit their amazing team of employees with the company’s success. Today they have over 80 employees working amongst the 2 locations. This group of hard working, humble yet empowered people from over 10 different Spanish speaking countries work tirelessly not only to serve our customers but also support each other. This family environment is what fosters the sense of community and cultural warmth that keeps people coming back.

## Empowered by Employees, Stop and Compare Pushes Forward with New Lynn Location

By Vivian Iannotti

In 2019 we completed a strategic growth plan process. After much scrutiny of our family business, our economy, the new e-commerce world, the quickly changing retail landscape and most importantly our team’s future, we decided at that time that in order to keep providing advancement to our staff and moving the needle with regards to top line growth we had to open more brick and mortar locations. It was a risky play given the death of many independent grocers much like ourselves, Amazon’s aggressive growth in the grocery space and the shift to the e-commerce mindset particularly with younger generations. We doubled down on the fact that our competitive advantage was clearly not the products we were purveying but the sense of community that our people created within our four walls. We decided we needed to expand our brick and mortar footprint. Our employees who we wanted to reward with more compensation our customers who we wanted to continue to help find the products that reminded them of home always ensuring that our communities could continue to access fresh health and culturally appropriate food in their very neighborhoods. By the end of 2019 we were poised to execute on this plan.

Then 2020 arrived. Our New Years’ memo went out to our entire team. In it we spelled out our vision for the near future and what we were together going to build during this upcoming transformational year. We believed that 2020 was decidedly going to bring us clear 20/20 vision. It turned out that nothing was ever more certain. In mid March the pandemic ensued and with it many uncertainties, fears, and an unrelenting hectic pace. Despite the chaos and fear, our team showed tremendous resilience and unity throughout those months. Those were dark days. Spikes in reported deaths, no PPE available, a fracturing supply chain, yet at our door exponentially increasing demand, which although a blessing we perceived as increased risk to our team at our doorstep.

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# OPENING THIS FALL!!!

## Marketplace Lynn



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Our vision became clearer. Only a handful of our 80+ employees retreated. They were not destined for this work. Those that stayed, stayed for each other, for their families, and for the customers. They understood that the service they were providing was people's only lifeline at the time. It was a calling, an act of courage and service. The extra hours and incessant customer traffic left the team haggard, weary, concerned. They constantly questioned if they shouldn't also be hoarding and retreating. The extra pay we offered was not why our team stayed. They stayed because they believed in the importance of what they were doing. They were steadfast in their purpose.

I am so proud of my team for the bravery they displayed and their perseverance. They stayed the course. They each took it upon themselves to seek out PPE and share with their coworkers. The kindness, commitment, and selflessness I witnessed on behalf of our team changed my life.

As a leader of this team, how can I not continue to push for our growth, our betterment? Who is more deserving than this team of taking the next step? We must continue to push for growth as these deserving individuals move up to higher roles despite that the task of filling those support roles grows nearly insurmountable. We are now competing with the government to fill our team. COVID relief funds persisting as the pandemic eases are now disincentivizing people to come out and take these entry level positions and start working their way up as those that came before them. Every day I see more Amazon trucks on the road as a reminder of how they and other players like Instacart continue to eat up market share. We continue to invest in the build out of our new location as construction supply costs skyrocket. The climb gets tougher every day.

Turns out that memo was exactly right 2020 made clear that our strategy was correct. **Our people are our competitive advantage.** They proved it showing up every single day during a pandemic. I am grateful for each and every individual on this team.

Together we will continue forward. Always forward.

[www.stopandcompare.net](http://www.stopandcompare.net)



Pictured above with Vivian are: Veronica Villeda, Andre Pinto, Yuli Nicho, Ingrid Massala, Kathy Villeda and Mia Iannotti.

## Scan QR code

to watch Chronicle interview.





