

The Commonwealth of Massachusetts

JOURNAL OF THE SENATE.



THURSDAY, JULY 17, 2025

[62]

JOURNAL OF THE SENATE

Thursday, July 17, 2025.

Met at five minutes past twelve o'clock noon (Mr. Brownsberger in the Chair).

The Chair (Mr. Brownsberger), members, guests and staff then recited the pledge of allegiance to the flag.

Pledge of allegiance.

Distiguated Guest.

There being no objection, the Chair (Mr. Brownsberger) handed the gavel to Mr. O'Connor for the purpose of an introduction. Mr. O'Connor then introduced, in the rear of the Chamber, the Duxbury Bay Maritime School crew team. The team was recognized for winning the Public School Rowing Association's 2025 Overall Spring championship title and for their hard work, determination and commitment throughout the season. The Senate applauded their accomplishments and they withdrew from the Chamber.

Duxbury Bay Maritime School crew team.

Reports.

The following reports were severally received and placed on file, to wit:

Report of the Executive Office of Energy and Environmental Affairs (pursuant to Section 22(d) of Chapter 25 of the General Laws) submitting its Energy Efficiency Advisory Council (EEAC) 2022-2023 annual report (a copy having been forwarded to the Senate Chair of the Joint Committee on Telecommunications, Utilities and Energy) (received July 14, 2025);

EOEEA,-- EEAC 2022-2023 annual report. SD3059

Report of the Executive Office for Administration and Finance (pursuant to Chapter 77 of the Acts of 2023 and Chapter 88 of the Acts of 2024) submitting its Emergency Housing Assistance Program bi-weekly report (a copy having been forwarded to the Chair of the Senate Committee on Ways and Means) (received July 14, 2025);

A&F,-- EA Housing bi-weekly report. SD3060

Report of the Executive Office for Administration and Finance (pursuant to Chapter 88 of the Acts of 2024) submitting its monthly report on Temporary Respite Centers (a copy having been forwarded to the Chair of the Senate Committee on Ways and Means) (received July 14, 2025);

A&F,-- temporary respite centers report. SD3061

Report of the Executive Office for Administration and Finance (pursuant to line item 4003-0123 of Chapter 77 of the Acts of 2023) submitting its June Resettlement Agency report (a copy having been forwarded to the Chair of the Senate Committee on Ways and Means) (received July 14, 2025);

Resettlement Agency June FY25 report. SD3062

Report of the Department of Economic Research (pursuant to Section 14F of Chapter 151A of the General Laws) submitting its July 2025 Unemployment Insurance Trust Fund Data report (copies having been forwarded to the Chair of the Senate Committee on Ways and Means and the Senate Chair of the Joint Committee on Labor and Workforce Development) (received July 15, 2025);

DER,-- UITF Data July FY25 report. SD3063

Report of the Executive Office of Public Safety and Security (pursuant to Section 2B(F) of Chapter 64C of the General Laws) submitting its Department of Fire Services Safe Cigarette Law Fiscal Year 24 report (copies having been forwarded to the Chair of the Senate Committee on Ways and Means and the Senate Chair of the Joint Committee on Public Safety and Homeland Security) (received July 15, 2025);

DFS,-- Safe Cigarette Law FY24 report. SD3064

UNCORRECTED PROOF.

Report of the Massachusetts Bay Transportation Authority (pursuant to Section 101 of Chapter 159 of the General Laws) submitting its 2023 Fare Citation report (copies having been forwarded to the Chair of the Senate Committee on Ways and Means and the Senate Chair of the Joint Committee on Transportation) (received July 15, 2025);

MBTA,-- 2023 Fare Citation report.
SD3065

Report of the Massachusetts Bay Transportation Authority (pursuant to Section 101 of Chapter 159 of the General Laws) submitting its 2024 Fare Citation report (copies having been forwarded to the Chair of the Senate Committee on Ways and Means and the Senate Chair of the Joint Committee on Transportation) (received July 15, 2025);

MBTA,-- 2024 Fare Citation report.
SD3066

Report of the Executive Office of the Trial Court (pursuant to Section 15(c) of Chapter 239 of the General Laws) submitting its report summary statistics on eviction filings, actions, and dispositions from January 2024 through June 2025 (copies having been forwarded to the Chair of the Senate Committee on Ways and Means and the Senate Chairs of the Joint Committee on Housing and the Joint Committee on the Judiciary) (received July 15, 2025);

