



# The Retail Review

THE OFFICIAL NEWSLETTER OF THE  
RETAILERS ASSOCIATION OF MASSACHUSETTS

September/October 2016 ISSUE



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## The Retail Review

September/October 2016

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## A Letter from the President

### RAM MEMBER SURVEY SHOWS BEACON HILL PENNYWISE, POUND FOOLISH ON SALES TAX HOLIDAY

The results of our member survey are in, and it is clear that the Beacon Hill leadership decision to forego the Sales Tax Holiday this past August resulted in dramatic drops in local sales and hours worked, with no clear benefit to the state in increased taxed collections. This is no surprise to anyone who understands consumers and the rapidly changing marketplace driven by mobile commerce. RAM firmly believes the real winners of not holding the Massachusetts Sales Tax Holiday were the tax-free mobile commerce sellers.

In these times of 365 day a year government granted tax advantages of 6.25% to out of state sellers, the state chose to not give local employers a lousy 2 days to fairly compete on the same playing field. The state did not give our own residents the clear incentive to invest their important consumer dollars locally. And that decision backfired miserably for our local employers, their employees, and for the state.

The Sales Tax Holiday has always worked in Massachusetts because the sales generated by the state tax incentive would not have otherwise happened. Sales during the tax-free weekend come from: 1. recovered tax sensitive sales—in the early years sales brought back from NH, more recently recovered from the internet; and 2. from impulse buys generated from consumers who otherwise wouldn't be shopping. What the bean counters on Beacon Hill don't seem to understand, is that under neither of these two scenarios did the state lose any sales tax because these were sales we simply were not going to generate and keep in the local economy otherwise.

In fact, with the exception of the Great Recession year of 2008 and the no sales tax holiday year of 2009, sales tax numbers have increased in August because of related taxed sales generated before, after and during (for goods priced over \$2,500) the Sales Tax Holiday under "we pay the tax for you" promotions. Those promotions however did not work this year, as the consumer knew the real deal and knew they were going to have to pay the taxman if they were to spend their dollars in the Commonwealth. Income tax revenues will drop from the retail sector due to reduced work hours.

Here are the numbers from our member survey:

- 86% saw sales drops in August '16 vs. '15 by an average of -24%
- 80% were down the 2nd weekend of August by an average of -45.3%
- 83% were down for the combined months of July & August by an average of -19.6%
- 75% had reduced employee hours in August by an average of -12%
- 50% had reduced sales tax collections for the month of August
- 73% attempted "we will pay the tax" promotions with 37% finding those promotions "Not Effective at All", 41% "Somewhat Effective" and only 3.7% as "Very Effective"
- 52% of the companies have competitive issues with sellers in NH
- 94% of the companies have competitive issues with sellers on the Internet/mobile commerce
- 42% sell online

Jon Hurst, President

# RAM PUTS SPOTLIGHT ON STORE CLOSURES WITH DARKSTOREFRONTSMA.COM

When corporate jobs leave the state for lower cost locales, it is front page news. If a hospital seeks to close a facility with empty beds, picket lines go up and politicians go on attack. If a hot new technology firm offers to locate a handful of jobs in exchange for tax breaks, the government welcome mat is rolled out. Unfortunately, when a store or restaurant goes dark, little notice is taken except by the former customers and employees.

Consumers, elected officials, community leaders all talk about the importance of supporting small businesses and maintaining our historic, vibrant Main Streets. Yet what are they doing when it comes to really protecting, promoting and preserving local stores, and the delicate local shopping environments in which they operate? In a period of severe competitive pressures from mobile commerce growth, can we say that our government officials at the federal, state and local levels have really backed up their Main Street rhetoric with action?

And are consumers really putting their money where it counts in order to keep those stores, restaurants and jobs in their towns? We are all guilty of not always backing up vocal support of local stores with our dollars and our actions. RAM decided that in these times of consumer spending transitions, new commercial developments, and the public policy focus on certain sectors such as the innovation economy, it is time to put a spotlight on store closures, job losses, and bad public policy decisions.

