# NATION/WORLD

# Wave of lawsuits filed to block net-neutrality repeal

NEW YORK (AP) — The expected wave of litigation against the Federal Commu-Commission's nications repeal of net-neutrality rules has begun.

A group of attorneys general for 21 states and the District of Columbia sued Tuesday to block the rules. So did Mozilla, the maker of the Firefox browser, and New America's Open Technology Institute. Other public-interest groups are expected to file suit as well, and the tech-industry lobbying group has said it will support litigation.

The rules barred companies like AT&T, Comcast and Verizon from interfering with internet traffic and favoring their own sites and apps. FCC Chairman Ajit Pai's push to undo them inspired both street and online protests in defense of the Obama-era rules.



AP Photo/Ja

In this Dec. 14, 2017 file photo, Federal Communications Commission Chairman Ajit Pai arrives for an FCC meeting on net neutrality, in Washington.

New York Attorney General Eric Schneiderman, who is leading the suit, said Tuesday that the end of the net neutrality rules would hurt consumers and businesses.

FCC spokesman Brian Hart declined to comment on the litigation.

The lawsuits are part of a multi-pronged approach against the net-neutrality repeal. There are efforts by

Democrats to undo the repeal in Congress. State lawmakers have also introduced bills to protect net neutrality in their own states. However, the FCC's order bars state laws from contradicting the federal government's approach.

The other attorneys general participating in the lawsuit are from California, Awsuit are from Cantonna, Connecticut, Delaware, Hawaii, Illinois, Iowa, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Mississippi, New Mexico, North Carolina, Oregon, Pennsylvania, Rhode Island, Vermont and Virginia and Washington.

The parties may have to file suit again after the FCC's order is published in the Federal Register. That hasn't happened yet. The different suits may also be consolidated.

## Danish man charged with killing reporter on his submarine

COPENHAGEN Denmark (AP) — Inventor Peter Madsen was charged Tuesday with killing Swedish journalist Kim Wall during a trip on his private submarine, with prosecutors saying he either cut her throat or strangled her before dismembering her body and dumping it into the sea.

Prosecutor Jakob Buch-Jepsen called the case "very unusual and extremely disturbing."

Madsen, 47, is charged with murder, dismemberment and indecent handling of a corpse for the way he disposed of Wall's body. He is also charged with having sexual relations with Wall, 30, of a "particularly dangerous nature" before she was killed.

The charges were made public by the Danish prosecution authority.

Buch-Jepsen said the killing was premeditated. Prosecutors will urge that Madsen be sentenced to life in prison, or be locked up in a secure mental facility if deemed necessary by psychiatrists for as long as he's considered sick and dangerous to others.



Jacob Ehrbahn/Ritzau Foto, File via AP In this Aug. 13, 2017 file photo, police technicians board Peter Madsen's submarine UC3 Nautilus on a pier in Copenhagen harbour, Denmark.

"There is much technical evidence but I won't go into details right now," Buch-Jepsen told a brief news conference. He also declined to comment on Madsen's motive.

"Evidence must be presented in court and not in the media," he said, adding he also didn't want to comment out of respect for Wall's family.

Madsen's defense lawyer Betina Hald Engmark had no immediate comment in reaction to the charges, adding her client still denies murdering Wall.

Madsen and Wall had gone on a trip in Madsen's submarine on Aug. 10. Wall, who was working on a story about Madsen, was last seen aboard the vessel as it left Copenhagen. The next day, Madsen — an entrepreneur who once dreamed of launching a manned space mission — was rescued from the sinking submarine without Wall.

Police believe he deliberately sank the vessel.

Madsen has offered a shifting variety of explanations for Wall's death. Initially, he told authorities he had dropped Wall off on an island several hours after their voyage began. Then he claimed that Wall died accidentally inside the submarine while he was on deck during the excursion and he had "buried" her at sea. However, he later admitted throwing her body parts into the sea.

Wall's dismembered, naked torso was found on southern Copenhagen а shoreline in late August. Her head, legs and clothes were discovered in bags at sea in October, along with heavy metal objects designed to take them to the ocean floor.

Multiple knife wounds had been found on her torso and Buch-Jepsen said Tuesday Madsen had stabbed Wall several times while she was alive but declined to elaborate.

Authorities also want to destroy Madsen's submarine. Madsen's trial starts

March 8 and a verdict is expected on April 25.

### Consumer watchdog considering repeal of payday lending rule

NEW YORK (AP) -The Consumer Financial Protection Bureau has decided to reconsider a key set of rules enacted last year that would have protected consumers against harmful payday lenders.

The bureau, which came under control of the Trump

administration late last year, said in a statement Tuesday that it plans to take a second look at the payday lending rules. While the bureau did not submit a proposal to repeal the rules Mulvaney outright, the state-

ment opens the door for the bureau to start the process of revising or even repealing the regulations. The bureau also said it would grant waivers to companies as the first sets of regulations go into effect later this year. "We have been worried

that the CFPB could revisit these rules. We just didn't expect it so soon," said Lauren Saunders with the National Consumer Law Center.

The cornerstone of the rules enacted last year would have been that lenders must determine, before giving a loan, whether a borrower can afford to repay it in full with interest within 30 days. The rules would have also capped the number of loans a person could take out in a certain period of time.

If allowed to go into effect, the rule would have had a substantial negative impact on the payday lending industry, where annual interest rates on loans can exceed 300 percent.

The industry derives most of its profits from repeat borrowers: those who take out a loan, but struggle to repay it back in full and repeatedly renew the loan. So when the rules were finalized last year, the bureau estimated that

loan volume in the payday lending industry could fall by roughly two-thirds, with most of the decline coming from repeat loans no longer being renewed. The industry, which operates more than 16,000 stores in 35 states, would likely see thousands of payday

lending store closures nationwide. But most of these rules would not have gone into effect until August 2019.

Š i n c e Obama-appointee Richard Cordray stepped down as director in November, the

Trump administration has been moving quickly to clamp down on the bureau's activities. The bureau is now under the control of Mick Mulvaney, also the White House's budget director, who has called the bureau a "sick joke" in comments before he took this job. During the 2016 election cycle, when Mulvaney was still a Congressman from South Carolina running for re-election, he received \$31,700 in contributions from the payday lending industry, according to data from the Center for Responsive Politics.

The payday lending rules were finalized in the last weeks of Cordray's tenure. There is a bill in front of Congress that would repeal the payday lending rules entirely as well.

A total repeal of the rules, if the CFPB decides on one, could take years to wind itself through the appropriate regulatory channels. The CFPB would have to conduct research to show the current rules are not working, put out notices for repealing the rules, and consider public and industry comments, among other steps. The bureau started building a case for its current payday lending regulations back in 2012.

#### WEDNESDAY AFTERNOON & EVENING

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