**ATTACHED ARTICLES FOR 8-20-15 ROUNDUP**

**Statesman Editorial: DOE fuel rod ‘deadline’ for Idaho ignores nuclear pact**

We found it interesting and bordering on hypocrisy this week that the U.S. Department of Energy would issue the state of Idaho a deadline — that’s right, a deadline — to act on its request to ship spent nuclear fuel rods to the Idaho National Laboratory to undergo experimental research.

The Associated Press reported Tuesday that the Otter administration has been informed by the DOE that it is planning to send a shipment of spent nuclear fuel rods elsewhere in the country unless Idaho agrees to waive nuclear waste cleanup requirements in the historic “1995 Settlement Agreement” negotiated between the state and the federal government.

Strip away all pretense and what we have here is a threat: Remove all barriers and allow us to deliver more radioactive material into your state in the next 60 days so we can conduct some research or we will find some other state that will. ... That stubborn and inflexible1995 agreement we made with you about cleaning up nuclear waste is, oh, by the way, so 20 years ago. Can’t we move on? ... Do you really want to turn away millions in economic impact and the prospects of jobs and more money and more jobs just because we’re a bit behind on the schedule of promises we made to you way back when?

Let’s make a few things clear. We fully support the INL research mission to receive and study these fuel rods because that’s what they do at INL, and because the results of this research could hold the keys to a better, safer relationship with nuclear power — which we happen to believe is a necessary component in the energy portfolio of the future.

Though there have been many areas of success in the overall cleanup mission at INL in Eastern Idaho over the years, things are stalled regarding some of the nastiest waste on the site that remains in liquid form. The cleanup mission has missed deadlines because of difficulty getting a piece of machinery up and running that can transform this waste from liquid to solid form — a state that will make it safer and less likely to spread contamination in the event of some unforeseen seismic or other event.

There is a move afoot by some to attempt to amend the 1995 agreement, unlink the cleanup goals from the research goals and thus pave the way to let the spent fuel rods in for study.

We are fortunate that Idaho Attorney General Lawrence Wasden — who would have to sign off on something like that — is holding DOE’s feet to the fire of the agreement, refusing to allow the shipments in until the cleanup team gets its machinery operational and makes progress on the liquid waste.

Idahoans should resist any ham-fisted federal threats or political pressure from in state or Washington, D. C., to do otherwise. The half-life of the unintended consequences of some incident will never be erased by all the money and jobs in the world.

Read more here: http://www.idahostatesman.com/2015/08/15/3939658/doe-fuel-rod-deadline-for-idaho.html#storylink=cpy

**Judge orders student loan adjustment firm to pay back students in AG enforcement action**

FOR IMMEDIATE RELEASE:

Aug 18 2015

AG also announces multi-state effort on predatory student loan forgiveness

SEATTLE — Attorney General Bob Ferguson today announced that a King County Superior Court judge has ordered a student loan processing company that unlawfully charged borrowers to pay back its Washington victims.

“This firm preyed on students who sought their help, charging exorbitant and illegal fees,” Ferguson said. “In 1995, I graduated from law school owing $100,000 in debt, so I know that paying student loans can be a challenge. I will not tolerate the financial abuse of already overburdened Washington State students.”

Ferguson brought a lawsuit against StudentLoanProcessing.US (SLP) and its president, James Krause, for violating Washington’s Debt Adjustment Act and Consumer Protection Act, by charging illegal fees for debt adjusting and failing to inform customers of important rights as is legally required.

The same services SLP offers are available — for free — through the U.S. Department of Education (DOE).

In an order dated August 14, Judge Mariane Spearman found the company had violated the law, and ordered full refunds for all its customers, to be distributed through the Attorney General’s Office. While penalties and the state’s attorney’s fees will be determined in further court proceedings, the court found that SLP committed more than 2,700 violations of the Consumer Protection Act, and the Attorney General’s Office has asked the court to impose $129,172 in civil penalties.

A total of 86 Washington consumers, with an average student loan debt of approximately $58,000, used SLP’s services. SLP has received roughly $132,000 in fees from these consumers.