Whether it be tax policy or labor mandates, many government policies unfortunately put our local stores at a severe competitive and cost disadvantage, and that discrimination has no place in the days of the smartphone.

DarkStoreFrontsMA.com is intended to highlight what is happening across the Commonwealth on the Main Streets, in the strip malls, and regional malls in our communities. When the stores go dark, the jobs disappear, as does commercial property tax revenues, community investment, and an important part of our community history and livability.

**We urge you to join us in this new and important campaign by sharing pictures of closed store fronts in your community. Include the location and any background you may have of the site.**

Follow us on Twitter and on Instagram @DarkStoreFrontsMA. Collectively we will share the photos with area government officials, and with consumers.

Maybe then they will better understand what is happening, and hopefully start to feel some ownership for the disturbing economic and competitive trends. The ultimate objective is for more opinion leaders to decide to work with us on some real support and real solutions.

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## Do you know fellow retailers that would be interested in RAM?

To our loyal RAM members: During this time of year, our membership drive becomes especially beneficial to anyone looking to join our Association. As you can attest, RAM works tirelessly to be your voice in state government. We are the leading defenders of Main Street businesses and we are fighting for your future every day. We want to bring as many others into our cause as possible. And from now till the end of the year, our first year's dues of only \$50 secures full member benefits through December, 2017. The highlights of our benefits include:

- Full Time Lobbying Staff
- Online Advocacy Center
- Group Purchasing Discounts
- Legislative Updates
- Educational Opportunities

If anyone you know can benefit from being a RAM member, please reach out to them and have them contact Joe Barnes, Business Development Director at 978-478-7430 or have them visit our website at [www.retailersma.org](http://www.retailersma.org) to learn more about RAM membership. Thank you for your continued support.



Follow us on Twitter – [www.twitter.com/retailersofma](http://www.twitter.com/retailersofma)



LIKE us on Facebook: [Retailers Association of Massachusetts](http://Retailers Association of Massachusetts)



## Massachusetts Retail Merchants Workers' Compensation Group

# *Celebrating 25 Years*

It was 1990 and the workers' compensation landscape was anything but attractive, particularly for Massachusetts retailers. The problem wasn't just that the options were limited or too expensive, it was that the carriers were actually leaving the state. They had had enough of a system of statutory coverage mandates with equal policy costs for "good" companies and those in high risk pools. And they had enough of the associated losses.

When a window opened on a new concept – a self-insured workers' comp program – a peek through the proverbial looking glass led to the creation of the Massachusetts Retail Merchants Workers' Compensation Group, Inc. (MA Retail group).

The members had to be homogeneous for the state to allow its formation, MA's first self-insured workers' comp model for a business group, one of only a handful in the country. It was organized and sponsored by the Retailers Association of Massachusetts (RAM) and the Massachusetts Package Stores Association (MassPack).

What started as a group of a few hundred retailers and restaurants in 1991 is now over 4,000 businesses strong.

To write the best of the best was our goal from day one – to make sure our losses and expenses are consistently less than the premiums. For 25 years, every year, we've had extra money to pay back to our members in dividends. That's the part of our story we're most proud to tell.

What else are we proud to flaunt after 25 years?

- Retention is close to 97 percent.
- Dividends go back to business owners and the business community.
- We keep member dollars in their home state – supporting local and sustainable business.
- \$50 million generated has been returned to our members.
- Member discounts and dividends together total over \$100 million.
- Only safety conscious businesses are welcome.

The group's success stems from a simple concept: make sure our members care sincerely about their employees – that among their highest priorities is keeping them safe. If they are safe they won't have claims. If they don't have claims then everyone wins. And this isn't difficult since many small and mid-size businesses are family owned and pride themselves on long-term employees who feel as much like family.

Our members understand that if they were with a large national insurance company, paid \$10,000 and had no claims, the insurance company wins. The insurance company gets that extra money. In this group, it all goes back to the member.

It's a win for the employee who is safe, and it's a win for the employer who gets a dividend check.

