RETAILERS ASSOCIATION OF MASSACHUSETTS

The Retail Review

THE OFFICIAL NEWSLETTER OF THE RETAILERS ASSOCIATION OF MASSACHUSETTS

July - September 2026 Edition

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The Retail Doctor: Bob Phibbs to Keynote RAMAE Awards Luncheon

Bob Phibbs, known as the Retail Doctor, has spent more than thirty years helping retailers, manufacturers, and hospitality brands sell more. He founded The Retail Doctor in 1994 after rising from the sales floor to corporate officer, franchisor, and entrepreneur.

His client roster includes LEGO, Hunter Douglas, Vera Bradley, OMEGA, Yamaha, Brother, and Caswell-Massey. Before consulting full-time, he served as Chief Operating Officer and Chief Marketing Officer of It's A Grind Coffee, which grew past 125 franchised locations and twice ranked as the second-fastest-growing company in Los Angeles County. In one early turnaround, he helped an independent coffeehouse beat back Starbucks, lifting sales 50 percent in a year.

Bob wrote You Can Compete and The Retail Doctor's Guide to Growing Your Business, published by Wiley. His work has appeared in the Wall Street Journal, the New York Times, and Entrepreneur, and he has been featured on MSNBC and Fox. He is a member of the National Speakers Association.

Today he trains sales teams, keynotes retail conferences worldwide, and shows brick-and-mortar stores how to turn browsers into buyers. Visit him at RetailDoc.com

In this presentation, you'll discover how to engage your customers, make bigger sales, and earn the profits you seek. You'll be inspired to upgrade the way you do business. Bob will provide insight into: creative ways to reinvent your customer experience; how to increase your value through people, not price; and how to attract and train employees.

For more information and to register for the luncheon, please visit RAM's upcoming events calendar at **retailersma.org**.

RAMaes RETAILERS ASSOCIATION OF MASSACHUSETTS awards of excellence

Submit your nominations today!

The Retailers Association of Massachusetts Awards of Excellence(RAMAEs) honor small and large retailers, rookies and veterans, identifying hidden gems from all corners of the Commonwealth.

You could be one of this year's recipients. Submit a nomination for your business. Tell us what makes your business unique. As an expert, you can also help us identify additional businesses who deserve to be recognized for going above and beyond to make the retail and dining experience memorable.

Winners do not need to be a member of RAM and there is no limit to the number of businesses you can nominate. So nominate your business and all those you love as well. There are so many incredible retail stores and restaurants in MA who could be deserving of this recognition. Help us find our 2026 winners.

Visit the RAM website at **retailersma.org/RAMAES** to submit your nominations.

The
Retail Review

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MA Lawmakers Conclude Formal Session:

Under New Rules, Likely to Return with Major Votes this Fall

The MA House and Senate adjourned at 11:30 PM on July 31st, ending formal session for this legislative cycle – sort of. The last day of July in even numbered years has historically been a busy and chaotic day on Beacon Hill. However, thanks to a Joint Rules change adopted last year, legislators now have additional time to resolve major differences in pending legislation.

Under the old rules, formal session ended on July 31, and the Legislature would continue to meet in informal session until the end of the year, where typically only non-controversial matters could be handled, with no roll call votes taken and the objection of any one member could block the further progress of any bill. **Under the new rules**, July 31 was still an important deadline (signaling the end of the road for most legislation left undone), but the Legislature may now still meet in formal session <u>after July 31 in the second year of the session to take up reports of conference committees formed on or before July 31st, appropriation bills filed after July 31st, and gubernatorial vetoes or amendments.</u>

Most of the priority issues RAM has been engaged in, and continues to work on, did all make it into conference committee. The resolution of those issues will be subject to continued negotiations this fall. Bills having passed both branches and now still pending before conference committees include:

- **Consumer Data Privacy** – major differences between the House and Senate bills include enforcement provisions and data minimization standards

