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## THE BOSTON GLOBE

## THURSDAY, JULY 5, 2018 and the state of the state of the

## Trump's aid not always welcome

►LABOR Continued from Page B10

Constand from Page BIO American farmers and busi-nesses with the investments they have to make," said Mat-thew Slaughter, a professor of International business at Dart-mouth College. "It creates mas-sive uncertainty." Automakers, for instance, had sought looser emissions rules. However, Trump's pro-posed rollback goes further than expected, and now auto-makers say it could spawn years of legal battles and perhaps subject the industry to more

subject the industry to more regulations if states start en forcing their own rules. They al-

regulations is states state in-forcing tick rown rules. They al-so fear Trump's threats to im-pose tariffs on Buropean autos could trigger a trade war, rais-ing prices for all whicles. In a recent meeting with Trump, the CEO of General Mo-tors, Mary Barra, told the presi-dent she'd be happy with a deal keeping much of the current Obama-level pollution stan-dards, while adding sweeteners for automakers such as finan-clal credits for companies that invent more fuid-efficient tech-nologies, said two people famil-tar with the meeting. Oll and gas companies say a Trump administration proposat to bail out the coal industry will cut into their market share,

lot of these groups benefit from broader policies – all these groups benefit from the tax cut and regulatory relief." Trump's policies have their

strong supporters. "The steel tariffs, the alumistrong supporters. The steel tariffs, the alumi-num tariffs, the auto tariffs have the potential to put people to work in industries like steel production, 'said Jeff Ferry, re-search director at the Coalition for a Prosperous America, which advocates closing the US trade dedict. 'The electorate is no longer buying the theories economists are peddiling about free trade lifting all boats.' The president has promised to protect metal photucers, in-dustries the administration says are hurt by low-priced im-ports from countries like China. American steelworkers have cheered his moves. But not all metal producers agree with the

notices &more iobs  $( \mathbf{P} )$ LEGAL NOTICES LEGAL NOTICES LEGAL NOTICE MORTGAGEE'S SALE OF REAL ESTATE boston.com/ monster TECHNOLOGY/ ENGINEERING St Corrective rul 2 No. 4:7 No. 107 a United The analysis of the second sec ensura Technologies, Inc. es an opening for Electrical Applications Engineer in Artighoro, MA, Develop in Artighoro, MA, Develop indrasting roat map for varius, customer/applica-tion automotive identor needs Test new sensor con-relation test new sensor con-cert/MST, decimentary and PM on August 13, 2018 periods fy described b solt at a Public Austion at 17:00 If the montaned premises more alow all and sing for the premises also town The land with the buildings thereon bounded and de-scribed as follows: the second secon HORINERY: by Outley Street, Fry Stol Jans, EASTERY: by Land row or Somethy of Heart as Butmon, South Easy: of a south of the south of the south of the off and the south of the south of the south of the off and the south of the south of the south of the off and the south of the south of the south of the off and the south of the south of the south of the Stefarty by Long and the south of the south of the by Long and the south of the south of the south of the by Long and the south of the south of the south of the by Long and the south of the south Mananes several (1) net. All said bouches as determined by the Court to be isosted as about on a gint ormin by William S. Crocker, inc. Rohad D. Rasked, Surveyor, claind january S. 1973, et modried and approved by the Court, their in Land Reg-mitmon Office as Flam R.3. 2016; A. a corps of a portion of which is flad with Courticate of Table No. 86673. For motivative tide to a device and widerbary hearings in Transmitter tide to device intend as Autor Number 1372 and Noted on Certicate of Tride Number 137411. The gramises will be sold subject to any and all un-fused and other municipal association and ben, but det to prior facts or other informable encommentes accord on their to precedure on the mortgan. And other and the body of one of the mortgan, and other and the body of one freed and if, fearn-on theorem and the body of one freed and if, fearn-the more and the sold of one freed and if, fearn-the more and the right of parties in possession. notices & more The main of the same cash, coshing' no coshing those and the tent same 16 Store to a shore or the base of the tent and store, of the same is righter to quality as a base tent more gas have based as a store tent of the damage of the same tent of the same of the damage of the used and the same tent of the damage of the used and the same tent of the damage of the used and the same tent of the damage of the used and the same tent of the damage of the used and the same tent of the damage of the used and the same tent of the damage of the damage of the tent of the same tent of the damage of orroe § Associates, P.C., 900 (Hefinition) \$1 or 1 Lovel, MA 01851 or such other time is may be d by morganes. The description for the prom-med in said mortages shall control in the event raphical error in this publication. or a popp garuest error in this publication. Other terms to be advocanced at the sale. Deutsche Bink knithnet Thurt Gart the sale. Deutsche Bink knithnet Thurt Gotte ART, Mortgage Pasi-Thurogh Cartherine Sales 2006-ART Korde A Auforsteen R. Son Charltander Street hoston,com classifieds Suite 3102 (cwell, MA 01851 (V/8) 256-1500 Alleyne, Call and Teresa, 14-02 LEGAL NOTICES COMMONWEATH OF MASSACHUSETTS DEPARTMENT OF TELECOMMUNICATIONS AND CARLE D.T.C. 18-3 D.L.C. 14-3 Lone 25, 2010 The Autory dumlin and a constraint of the generic train of the generic train of the communications of the June 25, 2018 FRAMINGRAM PLANNING BOARD NOTICE OF FUELC HEATENG - 243 IKOWARD STREET AFFUCATION OF TANIA BICAUIO Record scoping of releconstructions for a contrars MOTICE OF Brightment On Late 25, 2013, the Department of Teleconstruction brokes of policy of policy of the contrary of the contrary brokes of policy of teleconstructions curriers to ensure proof maintifications and reporting of the data necessary of the Department to Mill an englishery dice. 12 The comparison to solar an application plants. The Advector community and community of CAT in plants of the comparison of the CAT in plants of the comparison of the CAT is plant of the comparison of the CAT is plant of t