The longevity of our members is also no coincidence. We maintain a strong commitment to being selective. Only companies with good safety records are accepted. So what happens when a member has an increase in claims? They are put on a watch list and a comprehensive safety program is customized, based on detailed evaluations of their physical space, employee practices, management attention to safety training, etc. As a result, they nearly always improve and can continue appreciating the savings, dividends and safety services.

We also take a different approach to claims. Claims are never adversarial.

Every new member is introduced to a claims process; they go over the claims packet before there is ever a claim. Then they can file it away. They have the information and know who to call if they have a claim, or even just a question. Many never have the need to open the drawer and pull it out.

We have a reputation we're proud to keep up. We take incredibly good care of people who are legitimately injured. And we stick up for the employer when that's not the case.

Most of our members don't ever experience what this group does best – extraordinary caring for people, approaching service as you would for family. They just know they get a dividend check every year. For us, that's the ultimate scorecard.

*This article has been excerpted from the group's 25th anniversary brochure found at [www.coverisk.com](http://www.coverisk.com) highlighting RAM members.*

### *Member Spotlight*

## Jerry Murphy

M. Steinert & Sons, Boston,  
founded in 1860

Member since 1993, board member  
MA Retail and RAM

*Check out what he has to say  
about the workers' comp program  
either online or read about it in  
the next newsletter.*



*TWENTY-FIVE YEARS AGO, a handful of small retail industry leaders decided to be innovative and work together for the greater good. Today, 35 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. Today the group has 4000 retail and restaurant sector small businesses which work together for safety, education, and savings. Since inception 25 years ago, members have saved in excess of \$100 million in the form of upfront discounts and backend dividends—the results of their collective efforts, which elsewhere may have gone to profits for an insurer. Our 97% retention rate is a testament to the program and to the support and work of our members.*

*On this 25th Anniversary of the MA Retail Merchants Workers Compensation Group, RAM wishes to thank the original 35 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.*

## RAM Members Celebrating 25 Years in the Massachusetts Retail Merchants Workers' Compensation Group:

Atkins Farms, Inc.  
Amherst

Egger's Furniture, Inc.  
Middleboro

Pavo Real, Ltd.  
Cambridge

Auto Sound Company, Inc.  
Plainville

Foster's Supermarket, Inc.  
Greenfield

Rudy Gawron & Sons Provisions  
Chicopee

Boston Appliance Company  
Boston

Gatzke Hardware Co., Inc.  
Webster

Shack's, Inc.  
Worcester

Boston Interiors  
Natick

Golden Goose Market  
Boston

Shoe Horn, Inc.  
Newtonville

Cardi's Department Store, Inc.  
Swansea

Goretti Management Corp.  
Millbury

Sock It To Me  
Boston

Centre Street Meatland, Inc.  
Jamaica Plain

Harve's Shoe Box  
North Dartmouth

The Compleat Strategist, Inc.  
Boston

Chap de Laine's Interior, Inc.  
South Hadley

Idylwilde Farms, Inc.  
Acton

The Owl Shop of Worcester, Inc.  
Worcester

Chatham Jewelers, Inc.  
Chatham

Massachusetts Opticians, Inc.  
Chelmsford

Tobias & Battite, Inc.  
Boston

Cormier Jewelers, Inc.  
Southbridge

Melrose Oriental Rug, Inc.  
Melrose

Tumbleweed and NE Quilt  
Pembroke

Cronig's Market  
Vineyard Haven

Mystic Valley Wheel Works, Inc.  
Belmont

White Horse Beach, Inc.  
Plymouth

Dover Market  
Dover

Nantucket Sound  
Hingham

Winchendon Furniture Company, Inc.  
Winchendon

Eddie's Furniture Company, Inc.  
Holyoke

Norwood Fireplace  
Norwood

Earlier this year, the RAM Board of Directors met and discussed the various initiative petitions that were on track to appear on the statewide ballot this November. The Board voted that the Association take an official position on three out of the four questions to be decided next month. The Board voted to support Question 2, and voted to oppose Question 3 and Question 4. The questions and some of the key points behind those votes are described in detail below.