- **Economic Development Bond Bill** – both House and Senate bills include the RAM priority provision to expand the small business sales tax exemption on energy sales; concerns remain with the House proposal to establish the mandatory Secure Choice Retirement savings program

- **Environmental Bond Bill** – policy differences include provisions in the Senate bill to ban plastic checkout bags and impose a $0.10 tax on paper bags, to restrict the availability of plastic food service wares, ban black plastic food wares entirely, and to establish a paint EPR proposal that would add a $1.45 tax onto every gallon of paint; the House bill advances a mattress EPR proposal

- **Energy Affordability** – RAM prefers the House bill which seeks Mass Save Program reduction savings, while the Senate bill seeks "savings" in debt securitization and the elimination of the gas system maintenance program (GSEP)

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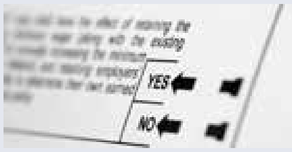
- **Primary Care** – both bills look to reset priorities in the health care system by establishing minimum spending targets on primary care, with disagreement on the target and timeline; House bill includes a provision to assess the prevalence of pharmacy deserts and requires pharmacies to provide 60-day notice prior to closure to the Board of Pharmacy

- **Pet Equity, Treatment & Safety** – the Senate bill includes language to prohibit the commercial sale of cats and dogs in Massachusetts pet stores

RAM has and will continue to communicate with legislators and members of the conference committees to ensure that the retail industry and our members' concerns are heard.

Additional conference committees remain active on **public records, cell phones in schools and social media regulation, campaign finance** and more. Prior to the adjournment of the session, legislative agreements were reached and final bills sent to the Governor on **immigrant protection** (the PROTECT Act, establishing limits on state and local collaboration with ICE), **home care licensure**, and **child welfare**.

The State House is traditionally quiet in August, with discussions likely to intensify on the remaining unresolved issues after Labor Day, but talks could continue up to and even after the election. ■



Nine Questions on November Ballot

With the number of certified ballot question now finalized, the Elections Division of the Secretary of the Commonwealth's Office has released the following list of questions that will appear on the November 3, 2026 State Election ballot. According to the Elections Division, nine statewide questions will appear on ballots in the following order:

- **Question 1: Expanding the Public Records Law –** places gubernatorial and legislative records under the state's public records law
- **Question 2: Collective Bargaining for CPCS Employees –**authorizes participants of the state's public defender system to form a union
- **Question 3: State Primary Elections –** implements nonpartisan primaries
- **Question 4: Election Day Registration –** implements same-day voter registration
- **Question 5: State Revenue Limit & Rebate –** reforms Chapter 62F, a law enacted by the voters in 1986, that requires the state to return money to taxpayers when revenues surpass certain thresholds
- **Question 6: Natural Resource Conservation Fund –** creates a new land conservation fund to be funded by sales tax paid on certain sporting goods
- **Question 7: Single Family Homes –** places a limit on municipal lot size requirements to allow for construction of single-family homes on more plots of land zoned for residential development
- **Question 8: Prohibit Retail Sale of Adult Recreational Use Marijuana –** shuts down the state's recreational cannabis marketplace by repealing existing law legalizing retail sales
- **Question 9: Firearms Regulation –** repeals Chapter 135 of the Acts of 2024 (An Act Modernizing Firearm Laws) which tightened state regulations on assault-style weapons, ghost guns, and firearm storage ■

RAM Board Votes to Stop the Repeal, Invests in Campaign to Keep Cannabis Legal

Earlier this summer, the RAM Board of Directors voted unanimously to join the fight to oppose the proposed ballot question that would repeal the 10-year-old state law making recreational cannabis legal.

Despite best efforts, earlier legal challenges to the proposed question and the certification of required signatures were unsuccessful in stopping the proposal from advancing. The repeal ballot question will now proceed and will be on the ballot this November. The campaign has begun.

RAM and your Board of Directors remain committed to supporting our 200 members operating in the legal cannabis industry. To that end, RAM recently made a significant contribution to **Committee to Protect Cannabis Regulation** in the amount of $100,000.