EOTC,-- rental protections June 2025 report.
SD3067

Report of the Department of Elementary and Secondary Education (pursuant to Section 94(p) of Chapter 71 of the General Laws) submitting its Commonwealth Virtual Schools Fiscal Year 2023 report (a copy having been forwarded to the Senate Chair of the Joint Committee on Education) (received July 15, 2025);

DESE,-- FY23 CMVS report.
SD3068

Report of the Department of Elementary and Secondary Education (pursuant to Section 3 of Chapter 98 of the Acts of 2021 and line item 1595-0116 of Chapter 126 of the Acts of 2022) submitting its Genocide Education Programs Fiscal Year 2023 report (a copy having been forwarded to the Senate Chair of the Joint Committee on Education) (received July 15, 2025);

DESE,-- Genocide Education Programs FY23 report.
SD3069

Report of the Department of Elementary and Secondary Education (pursuant Section 1(f) of Chapter 98 of the Acts of 2021 and line item 1595-0116 of Chapter 126 of the Acts of 2022) submitting its Genocide Education Trust Fund Fiscal Year 2023 report (copies having been forwarded to the Chair of the Senate Committee on Ways and Means and the Senate Chair of the Joint Committee on Education) (received July 15, 2025); and

DESE,-- Genocide Education Trust Fund FY23 report.
SD3070

Report of the Disabled Persons Protection Commission (pursuant to line item 1107-2501 of Section 2 of Chapter 140 of the Acts of 2024) submitting its DPPC fourth quarterly FY25 report for the period of April to June 2025 (a copy having been forwarded to the Chair of the Senate Committee on Ways and Means) (received July 17, 2025).

DPPC,-- Fourth Quarterly FY25 report.
SD3073

Petitions.

Petitions were severally presented and referred as follows:

By Mrs. Dooner (by request), a petition (accompanied by bill) (subject to Joint Rule 12) of Larry Quintal for legislation to ensure uniform treatment of vote by mail ballots;

Vote by mail,-- uniform treatment.
SD3058

By Mr. Lewis, a petition (accompanied by bill) (subject to Joint Rule 12) of Jason M. Lewis for legislation to establish a sick leave bank for Robert Tiro, an employee of the trial court of the commonwealth; and

Robert Tiro,-- sick leave.
SD3072

By Mr. O'Connor, a petition (accompanied by bill) (subject to Joint Rule 12) of Patrick M. O'Connor for legislation to provide insurance coverage for the medically necessary treatment of port-wine stains;

Insurance coverage,-- skin condition.
SD3071

Severally, under Senate Rule 20, to the committees on Rules of the two branches, acting concurrently.

Reports of Committees.

By Mr. Cronin, for the committee on Public Safety and Homeland Security, on petition, a Bill relative to fire protection (Senate, No. 1655);

Fire protection.

UNCORRECTED PROOF.

By the same Senator, for the same committee, on petition, a Bill to enhance child passenger safety (Senate, No. 1657); and

Child passenger,--
safety.

By the same Senator, for the same committee, on petition, a Bill relative to special state police officers (Senate, No. 1658);

Special state police
officers.

Severally read and, under Senate Rule 27, referred to the committee on Ways and Means.

Resolutions.

The following resolutions (having been filed with the Clerk) were severally considered forthwith and adopted, as follows:-

Resolutions (filed by Ms. Lovely) “congratulating Gabriel Bennett on his elevation to the rank of Eagle Scout”;

Gabriel Bennett.

Resolutions (filed by Ms. Lovely) “congratulating Colin Bowker on his elevation to the rank of Eagle Scout”;

Colin Bowker.

Resolutions (filed by Ms. Lovely) “congratulating Gregory Derochemont on his elevation to the rank of Eagle Scout”; and

Gregory
Derochemont.

Resolutions (filed by Ms. Lovely) “congratulating Henry Skolski on his elevation to the rank of Eagle Scout.”

Henry Skolski.

Matters Taken Out of the Notice Section of the Calendar.

There being no objection, the following matters were taken out of the Notice Section of the Calendar and considered as follows:

The House Bill establishing a sick leave bank for Daniel Yender, an employee of the Massachusetts Department of Transportation (House, No. 4104),-- **was read a third time and passed to be engrossed, in concurrence.**

David Yender,--
sick leave.