## 33,000 KIDS ARE WAITING FOR THEIR SHOT AT A GREAT EDUCATION

**YES on 2 is a ballot question campaign that seeks to lift the cap on public charter schools in Massachusetts, with the addition of up to 12 new charter schools or expansion of existing charter schools, with preference given to the lowest 25% performing districts.**

Because of an outdated and arbitrary cap on the number of public charter schools, almost 33,000 children are stuck on waiting lists to get into these great public schools - waiting for a chance at a great education. Waiting for the cap to be lifted. It's time for a change - these kids can't wait any longer for a great public school in their community.

**Public Charter Schools are High Performing.** Independent studies from Harvard, Stanford, and MIT show that Massachusetts' public charter schools are some of the best public schools in the Commonwealth – and are closing the achievement gap for the state's highest-need children.

**Charter schools are public schools open to any child, free of charge.** If more children want to enroll in a school than it has space for, a random lottery determines who gets in—there are no admission hurdles, no entrance exams, and no tuition.

**Public charter schools do no harm to school districts.** Education funding is assigned to a student, not to a school. So when a student opts for a public charter school, the money to educate that student simply follows her from one public school to another, exactly how it would if she moved from one district school to another. Additionally, school districts are given additional state aid whenever a student moves to a public charter school.

Charter public schools are under the same state and federal obligations to provide services to special needs children and English Language Learners as other public schools, and indeed take on a similar percentage of such students.

[www.yeson2ma.com](http://www.yeson2ma.com)



**Question 3 would regulate out-of-state food animal production, restrict consumer choice of egg and pork products, and significantly drive up food prices hitting all egg and meat consumers.**

**Question 3 is a regressive food tax victimizing the most vulnerable.**

Question 3 would cost Massachusetts an estimated \$254 million in higher food costs the first year based on impacts Cornell University economists observed in California where a more limited scheme went into effect in 2015. The 800,000 people in Massachusetts requiring public food assistance are most victimized.

**Question 3 steals the most affordable food choices.**

Question 3 is before the voters only because the proponents financing the campaign from Washington, D.C., object to the informed choices that 90 percent of shoppers now make at the retail egg shelves. It is not an unintended consequence, but rather the central objective of Question 3 is to steal consumer choice.

*continued >>>*

**New penalties for retailers.**

Fines of up to \$1,000 may be imposed on retailers if they “engage in the sale” of eggs or pork that originates from out-of-state farms using prohibited managed animal housing practices.

**May harm animals more than protect them.**

Question 3 is without the support of the Massachusetts Veterinary Medical Association and many who understand that cage-free systems cause higher chicken mortality rates because of aggressive bullying behavior, poorer nutrition, and worry about losing caged system food safety benefits by rejecting housing systems which best segregate the eggs from the chicken manure.

**Question 3 violates the Dormant Interstate Commerce Clause of the United States Constitution.**

The more limited version of Question 3, enacted in California, is being challenged in federal court by a bipartisan group of seven state Attorneys General, claiming that the law violates free trade between the states. Regulation of interstate commerce in the U.S. Constitution is a responsibility reserved for the federal government which now regulates food safety and other agricultural practices. Imagine the cost and confusion if half or all of the states, each regulated its own menu of farming practices in each and every other state as Question 3 is proposing.

[www.stopfoodtax.com](http://www.stopfoodtax.com)



**Question 4 would authorize the promotion and sale of highly potent marijuana edibles, including candy, cookies and soda that are a particular risk for ingestion for kids and pets.** Edibles account for nearly half of all marijuana sold in Colorado.

- There is no limit on the potency of edible products in Colorado, nor are limits written into the proposed law in Massachusetts.
- Edible products have been known to have THC levels reaching as high as 95%, compared to THC in current marijuana plants that average 17-18% THC.
- Doctors at Children’s Hospital Denver reported that, after legalization, the ER began treating one to two kids a month for accidental marijuana ingestion, mostly from edibles. Prior to legalization, they reported none.