Ballot question fights are difficult and costly. The months ahead will require a coordinated industry effort, but we are confident that with unified opposition, it is a fight we can win. Massachusetts voters decided this issue many years ago and we cannot allow a small group of wealthy, out-of-state, anti-cannabis activists to destroy an industry that has:

- Created over 20,000 local Massachusetts jobs
- Delivered over $2 billion in tax revenue, $300 million annually
- Created a regulated, safe and tested marketplace

RAM is proud to join the Committee to Protect Cannabis Regulation in leading the **No on 8, Keep Marijuana Legal** campaign to defeat this ballot question and protect the regulated recreational cannabis industry.

This isn't about expanding cannabis. This campaign is about preserving the regulated marketplace that exists today and the businesses, employees, and communities that depend on it and the local jobs and tax dollars it provides.

We urge you to join us in this effort, visit **stoptherepealma.com** and **Vote NO on 8**. ■

NO ON 8
KEEP MARIJUANA LEGAL

PROTECTING MASSACHUSETTS' LEGAL CANNABIS INDUSTRY

In November, Massachusetts voters will be faced with a ballot question asking if they support repealing the state's legal, regulated recreational marijuana market. If the “Yes” side succeeds, Massachusetts will become the first state in the country to repeal legalization of recreational sales. The No on 8: Keep Marijuana Legal campaign is opposing the repeal effort on behalf of recreational users, dispensary owners, workers, health professionals, law enforcement, and municipal leaders fighting to protect what voters approved in 2016, and the businesses the state and municipalities depend on for revenue.

WHAT'S AT STAKE:

Nearly $2 billion in state and local tax revenue, over 27,000 jobs, and a regulated marketplace with strict testing, age verification, and labeling standards that keep consumers safe. A successful repeal would push marijuana back into an unregulated, untested, unaccountable market, while also eliminating parental protections, the Social Equity Trust Fund support for entrepreneurs from communities harmed by prohibition, and the Marijuana Regulation Fund that receives revenue from cannabis funding that goes to such things as public health programs, community investments and law enforcement.

HOW THE INDUSTRY CAN HELP:

The No on 8 campaign is asking for support to fund voter education and mobilization efforts ahead of November to ensure supporters know to vote “No on 8” on the repeal.

Businesses can also help spread the word to customers and staff, and direct supporters to StopTheRepealMA.com to stay informed and get involved.

Learn about RAM's Retirement Plan Options

There has never been a better time to start a retirement plan! The federal government recognizes citizens have not saved nearly enough to produce a comfortable retirement and have recently rolled out tremendous TAX CREDITS to help employers provide access to retirement savings vehicles, like 40lk's.

With the passage of Secure Act legislation in other states, more employers are gaining access and seeing advantages in the pooled plan space. These arrangements are providing unique opportunities for employers to reduce the amount of time they are spending on plan administration & simultaneously save SIGNIFICANTLY on the costs they are spending on their current 401(k) plan.

RAM wants to help provide these advantages to you! We have rolled out a Multiple Employer 401(k) Plan to simplify the process of offering a 401(k) plan to your employees. Standard single 401(k) plans have been around for a long time. Our goal is to provide a powerful alternative for members that want to decrease the amount of time they spend on administration, remove fiduciary liability, eliminate the costly annual 401(k) audit, and lower costs.

Please join us for a webinsar in September to learn more about these TAX CREDITS and the advantages of our Multiple Employer 401k Plan. Visit **retailersma.org** and visit our upcoming events calendar to register.

See ad below and scan QR code for more information.

Guest Article

Is Now a Good Time to Sell?

One of the most common questions I hear from business owners is, "Is now a good time to sell my business?" While every situation is unique, one principle holds true: the best time to sell is usually before you feel like you have to.

The biggest mistake business owners make is waiting until the business begins to decline, a new formidable competitor enters the market, or an unexpected life change forces them to sell. By the time these situations arise, the value of the business may have already been impacted, limiting both buyer interest and the final selling price.