## OSHA Issues Updated Guidance on “Mitigating and Preventing the Spread of COVID-19 in the Workplace”

By: Jaclyn L Kugell, Yetunde Buraimoh

On August 13, 2021, the Occupational Safety and Health Administration (“OSHA”) issued updated guidance on “Mitigating and Preventing the Spread of COVID-19 in the Workplace.” This guidance is meant to help employers protect (1) unvaccinated employees (including people who are not fully vaccinated) or otherwise at-risk employees, including those who are immunocompromised, and (2) workers who are fully vaccinated but located in areas of substantial or high community transmission. Further, the updated guidance provides additional information on appropriate measures for protecting employees in higher-risk workplaces with mixed-vaccination status workers, such as manufacturing, meat, seafood and poultry processing workers and high volume retail and grocery workers who are often in prolonged close contact with other workers and/or non-workers. OSHA has largely adopted the Centers for Disease Control and Prevention’s (“CDC”) updated COVID-19 guidance issued on July 27, 2021, and recommendations regarding the use of face coverings.

### *Major Takeaways from the Guidance*

OSHA:

- Recommends that fully vaccinated workers in areas of substantial or high community transmission wear masks in order to protect unvaccinated workers;
- Recommends that fully vaccinated workers who have close contact with people diagnosed with COVID-19 wear masks for up to 14 days unless they have a negative coronavirus test at least 3-5 days after such contact;
- Clarifies recommendations to protect unvaccinated workers and other at-risk workers in manufacturing, meat and poultry processing, seafood processing and agricultural processing; and
- Provides links to the latest guidance on K-12 schools and CDC statements on public transit.

### *Employer Specific-Recommendations*

OSHA recommends that employers:

1. **Facilitate employees getting vaccinated** by offering paid time off for employees to get vaccinated and recover from any side effects;
2. **Instruct any workers who are infected, unvaccinated workers who have had close contact with someone who tested positive for COVID-19, and all workers with COVID-19 symptoms to stay home from work;**
3. **Implement physical distancing in all communal work areas for unvaccinated and otherwise at-risk workers**, including maintaining at least 6 feet of distance between employees and limiting the number of unvaccinated or otherwise at-risk workers in one space at a time, where possible (*ie.*, teleworking, rotate or stagger shifts to limit the number of such workers in the workplace at the same time, delivering services remotely, and flexible meeting and travel options);
4. **Provide all workers with face coverings or surgical masks at no cost, as appropriate, unless their work task requires a respirator or other personal protective equipment (“PPE”).** The CDC is currently recommending that fully vaccinated people wear masks in public indoor settings in areas of substantial or high transmission;
5. **Educate and train workers on the workplace’s COVID-19 policies and procedures using accessible formats and in languages that workers understand.** This includes training managers on how to implement such policies and having the company’s COVID-19 policies available in multiple languages;
6. **Suggest or require that unvaccinated customers, visitors, or guests wear face coverings in public-facing workplaces such as retail establishments, and that all customers, visitors, or guests wear face coverings in public, indoor settings in areas of substantial or high transmission.** This may include posting a notice or otherwise suggesting or requiring that people wear face coverings, even if no longer required by law;

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7. **Maintain ventilation system** by ensuring that heating, ventilation, and air conditioning (HVAC) systems are operating properly in accordance with the manufacturer's instructions and design specifications, conducting all regularly scheduled inspections and maintenance procedures, maximizing the amount of outside air supplied, installing air filters with a Minimum Efficiency Reporting Value (MERV) 13 or higher where feasible, maximizing natural ventilation in buildings without HVAC systems by opening windows or doors, when conditions allow (if that does not pose a safety risk), and considering the use of portable air cleaners with High Efficiency Particulate Air (HEPA) filters in spaces with high occupancy or limited ventilation;
8. **Perform routine cleaning and disinfection.** If someone who has been in the facility within 24 hours is suspected of having or confirmed to have COVID-19, follow the CDC cleaning and disinfection recommendations. Follow requirements in **mandatory OSHA standards** 29 CFR 1910.1200 and 1910.132, 133, and 138 for hazard communication and PPE appropriate for exposure to cleaning chemicals;
9. **Record and report COVID-19 infections and deaths**, in accordance with mandatory OSHA rules if: 1) the case is a confirmed case of COVID-19; (2) the case is work-related (as defined by 29 CFR 1904.5); and (3) the case involves one or more relevant recording criteria (set forth in 29 CFR 1904.7) (e.g., medical treatment, days away from work). Employers must follow the requirements in 29 CFR part 1904 when reporting COVID-19 fatalities and hospitalizations to OSHA. Employers should also report outbreaks to local health departments as required and support their contact tracing efforts;
10. **Implement protections from retaliation and set up an anonymous process for workers to voice concerns about COVID-19 related hazards.** In addition to notifying employees of their rights to a safe and healthful work environment, employers should ensure that workers know who to contact with questions or concerns about workplace safety and health, and that there are prohibitions against retaliation for raising workplace safety and health concerns or engaging in other protected occupational safety and health activities. Employers may also consider using a hotline or other method for workers to voice concerns anonymously;
11. **Follow other applicable mandatory OSHA standards**, including requirements for PPE, respiratory protection, sanitation, protection from bloodborne pathogens, and OSHA's requirements for employee access to medical and exposure records. Many healthcare workplaces will be covered by the mandatory OSHA COVID-19 Emergency Temporary Standard. More information on that standard is available on OSHA's website.