The House Bill establishing a sick leave bank for Mark Kratman, an employee of the Massachusetts Department of Transportation (House, No. 4161) (its title having been changed by the committee on Bills in the Third Reading),-- **was read a third time and passed to be engrossed, in concurrence.**

Mark Kratman,--
sick leave.

Orders of the Day.

The Orders of the Day were considered as follows:

Bills:

Amending the charter of the town of Seekonk (Senate, No. 20);

Second reading
bills.

Enabling the appointment of alternates to the Swampscott Conservation Commission (Senate, No. 23);

Amending the charter of the town of Sandwich (Senate, No. 24);

Amending the charter of the town of Sandwich (Senate, No. 25);

Further regulating the amendment of a conservation restriction in the town of Hanson (Senate, No. 1425);

Amending the charter of the city of Everett (Senate, No. 1436);

Relative to the residency requirement for the town manager of the town of Tewksbury (Senate, No. 1446);

Relative to the issuance of revenue bonds for the construction and reconstruction of telecommunications facilities by the city of Quincy (Senate, No. 1450); and

Establishing the Gloucester Fisheries Commission (Senate, No. 2507).

Were severally read a second time and ordered to a third reading.

UNCORRECTED PROOF.

The Senate Bill relative to the uniform child custody jurisdiction and enforcement act (Senate, No. 1052),-- was read a second time and, was amended, as previously recommended by the committee on Ways and Means substituting a new draft with the same title (Senate, No. 2550).

Uniform child custody.

After remarks, the bill (Senate, No. 2550) was then ordered to a third reading and read a third time.

The question on passing the bill to be engrossed was determined by a call of the yeas and nays, at twenty-eight minutes past twelve o'clock noon, on motion of Ms. Creem, as follows to wit (yeas 39 – nays 0) [**Yeas and Nays No. 59**]:

YEAS.

Barrett, Michael J.	Gómez, Adam
Brady, Michael D.	Jehlen, Patricia D.
Brownsberger, William N.	Keenan, John F.
Collins, Nick	Kennedy, Edward J.
Comerford, Joanne M.	Kennedy, Robyn K.
Creem, Cynthia Stone	Lewis, Jason M.
Crighton, Brendan P.	Lovely, Joan B.
Cronin, John J.	Mark, Paul W.
Cyr, Julian	Miranda, Liz
DiDomenico, Sal N.	Montigny, Mark C.
Dooner, Kelly A.	Moore, Michael O.
Driscoll, Jr., William J.	O'Connor, Patrick M.
Durant, Peter J.	Oliveira, Jacob R.
Edwards, Lydia	Payano, Pavel
Eldridge, James B.	Rausch, Rebecca L.
Fattman, Ryan C.	Rodrigues, Michael J.
Feeney, Paul R.	Rush, Michael F.
Fernandes, Dylan A.	Tarr, Bruce E.
Finegold, Barry R.	Velis, John C. – 39 .
Friedman, Cindy F.	

NAYS – 0.

The yeas and nays having been completed at twenty-two minutes before one o'clock P.M., the bill was passed to be engrossed.

Sent to the House for concurrence.

Ms. Creem in the Chair, the Senate Bill relative to fairness in debt collection (Senate, No. 2537),-- was read a second.

Debt collection,-- fairness.

After remarks, pending the question on adoption of the amendment, previously recommended by the committee on Ways and Means, substituting a new draft with the same title (Senate, No. 2551), and pending the main question on ordering the bill to a third reading, Mr. Rodrigues moved that the bill be amended by in section 1, in proposed section 3 of chapter 93M of the General Laws, by striking out subsection (b) and inserting in place thereof the following subsection:-

“(b) Notwithstanding section 14 of chapter 260, a payment on a consumer debt that is made after the limitations period under subsection (a) has expired shall not revive the limitations period or bar the consumer from asserting a defense to the collection of a consumer debt; provided, however, that a payment on a consumer debt that is made during the limitations period under subsection (a) shall not extend the limitations period or bar the consumer from asserting a defense to the collection of a consumer debt.”;

UNCORRECTED PROOF.