**Question 4 would increase the problem of drugged driving in Massachusetts.** The number of traffic deaths due to marijuana impaired drivers doubled in the year after Washington State legalized marijuana. It is also difficult to deter or punish drugged drivers because there is no equivalent of a Breathalyzer test for marijuana.

**Question 4 gives people the right to home grow thousands of dollars’ worth of marijuana plants in their house or backyard, even over the objection of neighbors.** In Colorado, criminals are exploiting that state’s home grow law to grow marijuana that they sell illegally on the street or via Craigslist to anybody who wants it, creating an entirely new black market in the state.

Since becoming the first state to legalize, Colorado has also become the number one state in the nation for teen marijuana use. Use by teens jumped by over twelve percent in the two years since Colorado legalized, and we can expect an increase in teen use in Massachusetts as well.

**Question 4 sets no limits on the number of marijuana producers and sellers that could open in Massachusetts.** In Colorado, there are already more pot shops than the number of McDonalds and Starbucks combined. These shops threaten to destabilize family friendly, Main Street shopping areas, as absentee landlords look to fill store fronts with high margin, cash businesses.

**Question 4 puts employers at risk.** Employers face uncertainty in Colorado with regard to their legal rights, liabilities and obligations. Also, in a tight labor market where it is already difficult to find good, reliable employees, employers are stuck with a hiring pool that increasingly tests positive for marijuana.

[www.safeandhealthyma.com](http://www.safeandhealthyma.com)

By: the National Retail Federation (NRF)

The Department of Labor has issued its final version of new federal regulations that would dramatically increase the number of workers who must be paid overtime, but NRF plans to work with Congress to try to block or amend the changes before they can take effect later this year.

Under the new rules, most workers making up to \$47,476 annually (\$913 weekly) would automatically receive overtime when working more than 40 hours a week. The regulations are scheduled to take effect December 1, with an automatic update based on wage growth every three years after that.

The new level is slightly below the \$50,440 (\$970 weekly) proposed by DOL last year in response to President Obama's 2014 order to "modernize and streamline" overtime regulations. But it is still more than double the \$23,660 (\$455 weekly) under current rules, and NRF called it "a career killer" that would limit workers' opportunities for advancement.

Managers and professionals who make more than the wage threshold can be declared exempt from overtime if they meet certain conditions such as having supervision of other workers as their primary duty. Last year's proposal asked for comments on whether new restrictions should be placed on how much time managers can spend on non-supervisory duties, but those rules were left unchanged in the final version.

NRF is opposed to the new regulations because of their impact on career opportunities and because they would reverse progress seen since a 2004 update that eliminated vague language that caused extensive litigation over disputed overtime.

NRF will seek action in Congress to achieve "realistic" overtime rules that reflect cost-of-living differences across the country, are gradual enough for businesses to implement without "penalizing the very people they were intended to help," and do not hamper career opportunities.

The retail industry is concerned because the change in wage levels – if allowed to take effect – would bring many store managers or assistant managers under overtime rules, taking away their ability to use their own discretion in deciding whether to put in the extra hours sometimes needed to do their jobs. And putting managers under overtime rules would undermine their status as career professionals rather than hourly workers.

A survey of retail managers conducted for NRF found that the majority oppose overtime expansion, with 75 percent saying it would diminish the effectiveness of training and hinder their ability to lead by example. Managers said half their time is devoted to customer service, and 81 percent said customers would suffer if they are excluded from performing non-managerial tasks.

Another study conducted for NRF found that expanded overtime would drive up retailers' payroll costs while limiting workers' opportunities to move up into management. Given the tight economy, many employers would limit hours or reduce base pay to compensate, meaning most workers would be unlikely to see an increase in take-home pay, the study said. In addition, the use of part-time workers to cover extra hours could increase, and retailers operating in rural states could see a disproportionate impact.