To maximize the value of your business and achieve the highest possible acquisition price, the ideal time to sell is when your company is performing well. Buyers are attracted to businesses with stable or growing sales and profits, experienced management, and a fully staffed operation. A business that demonstrates consistent performance and future growth potential will almost always command a premium over one facing uncertainty or declining results.

For many business owners, deciding whether now is the right time to sell starts with understanding what their business is worth. Obtaining a professional valuation is an important first step in the decision-making process. For many entrepreneurs, the proceeds from the sale of their business represent a significant portion of their retirement plan or future financial security. Knowing your current value allows you to make informed decisions and develop a strategy to maximize your return.

A knowledgeable business broker can do much more than simply estimate the value of your company. An experienced advisor can provide a comprehensive valuation, identify the factors that drive buyer interest, and recommend practical steps to increase your company's value before going to market. Even relatively small operational improvements made in advance can have a meaningful impact on the final sale price.

The best time to begin this process is when you first start thinking about the possibility of selling—not when you've already decided it's time to exit. In fact, many of the business owners I work with begin planning their exit several years before they ultimately sell. This advance planning gives them the opportunity to strengthen financial performance, improve operations, and position the business for maximum value.

At SCA Business Brokers, we provide business owners with a complimentary, confidential business valuation. If the timing isn't right to sell today, we can help you develop a roadmap to increase your company's value and work toward achieving your target valuation. Whether your goal is to sell next year or several years from now, planning ahead is one of the smartest investments you can make in your business—and in your future.

Buddy Carp is President of Squizzero, Carp & Associates (SCA Business Brokers), where he helps business owners successfully sell Main Street and Middle Market companies. A licensed business and commercial real estate broker, Buddy has extensive expertise in business sales, valuations, mergers and acquisitions, negotiations, financing, and exit planning. He has been recognized by the International Business Brokers Association (IBBA) with its prestigious Chairman's Circle Award multiple times, most recently in 2025, for outstanding performance in business brokerage.

Email: buddy@squizzero.com
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Welcome 57 New Members