Many student loan debt adjustment firms have sprung up as a result of the $1.2 trillion debt burden carried by nearly 40 million American borrowers. Most offer to help students fill out and submit paperwork to DOE to consolidate their federal student loans.

Since July 2011, SLP has marketed and advertised for-cost services to assist student loan borrowers applying for DOE federal student loan repayment programs, including the Income-Based Repayment Program, and Direct Consolidation Loans. SLP stopped accepting new Washington consumers in December 2014.

SLP charged each consumer an upfront enrollment fee of $250, or 1 percent of their outstanding loan balance, whichever was greater. A vast majority of consumers paid more than the $250 minimum enrollment fee, even as high as $2,000. Washington’s Debt Adjustment Act places a strict limit of $25 on initial fees, meaning even SLP’s minimum fee was ten times the legal limit.

The Debt Adjustment Act also dictates that a debt adjuster’s fee may not exceed 15 percent of each payment, which SLP’s monthly fee of $39 did for many Washington consumers.

SLP also failed to include language in its contracts informing consumers of their rights under Washington law, a further violation of the Debt Adjustment Act.

Violations of the Debt Adjustment Act are automatic violations of the Consumer Protection Act.

Attorney General also calls for federal loan forgiveness for student-victims of predatory for-profit schools

Additionally, Attorney General Ferguson announced today that he joined a group of 11 attorneys general to bring state-level voices to the national discussion on how to help students victimized by Corinthian Colleges and other predatory for-profit schools.

The attorneys general sent a letter calling on the U.S. Department of Education to cancel federal student loans in cases where schools have broken state law, create efficient mechanisms for students seeking relief, and include state attorneys general in the process.

“I’m fighting to get the best help for these students — many of whom are veterans or low-income — who have been victimized by schools that don’t play by the rules,” Ferguson said. “State attorneys general can provide valuable expertise on their states’ laws, ensuring the efficiency and effectiveness of any proposed solutions for victims of these predatory schools.”

Apply for U.S. Department of Education federal repayment programs for free

For most federal borrowers, the process for consolidating loans and applying for income-driven repayment plans is fairly straightforward: The borrower fills out a two-page application, verifies his or her employment and income, and submits the package to the DOE. This service is done through the DOE for free and typically takes four to six weeks. Learn more at http://www.studentloans.gov/. Income-driven repayment plans allow borrowers to pay a percentage of their discretionary income.

Free student loan debt assistance

Ferguson urges current and former students never to pay up front for help with student loan debt relief. For information on legitimate sources of free assistance, contact the Consumer Financial Protection Bureau or the National Consumer Law Center.

For problems with your student loan servicer or a debt collector contact the U.S. Department of Education’s Student Loan Ombudsman at 1-877-557-2575 or http://www.ombudsman.ed.gov, the Consumer Financial Protection Bureau, or file a complaint with the Attorney General’s Office.

**AG Rosenblum and DCBS Sue Predatory Title Loan Operator**

August 18, 2015

Attorney General Ellen Rosenblum and the Department of Consumer and Business Services (DCBS) today filed a lawsuit against Liquidation LLC, for offering predatory car title loans to more than 250 Oregonians and ignoring Oregon consumer and business laws by operating an illegal car title scam.

The lawsuit alleges that the sophisticated scam worked when unsuspecting Oregon consumers searched online for “title loans” and filled out an application by a third-party loan-referral site. The third-party site then sent their personal information to a company calling itself Auto Loans, LCC or Car Loan, LLC. Oregon consumers thought they were applying for a legal title loan, but were deceived into listing Auto Loans, LCC or Car Loans, LLC as a secured interest holder on their car titles. In addition, the consumers did not know that the company had labeled the loan as a ‘pawn loan’ to be repaid in 11 monthly payments, with a final balloon payment equal to or more than the amount originally borrowed. Consumers with loans from either of these companies should stop paying these illegal loans immediately.

“These phony loans carried triple-digit interest rates, and we believe nobody ever saw the final terms of their loan agreement,” said Attorney General Rosenblum. “When a consumer ultimately could not pay the astronomical interest on these illegal car loans, the company would threaten repossession. If a consumer actually paid off the loan, they would have paid over three times the amount originally borrowed! This is illegal in Oregon.”