While the updated guidance is generally advisory in nature and relies heavily on recent CDC guidance, employers should use it as a basis to determine how to satisfy their obligation to provide a safe workplace during the COVID-19 pandemic. Although this particular guidance remains advisory, employers remain legally bound by OSHA's General Duty Clause, Section 5(a)(1) of the OSH Act, to provide a safe and healthful workplace free from recognized hazards that are causing or likely to cause death or serious physical harm. Accordingly, it would be best practice to implement the practices recommended in the Guidance where feasible and to remain mindful of the overall General Duty Clause obligation to provide a safe workplace.

The foregoing is an overview of the OSHA guidance as of the date of this publication. Employers should be mindful that these are evolving issues and should ensure that decisions are made based on the most recent information available. Employers with questions about this information should consult with their MJB attorney.

*Jaclyn L. Kugell and Yetunde Buraimoh are attorneys with Morgan, Brown & Joy, LLP, and may be reached at (617) 523-6666, or [jkugell@morganbrown.com](mailto:jkugell@morganbrown.com) or [yburaimoh@morganbrown.com](mailto:yburaimoh@morganbrown.com). Morgan, Brown & Joy, LLP focuses exclusively on representing employers in employment and labor matters This alert was prepared on August 18, 2021.*

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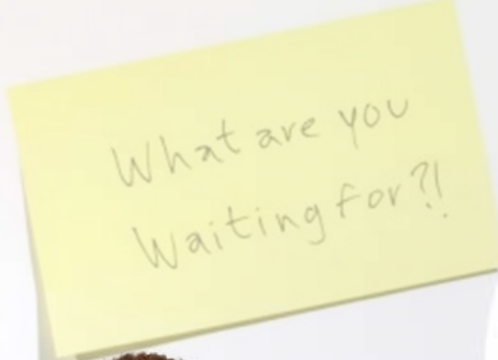
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**The RAM Health Insurance Cooperative is NOW thriving – and growing – in 2021!**

The RAMHIC program offers RAM members:

- A **3% discount** off premium rates for small businesses in the small group market (Groups of 1-50 employees)
- Access to every small group plan offered by BCBSMA. As well as a two plan option for added flexibility
- Defined contribution options to address the needs of both your business and your employees

All BCBSMA small group plans through RAM come with:

- A wellness program with potential employee incentives of up to \$300 and an opportunity to **earn 7.5% in back end employer incentives**
- A free supplemental hospitalization policy for all subscribers, which covers \$750 for a hospital admission and \$150 each additional day up to 10 days
- A free \$10,000 life insurance policy for all subscribers

You have the option to stay with your current broker or work directly with BCBSMA. Please email Joe Barnes, Business Dev. Director at RAM at [jbarnes@retailersma.org](mailto:jbarnes@retailersma.org) or call Joe at (978) 478-7430 to learn more and connect your broker with Joe to get additional plan details.



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**(781) 941-6107**

**[mvenuto@ConnectPayUSA.com](mailto:mvenuto@ConnectPayUSA.com)**

**[ConnectPayUSA.com](https://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](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.

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](mailto:ashea@retailersma.org) and don't forget to 'Like' us on Facebook.