In said section 1, by striking out, in lines 116 and 117, the words “ payment review hearing in a small claims action pursuant to Uniform Small Claims Rule 7(i)” and inserting in place thereof the following words:- “payment hearing in a small claims action pursuant to the trial court’s Uniform Small Claims Rules 7A and 7B”; and

In said section 1, by striking out, in lines 131 and 132, the words “payment review hearing in a small claims action pursuant to Uniform Small Claims Rule 7(i)” and inserting in place thereof the following words:- “payment hearing in a small claims action pursuant to the trial court’s Uniform Small Claims Rules 7A and 7B”.

The amendment was adopted.

Remarks of Senator James B. Eldridge.

Thank you to the Minority Leader for asking the question and allow me a chance to explain in detail the Debt Collection Fairness Act.

I first just want to thank the Senate President for her support of this bill. This is the fifth time the bill is coming up before the Senate. I want to thank of course Senate Ways and Means Chairman and staff for the work on this bill and a special thank you to the Senate Chair of the Joint Committee on Financial Services, the gentleman from Foxborough who has been consistently supportive of this bill during his time as chair of the Financial Services Committee and for reporting this bill out early.

As has been said, a number of times on a whole host of bills the Senate’s taken up, is the reform of the joint rules is allowing whether House or Senate bills to come out sooner, which is incredibly good news.

An Act relative to fairness in debt collection, otherwise known as the Debt Collection Fairness Act. Update several long out-of-date consumer protections and these protections ensure that people aren’t pushed over a financial precipice when they are sued for debts. They’re often old, often which have been bought for pennies on the dollar by those currently trying to collect them.

I want to be clear that this bill is not stating or not walking away from the fact that consumers must pay their debt but rather making sure that there are adequate protections, as well as reasonable financial tracks for people to pay their debts back and still provide for them and their families.

It’s my opinion that the DCFA will help many people in Massachusetts. Currently, 15% of Massachusetts residents had a debt in collection in 2023, nearly 900,000 people. And from 2017 to 2021, more than 600,000 debt claims were filed in the Massachusetts trial court. The protections afforded to low income working class families have been needed for a long time, and these consumer protections are even more urgent today. But at the federal level, we’re seeing the gutting of various consumer protection agencies, including, very sadly, the Consumer Financial Protection Bureau, here in Massachusetts. I am proud that we’re going in the other direction and voting on the Debt Collection Fairness Act.

So, to the Minority Leader’s question, this bill has four main provisions, the first, Madam President is to limit garnishment. Garnishment is the court ordered withholding of salary or other income to pay a debt collector. With the court judgment against the consumer. The DCFA protects more income from garnishment, so that families can pay for basic necessities while still paying off their debts. The amount currently protected in their law is insufficient in the face of rising housing costs, inflation and other costs that have gone up. Currently the garnishment limit is 50 times the minimum wage, \$750 or 85% of a workers gross wages, whichever is greater. Debt collection Fairness Acts proposes to raise that mark to 65 times minimum wage, which is \$975,975. Excuse me, or 90% of the workers gross wages, whichever amount is greater. The garnishment limit will help more people and we have many stories, largely from the National Consumer Law Center.

Remarks of Senator
James B. Eldridge.

UNCORRECTED PROOF.

At a previous hearing, a woman who testified before the Financial Services Committee explained that under current law, after garnishment, she only earned \$500 per week. The amount was too little for her to pay her expenses, and it created a vicious cycle where she then needed to go into further debt for other bills. The bottom line is the garnishment provision will help families pay for food, rent, prescription drugs and other basic necessities.

Madam President, the second major provision is to reduce the interest rate on consumer debts. In a judgment, the DCFA reduces the interest rate on consumer debt judgments. In other words, a court has made a decision from 12% to 3%.

Sadly, many of these judgments are by default because the consumer does not show up to court. The lower rate will make it possible consumers to satisfy their debts. High interest rates on debts and collection means that those who are making payments may never pay them off, literally for decades.

The third major provision is to ensure that no one in Massachusetts can be imprisoned, for a failure to pay consumer debt.

In 2016, the most recent data available, four Massachusetts Small Claims Court issued 1300 civil arrest warrants for alleged debtors. The use, or threat of use, of such warrants can terrify consumers into making payments, even if all most of their income is exempt. This practice needs to be ended.