Shonda D. Grean, Department Secretary Department of Telecommunications and Cable 1000 Washington Street, Suite 820 Boston MA 02118-5570

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while steel tariffs make their production equipment cosilier. Aluminum makers fear not only a tariff theoreta, tui to the United States," the looser vehicle-pollution rules, because one way on maker more ear parts from light-does not provide relief from our velgit aluminum. A White House spokesman, Raj Shah, acknowledged some policies might not be to ubellik-ng of specific industries, but torade sources to the consumer."

In coming weeks, the Envi-ronmental Protection Agency and Transportation Department are expected to propose a rule to dramatically roll back

the Obama-era standard on tailpipe emissions. Detroit is watching closely. The Obama rule would have

The Obama rule would have required automakers to roughly double the fuel econony of new cars, SUVs, and light trucks by 2025, achieving an average of more than 60 miles per galion. The administration's current proposal would go so far in the opposite direction it would be likely to set off years of flitga-tion, creating regulatory uncer-tainty for automakers, say peo-ple familiar with the draft plan. The proposal, according to people vivio have scen it, would also preempt states from set-ting their own standards. health care will be a tall order AMAZON health care business anytime health care business anytime soon, even though many partic-ipants in the market are react-ing strongly to its efforts. "In the near term," said Rob-ert Burns, a professor of health care management at the Uni-versity of Pennsylvania's Whar-ton School, "I don't expect nuch of anything except that everyhody is going to be peeling in their pants....t think there will be a shakeout in the phar-macy sector over time. But



come a national seller of pre-scription drugs, PillPack is al-ready an in-network pharmacy for all the largest pharmacy benefit managers, including Ex-press Scripts, CVS Caremark, and OptumRX, which gives Amazon access to hundreds of

10.00 Am, 1000 Weshington Street Room 1-E Boston, MA 02115 All common carriers identified above are directed to at-tend the abrementioned evident ary bearing and provide to the Ceruptment in writing the following information by Monday, Adv. 16, 2018: NONDEX.AV. In ANN. 1. Do the company file the arrunal rotum for the relevant calendar, vestral? If so, p oxide 3 copy of the ar-runal returns) and documentation of the filenges. If not ex-tain why the company don if the the annual returns, and stars unceller the Naive ets file is reasonable. If the followe to file is stated as reasonable, explain why 2. Did the company provide telecommunications services in Massichusetts during the relevant calend yeartist If applicable, state whether the Secretary of the Commonwealth has reinstated the company's authority of business within the Commonwealth.

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The Department will accept public comment on the over-calibored matter at the public hearing. The Depart of Will Stor Scorpt writing public comment From a that unit Ality 16, 2018. In additional From a that unit Ality 16, 2018. In additional from a from unit Ality 16, 2018.

In period for leave to intervene or to period comments and pethons for leave to inter-be directed to Shords D. Green, Secretary of ment, at the address below or electronically and Shonda D. Green artment of Telecommunications and Calife TOOD Washington Street, Suite 220 Boatum, MA 02118-5500

tions for Johns to intervene must setisfy the more requirements of 207 C.M.R. § 1.03. The all or written petron 1 must specify (1) the o Mang (3) that person we bole of the doo the name or use and (4) a m's tide, if any, and (4) a umant (4.8, person ba is a include the name, trie, a include the name, trie, the grant of the state of



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about 40,000 patients repre-senting between \$100 million and \$150 million in revenue. But Amazon's market clout and distribution capabilities could allow it to scale up the business and serve customers hungry for chance "We've really been waiting

"We've really been waiting for something like this to dis-rupt the industry, "Wisner said, "It really provides a much more convenient experience for those that have health care needs." David Larsen, a managing director at Leerink, a health care investment bank, said Am-oran will aks have to furue out