In Oregon, all title lenders must be licensed by the Department of Consumer and Business Services, Division of Corporate and Finance Securities. A list of licensed title lenders can be found online at stopunlicensedloans.com. There are currently no online title lenders licensed to do business in Oregon.

“This investigation and subsequent Department of Justice action are a direct result of consumer complaints to our office,” said DCBS Director Patrick Allen. “If you currently have a loan from either of these companies, stop making payments on these illegal loans and contact the department.”

There are simple steps that Oregonians can take to protect themselves from illegal title lenders:

•Before applying for a loan, verify the lender you are considering is by visiting stopunlicensedloans.com. All payday or title lenders, including those online, must be licensed by the State of Oregon. Do not do business with unlicensed lenders.

•Never provide your personal account information or Social Security number to any lender just to see its fees, interest rates, or what your loan payments may be, and never send your title to any lender.

•Ensure you receive a written loan agreement for you to read, agree to, and sign.

•Contact DCBS with questions or concerns at dcbs.dfcsmail@oregon.gov or 866-814-9710.

The complaint, which was filed in Multnomah County Circuit Court, also alleges the company was never registered in Oregon as a licensed financial lending institution.

Contact:

Kristina Edmunson, Department of Justice, Kristina.Edmunson@doj.state.or.us, 503-378-6002

**Schuette: Department of Attorney General Won't Tolerate Gouging, Price Fixing at the Pump**

Contact: Andrea Bitely 517-373-8060

LANSING – As Michigan drivers deal with a spike in gas prices, Michigan Attorney General Bill Schuette today issued a warning to gas stations against any attempt to take advantage of consumers by price gouging or price fixing.

In addition to this warning, the Attorney General has also issued a letter to BP, the owner of the Whiting, Ind. facility experiencing an outage, as well as other major petroleum companies outlining a need for transparency in the case of an outage or other unexpected event.

“As Labor Day weekend approaches, the effects of an outage at a major Indiana petroleum refinery, combined with additional factors, means Michigan families are seeing an increase in the price at the pump. These circumstances do not constitute a free pass for gas stations to gouge consumers,” said Schuette. “We will not tolerate any unscrupulous behavior that violates Michigan law when it comes to gouging and price fixing.”

Every day, year round, Schuette’s Consumer Protection team monitors the balance of wholesale and retail petroleum prices and profit margins in regions around Michigan. Additionally, the Department receives and reviews consumer complaints and inquiries about individual stations. The Department investigates any time there is evidence that state law has been violated for gouging or price fixing.

Under the Michigan Consumer Protection Act, a retailer may not charge a price that is “grossly in excess of the price at which similar property or services are sold.” Anti-trust laws also prohibit gas stations from entering into agreements to arbitrarily fix prices in unison.

For example, as Attorney General, Schuette secured convictions for gasoline price-fixing by five Michigan station owners in 2012. The Department has also entered into “compliance-agreements” with stations requiring them to submit to monitoring after they spiked prices well above the state-wide norm on a particular day or after a weather event.

Schuette remains committed to fighting higher gasoline prices in court when the price increases violate the law. If consumers become aware of direct evidence concerning a conspiracy between companies, or have verifiable evidence of a retailer charging a price “grossly in excess of the price at which similar property or services are sold,” they are encouraged to contact the Attorney General's Consumer Protection Division at 1-877-765-8388 or file an online complaint at [www.michigan.gov/ag](http://www.michigan.gov/ag).

**Attorney General Ken Paxton Takes Action to Halt Operations of More than a Dozen “Diploma Mills” in North Texas**

Texas Attorney General Ken Paxton filed a lawsuit against a Dallas-based group of learning centers for unlawfully marketing and selling fraudulent high school diplomas and transcripts. The petition, filed in Dallas County district court, seeks a permanent injunction against seven individuals and thirteen schools operating as diploma mills in the Dallas-Fort Worth area, in violation of the Texas Deceptive Trade Practices Act (DTPA).

“Schools such as these take advantage of Texans seeking to better their lives through the attainment of their high school degree, however in reality, they’re paying for diplomas that are essentially worthless,” said Attorney General Paxton. “Our attorneys will continue the fight to eradicate this deceitful practice and its many ghost schools that have taken consumer’s hard-earned money with misrepresentations and promises they have no intention of keeping.”