Madam President, this is a terrifying practice, Greater Boston Legal Services represented a client who was arrested. their client fell behind on his rent. He moved out and his old landlord obtained a judgment against him. The client fell behind on payments, a warrant was issued for the client's arrest. He was physically apprehended and brought before the court. He was told he needed to sell his car in order to pay the judgement against them. Even though the car was exempt from execution on the law, it was only through Greater Boston Legal services intervention, this unlawful result was avoided.

Madam President, the fourth major provision is to reduce the statute of limitations on debt collections from six to five years.

It might not sound a lot, but for those that have a debt, forgive me those who do not have a debt sometimes are sent letters that claim that they do owe debt and due to that length of time they might actually be paying a debt that they actually don't own. This change may sound technical, but debt collectors do bring cases up against people even when they're not sure of the amounts that are owed. Some of the notes of the testimony of another person who appeared before the Financial Services Committee, a woman from East Boston testified that she lost her job due to COVID. She had serious medical problems resulting from COVID that required three surgeries. She had to use a credit card to pay off the debts. A judgement was issued against her in court, but after she secured representation for Greater Boston legal services, the judgement was vacated because the debt collector did not have the proper records to show the debts that she owed. To be clear, this bill does not eliminate debts that a debt collector is entitled to collect. Merely gives consumers more time to pay off their debts and protects them from unscrupulous practices.

I'm proud to work with a broad coalition in support of this bill, led by the National Consumer Law Center, based here in Boston and Greater Boston Legal services. I also want to express my appreciation to our Attorney General, for her advocacy for this bill and on my staff, David Emer, Senate legal counsel. Who, as I noted this bill has passed the Senate four times before, and he's worked on most of the versions of the bill.

I urge my colleagues to vote yes on this bill and when a vote is taken on the matter, I call for a vote of the yeas and nays.

On motion of Mr. Keenan, under the provisions of Senate Rule 6A, the above remarks were printed in the Journal of the Senate.

The Ways and Means amendment, as amended, was then adopted.

Ordered printed.

UNCORRECTED PROOF.

After remarks, the bill (Senate, No. 2551, amended) was then ordered to a third reading and was read a third time.

The question on passing the bill to be engrossed was determined by a call of the yeas and nays, at three minutes before one o'clock P.M., on motion of Mr. Eldridge, as follows to wit (yeas 39 – nays 0) [**Yeas and Nays No. 60**]:

YEAS.

Barrett, Michael J.	Gómez, Adam
Brady, Michael D.	Jehlen, Patricia D.
Brownsberger, William N.	Keenan, John F.
Collins, Nick	Kennedy, Edward J.
Comerford, Joanne M.	Kennedy, Robyn K.
Creem, Cynthia Stone	Lewis, Jason M.
Crighton, Brendan P.	Lovely, Joan B.
Cronin, John J.	Mark, Paul W.
Cyr, Julian	Miranda, Liz
DiDomenico, Sal N.	Montigny, Mark C.
Dooner, Kelly A.	Moore, Michael O.
Driscoll, Jr., William J.	O'Connor, Patrick M.
Durant, Peter J.	Oliveira, Jacob R.
Edwards, Lydia	Payano, Pavel
Eldridge, James B.	Rausch, Rebecca L.
Fattman, Ryan C.	Rodrigues, Michael J.
Feeney, Paul R.	Rush, Michael F.
Fernandes, Dylan A.	Tarr, Bruce E.
Finegold, Barry R.	Velis, John C. – 39 .
Friedman, Cindy F.	

NAYS – 0.

The yeas and nays having been completed at six minutes past one o'clock P.M., the bill was passed to be engrossed [For text of Senate bill, printed as amended, see Senate, No. 2559].

Sent to the House for concurrence.

Moment of Silence.

At the request of the Chair (Mr. Feeney), the members, guests and staff stood in a moment of silence and reflection in memory of Mark S. Sullivan.

Moment of silence.

Recess.

There being no objection, at eleven minutes past one o'clock P.M., the Chair (Ms. Creem) declared a recess, subject to the call of the Chair; and at eleven minutes before two o'clock P.M., the Senate reassembled, Mr. Brownsberger in the Chair.

Recess.

Reports of Committees.

Ms. Lovely, for the committee on Rules, reported that the following matter be placed in the Orders of the Day for Thursday, July 24, 2025.

The Senate Bill dignifying individuals with intellectual or developmental disabilities (Senate, No. 137).