In their pains. ... ... to make there will be a shakeout in the phar-macy sector over time. But we've got a number of tilings going on that are equally as dis-truptive." Much of the current upheav-al has been spurred at least in part by Amazon's interest in health care: (VSI Health is seek-ing to buy Aetna, one of the big-gest health insurers; Cigna, an-other insurer, is pairing up with the planmacy benefits manager Express Scripts; and major drug reatilers such as Valinart and Valigneens have expressed interest in large acquisitions. The PillPack deal gives Ama-zon the infrastructure to be-come a national seller of precare investment bank, said Am-zon will also have to figure out how to ensure it can retain ac-cess to customers whose drugs are paid for by health plans that already have existing contracts. With PBMs and planmacks. He said Amazon's venture with JP-Morgan and Berkshite Hatha-way may give it a way to swithy build up its prescription drug husiness by distributing to em-ployees.

nusmess by use nouling the Employees. "FillPack could be the phar-macy for those million lives, and it could become much more substantial, but right now there is not a huge threat" to companies in the pharmaceuti-cal supply chain, he said. "It will take five-plus years for Ann-azon to really make a dent in the market." the market. To turn the corner in the

pharmacy business - and low-er costs within its own ranks -Amazon will need to figure out Amazon will need to figure out how to improve services for the chronically ill population. The precise strategy of its effort with JPMorgan and Berkslitre Hathaway remains unclear, but Gawande has said the goal is to spin off solutions that can benefit patients across the United

It patients across the United States. "I get to have a million pa-tients that I as a doctor get to add to my responsibility, and my job for them is to figure out ways that we're going to drive beter outcomes, better satisfac-tion with care, and better cost efficiency with new models that can be incubated for all," he said during a recent interview. "That is a tall fricking order."

said ouring a recent interview. "That is a tail fricking order. But what they're saying to me is that resources won't be the problem. Human behavlor will be." That also goes for the phar-macy sector, where a key chal-lenge will be getting people to change their shopping habits in health care, where patients tend to value on-demand atten-tion and a human touch. Burns, the Wharton profes-sor, said Amazon, for all of its suiti a newcomer to health care. He said it will be particularily important for Amazon to care-culy study the behavlors of the slowed state patients who place the care system. "These are money be haven be the

"These are people who have five or more chronic diseases and are taking 12 or more medications a day," he said. "Ama-zon's sweet spot is in consumer behavior and appealing to greater convenience, and it's greater convenience, and its not clear to me that that's what's going to drive the behav-lor of the poly-chronics. We've been trying to tackle the needs of this group for the last 20 years with very little success."

Casey Ross can be reached at

Accrued interest is always paid out to you, right? Not exactly

THE FINE PRINT

millions of US customers.

their ne tworks

That could change if those

pharmacy benefit managers perceive Amazon as a threat to

their mail-order businesses and

eek to exclude Amazon from

PillPack currently serves a small fraction of US customers,

▶ THE FINE PRINT Continued/Don Fage Bio The 30-page handout con-tains about 25,000 words, all in thy type. Here is what it says on page 30: "Effect of closing an account → If you close your ac-count before interest is credit-ed, you will not receive the ac-crued interest." Allegrini said that when he closed his account, the teller at Bio Hills Back idd not disclose anything. Had he known, Al-legrini would have kept the ac-count open until the next round of interso twa paid. Biue Hills Bank is not alone In tsy policy. South Shore Bank

In meres was pain, Bue Hills Bank is not alone in its polley. South Shore Bank uses the same "you will not re-ceive the accrued interest" lan-guage in its disclosure form. So does Rockiand Trust. By contrast, Webster Bank says in its disclosure: "If you close an interest-hearing ac-count, interest-hearing ac-count, interest that has accrued but that has anot been posted will be paid through the day be-fore the account is closed." NorthEast Community Bank has the same language in its re-quired disclosure.

quired disclosure.

TD Bank pays mid-cycle ac-crued interest, but reserves the option of paying only amounts of \$10 or more.

I spent a couple of days



Jack Allegrini now says that if he had known his bank's policy, he would have kept his account open until

the next round of interest was paid.

meeting with branch managers at seven banks that happen to be close to my home. One thing that came through loud and clear: Shop around for the best deal came burkness mathematics deal, Some banks are pretty aggressive in courting new cus-

tomers. Bank managers and their bosses have lots of discretion in offering interest rates, cash pay-ments, and other inducements to get your money. To get the best deal, play them off one another: "Your competitor across the street offered me 1.75 per-cent interest. Can you do bet-ter?" (The same way you should shop for an automobile.)

ter?? (The same way you should shop for an automobile.) A money market account is federally insured (you're not go-ing to lose your money if the bank fails). And it's completely "liquid," meaning you can take the money out at any time with-out penalty (unlike a certificate of deposit, which can't be with-drawn in the middle of its term without penalties but which usually pays a higher interest tate than a money market). Citizens Bank recently changed its policy on money market accounts to paylaterest until the date the account is closed.

closed, "We believe it's in the best interest of the customer," a Citi-zens spokeswoman told me. I agree.

Sean P. Murphy can be reached at smurphy@globe.com. Follow him on Twitter @spmurphyboston.



national seller of prescription drugs Even for Amazon, shaking up