1899 Main Street LLC
Tewksbury

5 Brothers Garage
Salem

Aroma Brazil
Milford

Atlantic Pratt Oil Co. Inc.
Braintree

Atlas Devices
Chelmsford

Bay State Hemp Company
East Wareham

Bellamy's Grill & Bar
Eastham

Birdie by Nina Liddle Design
Nantucket

Boston Street Tacos
Boston

Bud Barn
Winchendon

Chief Cannabis LLC
Bourne

Chin's Garden
Marlborough

Choc-Allure
Needham Heights

Coastal Coffee
Scituate

Commune All Day Cafe
Billerica

Complete Flooring Solutions, LLC
Waltham

Dairy Queen Grill & Chill
Ashland

Dogfish Taco Co
Chatham

Dunn Hospitality Inc.
Dennis

Elysian
Quincy

EZ Convenience & Vape Shop
Chicopee

Fairhaven Pharmacy
Fairhaven

Four Points Sheraton
Eastham

Garden Remedies
Newton

Giovanni's Market
Boston

Good Nature Central
Cambridge

Good Nature Harvard
Cambridge

Gulu-Gulu Cafe
Salem

Harbor House Collective
Chelsea

Honey Dew Donuts
Easton

Hudpuckers Pub & Grill
Pittsfield

Julianne's Kitchen and Bar
Milton

Kimball Sand Company, Inc.
Blackstone

Kosa
Clinton

Laundromagic South Street, LLC
Holyoke

Lucky's Tattoo and Piercing
Northampton

Main Street Smoke Shop
Tewksbury

Mekong Market
Lynn

Mr. Bartley's Burger Cottage
Cambridge

Mt. View Restaurant, Inc.
Hampden

New Dia Fenway LLC
Boston

Player's Cafe
Boston

Pomodori Roast Beef & Pizzeria
Newburyport

Sama Productions LLC
Sandisfield

Shop Therapy Provincetown
Provincetown

Standard Pharmacy @ HealthFirst
Fall River

Stockbridge Golf Club
Stockbridge

Sundaes at Lena's
Gill

Sunny's Convenience
West Springfield

The Cove Restaurant & Marina
Fall River

Top Shelf Bar & Grill
New Bedford

Trifecta Farms Corp.
Brimfield

Tropical Smoothie and Café
Boston

Uma Flowers Waltham LLC
Waltham

Uncle Pete's Chowder House
East Dennis

Uptown Social
Boston

Wyantenuck Country Club
Great Barrington

Member Benefit: Health Insurance

The RAM Health Insurance Cooperative (RAMHIC) is the Association's health insurance solution for our small business members (under 50 FTE). The program provides access to the entire portfolio of high quality, small group health insurance plans offered by **BlueCross Blue Shield of MA (BCBSMA)**, the ability to earn a **year-end wellness reward equal to 1%** of medical premium paid to your business, and 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 additional program benefits provided by RAM free of charge, include:

- Access to the **Personify Health** wellness program providing covered employees with the ability to earn up to $300 in financial incentives based on participation.
- **Mineral Human Resource and Compliance Platform** providing real time, online access to HR experts, employee handbook builder, complaince library and employee education and training courses.
- **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)*

For more information regarding the available ancillary benefits members may visit
brainshark.com/bcbsma/RAMAncillaryBenefits2026

or the RAMHIC/BCBSMA microsite
planinfo.bluecrossma.com/customblue/2026/retailersassociationofmassachusetts

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.

As a **RAMHIC member** with your Blue Cross Blue Shield of Massachusetts Health Plan, you receive **complimentary access** to **Mineral**—a powerful HR and compliance platform designed to save your business time and money.

How to Access Your Account

- **Search Your Email:** Look for a welcome email from **noreply@trustmineral.com**.
- **First-Time Setup:** Go to apps.trustmineral.com, click **"Forgot username,"** and enter your email address to then set your password.
- **Get Support:** Have registration or Mineral platform questions? Please email **RAMHIC@TrustMineral.com**.

Key Platform Features

- **1-on-1 Certified HR Support:** Chat with experienced HR advisors in the portal or call **877-800-6675** for immediate help with complex employee situations. Please note to access this team you will have to have active Mineral account access.
- **Employee Handbook Builder:** Generate customized, multi-state compliant handbooks in minutes—saving thousands in potential legal fees—with automatic notifications when laws change at both the State and Federal level.
- **350+ Online Courses:** Fulfill state-mandated harassment prevention training, safety courses, and professional development training.
- **Benefits Document Creator Tool:** Create required compliance documents (like POP and WRAP) without paying third-party fees. You can watch an overview of this tool at https://share.vidyard.com/watch/EFWtW3HCX1GvzWCpP2zfHn

Claim Your Account Today

Log in at apps.trustmineral.com to build your handbook, assign employee training, and start using Compliance tools in Mineral today!

RETAILERS ASSOCIATION OF MASSACHUSETTS

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Division of Insurance (DOI) Announces Virtual Listening Sessions this Fall

Governor Maura Healey announced a series of reforms, regulation changes and other actions dedicated to lowering health care costs across Massachusetts to help patients, families and businesses. These recommendations of her Health Care Affordability Working Group provide a roadmap to target the biggest drivers of health care costs.

As part of this effort, the Division of Insurance will develop regulations to (1) reduce the costs of out-of-network charges and (2) stabilize the health insurance market for small businesses and individuals to reduce premium costs. Sustained relief will only come through collective engagement and partnership to address the real challenges of health care affordability.

As such, the DOI will hold a series of six listening sessions from September 9 - November 5 so that they can hear from interested parties prior to drafting regulations.

Specific topics will be announced closer to the date of these virtual sessions. Check the RAM website Upcoming Events Calendar for more information.

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