Persons with intellectual and developmental disabilities.

There being no objection, the rules were suspended, on motion of Mr. Tarr, and the reported was considered forthwith and accepted.

Ms. Lovely, for the committee on Rules, reported that the following matter be placed in the Orders of the Day for Thursday, July 24, 2025.

The Senate Bill relative to archaic laws (Senate, No. 1034) (also based on Senate, No 1251).

Archaic language.

There being no objection, the rules were suspended, on motion of Mr. Tarr, and the reported was considered forthwith and accepted.

Mr. Rodrigues, for the committee on Ways and Means, that the Senate Bill relative facilitating better interactions between police officers and persons with autism spectrum disorder (Senate, No. 2348),-- ought to pass, with an amendment substituting a new draft with the same title (Senate, No. 2558).

Police officer interactions,-- ASD.

Order Adopted.

Mr. Rodrigues offered the following order, to wit:

Ordered, that notwithstanding Senate Rule 7 or any other rule to the contrary, the Senate Bill facilitating better interactions between police officers and persons with autism spectrum disorder (Senate, No. 2348) (the committee on Ways and Means having recommended that the bill be amended by substituting a new draft with the same title Senate, No. 2558) shall be placed in the Orders of the Day for a second reading on Thursday, July 24, 2025, for immediate consideration.

Procedural order.

The rules were suspended, on motion of Mr. Tarr, and the order was considered forthwith and adopted.

On motion of Mr. Tarr,--

Ordered, that when the Senate adjourns today, it adjourn to meet again on Monday next at eleven o'clock A.M., and that the Clerk be directed to dispense with the printing of a calendar.

Time of meeting.

Adjournment in Memory of Mark S. Sullivan.

The Senator from Bristol and Norfolk, Mr. Feeney, moved that when the Senate adjourns today, it do so in memory of Mark S. Sullivan.

Mark S. Sullivan of Foxborough, Massachusetts passed away at home in the company of his family on October 23, 2024, at the age of 60. He was born in Norwood on November 23, 1963, to Philip and the late Giselle (Albert) Sullivan. He graduated from Walpole High School in 1982 before racing into a professional motocross career and eventually settling down, to dedicate his time to his family and community.

Mark leaves behind a legacy of great accomplishments, a lifetime of success in both motocross and his own home improvement business, as well as a legacy of community involvement through his tenure as a Foxborough Select Board Member. Through his three terms on the Board, twice of which as Chair, Mark cemented himself as a dedicated and selfless public servant committed to elevating the voices of Foxborough residents and enriching his community. Mark will also be remembered for his numerous local initiatives, including his involvement on multiple committees, Eagle Scout projects, playground projects and the 9/11 memorial.

When first elected, his top priority was addressing the deadly opioid crisis and supporting those with addiction in the community, a legacy which continues today.

As a culmination to his years on the Select Board, Mark took pen to paper and wrote a book titled “Swing Vote” which chronicled his experience through a controversial time on the Select Board relative to a new construction project. Finding himself in the intense and difficult position of being a swing vote on a five-person Board, Mark did what he does best by putting the people of Foxborough and his family first despite significant pressure, and even threats. Mark’s book, though only covering a short period of time in his life, exemplified so much of what made Mark special—his ability to stay composed under pressure, his commitment to seeing all sides of the story, and his unwavering dedication to his family and moral values.

Above all his success in both his professional and public service careers, Mark was best known for his dedication to his kids, his family, and his community. He was described as one always willing to lend a hand or to help get you across the finish line, whether it was at the job site or the racetrack. He was known to be as stubborn as he was generous, and from my experience, that is exactly the kind of person you want to have in your corner.

Mark is survived by his wife, MaryAnn (Mulkern) Sullivan; his four children, Morgan, Joseph, Seamus, and John Sullivan; and his siblings, his many loved nieces, nephews, cousins, and close friends.

Mark will be greatly missed by his dear friends, family and the community of Foxborough. His legacy will live on for generations to come through all that knew and loved him in his community and throughout the Commonwealth. May Mark’s memory forever be a blessing.

Accordingly, as a mark of respect to the memory of Mark S. Sullivan, at seven minutes before two o’clock P.M., on motion of Mr. Tarr, the Senate adjourned to meet again on Monday next at eleven o’clock A.M.