For more information please visit NRF at [nrf.com/advocacy/policy-agenda/overtime](http://nrf.com/advocacy/policy-agenda/overtime) or the Department of Labor at [www.dol.gov/whd/overtime\\_pay.htm](http://www.dol.gov/whd/overtime_pay.htm).

# RAM



## Have you checked out RAM's Health Insurance program?

RAM would like to remind members to explore the cost saving options offered through the RAM Health Insurance Cooperative (RAMHIC). RAMHIC offers a variety of plan options from Fallon Health and Blue Cross Blue Shield of MA (BCBSMA), and all plans offered come with a 2% upfront premium discount. In addition, all BCBSMA plans allow businesses to earn up to 7.5% in wellness rebates and provide your covered employees incentives of up to \$300 for participating in the wellness program. The BCBSMA plans also come with a Hospital Indemnity Plan for your subscribers which covers certain deductible costs. To start taking advantage of these cost saving options members may contact their broker or our providers directly to request a quote.

In addition, RAM is now offering a dental plan through MetLife which includes \$1,250 of coverage at a monthly rate of \$45.50 for an individual plan and \$132.00 for a family plan. These rates are locked in until April 1, 2017 and make for an affordable dental plan that complements the medical benefits package. RAM also offers life insurance, critical illness and accident insurance products through TransAmerica.

For more information, contact RAM's Insurance & Human Resources Director,  
Larry Mulrey, at (617) 523-1900 ext. 180.

visit our webpage: [retailersma.org/about-RAMHIC](http://retailersma.org/about-RAMHIC)

## Welcome 38 New Members

AC's Main Street Market Springfield	Dillon Chevrolet, Inc. Greenfield	Lucci's Supermarket, Inc. Wilmington	Source Pak Billerica
Atamian Honda Tewksbury	Emma's Cafe Stow	Lucy's American Tavern Boston	Station Eight Marshfield
Auto Clinic Marlborough	Family Appliance and Mechanical, Inc. Wilbraham	Maaco of Brockton Brockton	Sweeney Custom Homes & Renovations, Inc. Holliston
Ben's West Stockbridge	Filhos Great Road, Inc. Acton	Mooyah Northborough	Truly Yogurt Wellesley
Boston Photo Rental Somerville	Four Corners Citgo Dedham	Muirfield Mechanical Services LLC Boxborough	Vinny's Sunoco Brockton
Bridge Mart Bridgewater	Fredrickson Bros Norwell	Nantucket Toy Company, Inc. Nantucket	Vision Showcase Hadley
Cape Cod Sweets LLC Pocassett	Hyannis Brake, Inc. Hyannis	Pittsfield Gulf Springfield	Wilson's Service Center Groton
Central Mass Oil, Inc. Rutland	Jeff Express Delivery Services, Inc. Canton	Prestige Auto Mart, Inc. Westport	Wood Palace Kitchens, Inc. Middleborough
Ciao! Bow Wow, Inc. North Andover	Local Juice, Inc. Hyannis	Quality Fleet Services, Inc. Belchertown	
Country Farms Groton	Los Cabos LLC Ashland	Quick Mart Woburn	





The 10th Annual – and recently rebranded – New England Loss Prevention Expo was held Thursday, September 15, 2016 at the DCU Center in Worcester, MA. About three hundred people in total were in attendance and the agenda was packed full with great information and practical advice for a loss prevention and protection person.

Throughout the day, a video montage played over three big screens in the general session room and the vendor hall showing action shots from the previous 9 conferences. Some of the people depicted have moved to new companies or retired or have run for higher office. It was nice to see the progression of the people and the conference over the years.

The conference was planned by the RAM's Loss Prevention Committee Board members: Kevin Plante, CVS Health; Brendan Fitzgerald, BJS Wholesale; Jason Adams, Apple; Matt Taylor, Walgreens; Allan Peterson, Target; Shannon Lenahan, Wegmans; Ryan Kearney, RAM General Counsel and Andi Shea, RAM Membership Director. Hosts for the conference were the six New England state retail associations and the conference was generously sponsored by Wegmans, Rite Aid, BJ's Wholesale Club, Staples and the NRF.

Event Chairman Kevin Plante began the day with a “selfie from the stage” and then moved on to discuss some of the changes over the years surrounding LP and Law Enforcement partnerships and the understanding of ORC in order to pass legislation in Massachusetts. He also discussed the need to diversify the conference to include all areas of loss prevention concern in order to offer more to the attendees of the annual conference. He then ended his opening by introducing – for the 10th time – Joe LaRocca as the opening speaker.

Joe LaRocca, Founder of Retail Partners talked to an attentive crowd about retail trends and hot LP issues. Of the many points of discussion were de-criminalization of shoplifting trends in the US and how ORC cases are increasingly becoming more violent. Additionally, he talked about how technology is phenomenal for retailers, retail customers and retail loss prevention but it comes with some risks that we all need to be aware of and thinking about.

After a short break, the group then was able to spend an hour with our solutions providers or attend one of four concurrent breakout sessions going on in the break out rooms. All were very well attended given the quality of the subject and the speakers. The breakout sessions consisted of:

- A. Case Study –A close up investigative view of how Price Chopper Supermarket's Asset Protection team uncovered a credit card fraud scheme in excess of \$400,000. The investigation lead to the arrest of three suspects who were convicted and sentenced to federal prison. The speakers were Scott Ziter, Donna Imfeld and Mike Gulli from Golub Corporation / Price Chopper.
- B. GPS Tracking in Retail - BlueTracs is a solution that uses GPS tracking technology to combat Organized Retail Crime. Attendees learned how BlueTracs could work for their organization. Speakers were Tim Hickey and Gary Berra.
- C. Analytic Approaches to Identifying the Next Gen Booster - This presentation focused on a new analytic approach under construction that attempts to better leverage the various streams of ORC-related information against existing criminal data. Specific attention was given to areas of potential cooperation between local crime analysis and loss prevention. Finally, recent efforts undertaken by the Boston Regional Intelligence Center to address retail theft in the metro Boston area were highlighted. Speakers were Anthony Stevens, Attleboro Police Department and Andrew Greathouse, Boston Police Department.
- D. The Improvised Explosive Threat: Commonly Available Precursor Chemicals - This presentation focused on explosives that can be manufactured with common chemicals that can be purchased at a variety of retailers. Several case studies were discussed. Speaker was Benjamin Hicks of the FBI.

*continued >>>*



Joe LaRocca, RetailPartners and Kevin Plante, CVS Health take a selfie to start the day.



Symposium Hall

Following the vendor visits and breakout sessions, participants listened intently to Walter Palmer of PCG Solutions talk about global traveler safety and security. With Walter’s vast travel experience and his credentials as a loss prevention and protection professional, he was able to convey plenty of scenarios to think about when either traveling personally, professionally or if your job involves protection of executives. This presentation covered ideas on preparing for robbery, illness and kidnap / extortion attempts abroad and provided resources attendees could contact as they prepare to travel or protect a traveler.

After lunch and more solution provider face time, conference goers were introduced to Keynote speaker Edward Minyard, President of ResponseForce1. Ed talked about disaster preparedness, response and recovery and discussed it from a practitioner’s perspective having been at the center of many recent disasters such as Katrina and the Haiti earthquake. Ed talked about the importance of retailers in the recovery effort of a community and therefore it was our responsibility to ensure our organizations were able to recover quickly. There were many people scrambling to grab a copy of Ed’s book “After Disaster – An Insiders’ Perspective from the Heart of Chaos” and to get his contact information because of some potential “organizational complacency” that may have been felt surrounding how their company prepares.

After some additional time with the solutions providers looking over new technology and offerings, the afternoon session was introduced. Mark Solomon from the Greenwich, CT police department - who is working on a US Secret Service detail currently surrounding identification and investigation of skimming fraud – gave conference attendees a view into the world of skimming and how easy it is to skim retail devices and ATM’s but how we can put some basic steps in place to safeguard our companies and our customers. Mark’s expertise on the subject, combined with his delivery of the material made the session truly memorable.

The awards portion of the conference was presented by RAM General Counsel Ryan Kearney. Award winners were:

- Loss Prevention Partner of the Year – Chris Semple, Asset Protection Investigator, Saks Off 5th.
- Law Enforcement Partner of the Year – Anthony Stevens, Regional Criminal Intelligence Analyst, Boston Regional Intelligence Center (now with Attleboro, MA Police).
- Loss Prevention Case of the Year – Stefanie Mangiante, ORC East Manager – CVS and Gary Weisbecker, ORC East Manager – Walgreens

The closing session was a view into how future technology is available today. Kevin McMenimen, COO of Loss Prevention Magazine and Contact, Inc., along with panelists Jack Ives from Cyber Extruder and Yaacov Apelbaum from XRvision talked about different biometric technologies and gave very interesting detail and examples regarding facial recognition and voice biometrics (not to be confused with speech recognition). The team also had some really cool technology that participants saw throughout the day and were able to see the biometric based solutions in action.

Participants commented on how it was the best conference yet and that they looked forward to coming next year!



BRIC Breakout Session



Mark Solomon, Greenwich, CT police department



Walter Palmer, PCG Solutions



Kevin McMenimen, COO, Loss Prevention Magazine and Contact, Inc., with Yaacov Apelbaum, XRvision and Jack Ives, Cyber Extruder.



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Please join us on Thursday, November 17, 2016, for the RAM Annual Meeting and 19th Annual RAMAE Awards Luncheon. The Board of Directors Meeting (which is open to all RAM members) will begin at 8:30 a.m.

Registration for the luncheon will start at 11:30 a.m. with the program beginning at 12:00 p.m. Both meetings will be held at the Boston Marriott in Newton.

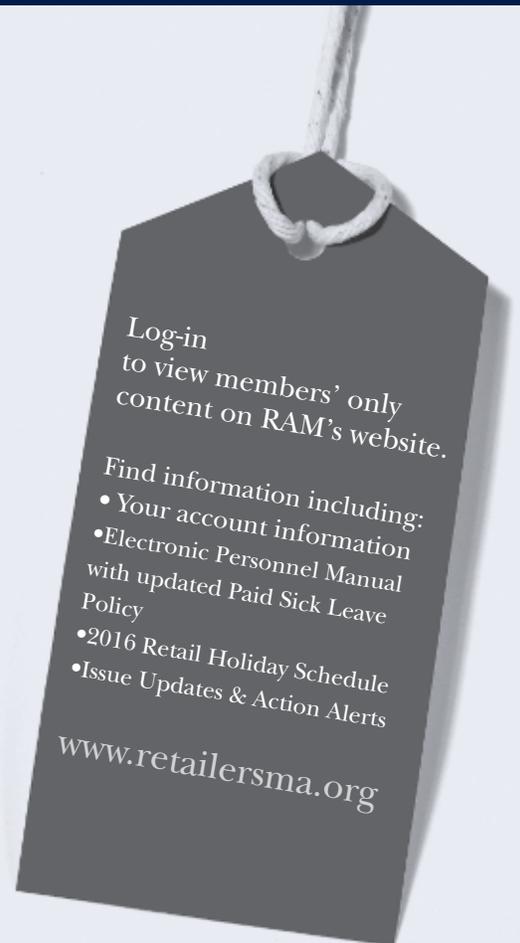
Mike Nikitas of NECN will emcee our awards luncheon.

Registration is free and can be done online at [www.retailersma.org](http://www.retailersma.org).

RAMAE Award Categories include:

Retailer of the Year • Restaurant of the Year • Rookie of the Year • Community Service • Visual Merchandising • Creative Concepts • Advertising & Promotion

We hope you will join us and celebrate this year's award recipients.



{ **2016 Holiday Schedule Available Online** }  
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[www.retailersma.org](http://www.retailersma.org)