According to court documents filed in Dallas County district court on Friday, August 14, Eddie Minnieweather and six other co-defendants operated a collection of diploma mill high schools across north Texas under multiple aliases. They used false and misleading statements to lure students to their “accredited” diploma program, which students were told would gain them admission into community colleges or into the military. After paying up to $500, however, students did not obtain academic instruction, grading or feedback. Upon graduation, they quickly found out that their diploma was not accepted by community colleges, technical colleges, the military, as was promised.

The State is seeking a judgment against defendants for civil penalties, court costs, and restitution for affected consumers.

The individual defendants named in State’s enforcement action are:

Eddie Minnieweather, Individually;

Kevin Haynes, Individually;

Pedra Thomas, Individually;

Elija Jacobs, Individually;

Leilani Lasha, Individually;

Michael McAlister, Individually; and

John Lackey, Individually.

Schools named in State’s enforcement action are:

I. Jean Cooper Private School;

Holy Grail Academy;

PJ Christian Academy;

Billy Bush Academy;

Emma Jean Bill Bush Academy;

True way Academy;

Honey Grove Academy;

Seattle Grace School of Arts;

Cooper Conner High School;

Z. Tolliver Independent School;

Bennie F. Raney High School;

Promise Academy; and

Dr. Pedra Jacobs Academy.

To view a copy the lawsuit, please visit: <https://www.texasattorneygeneral.gov/files/epress/images/2015/POP-no_exhs.pdf>

**Joint Federal-State Partnership Launches to Fight Disability Fraud**

August 18, 2015

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today launched the Arkansas Cooperative Disability Investigations Program, or CDI, to fight Social Security disability fraud across the state. CDI is a joint effort among federal and state agencies to effectively pool resources for the purpose of preventing fraud in the disability programs administered by the Social Security Administration (SSA) and in related programs.

Rutledge was joined by Gov. Asa Hutchinson, State Sen. Missy Irvin and Social Security Administration Office of Inspector General Special Agent-in-Charge Robert Feldt at the announcement.

“Arkansas ranks in the top five among states with the highest number of Social Security Disability beneficiaries,” said Attorney General Rutledge. “Fraud hurts Arkansans in need and we have to stop those who are cheating and scamming the system. When I took office, I made a commitment to protect consumers. Stopping disability fraud protects all Arkansans.”

“I applaud Attorney General Rutledge and her commitment to fighting disability fraud in Arkansas,” said Gov. Asa Hutchinson. “It is critical that we can ensure the integrity of the Social Security programs. As a result of this state and federal partnership, Arkansas can protect this important program and combat fraud. I look forward to creating greater efficiencies through this statewide initiative and better serving beneficiaries of the Social Security Disability program in Arkansas.”

“Social Security Disability is a critically important program for the disabled and needs to be preserved for those who truly deserve it,” said State Sen. Missy Irvin. “The program is estimated to have a deficiency in funds to claimants as soon as 2016. With Arkansas having the 5th highest percentage of its population in the nation on Social Security, we must take steps now to secure the future of this program for those who truly need it, eliminate those who are abusing it and be good stewards of the taxpayers' dollars.”

“In our continuing effort to stamp out waste, fraud, and abuse within Social Security programs, the Office of the Inspector General is pleased to partner with the Arkansas Attorney General's Office on the Cooperative Disability Investigation Unit in Little Rock,” said Social Security Administration Office of Inspector General Special Agent-in-Charge Robert Feldt.

Arkansas Cooperative Disability Investigations Program Background

The Cooperative Disability Investigations Program, or CDI, is a joint effort among federal and state agencies to effectively pool resources for the purpose of preventing fraud in the disability programs administered by the Social Security Administration (SSA) and in related programs.

The mission is to investigate questionable statements and activities of claimants, medical providers and other third parties to obtain evidence of material fact sufficient to resolve questions of potential fraud in disability programs.

The Arkansas CDI will be run jointly by the SSA Dallas Regional Office, the SSA Office of the Inspector General, the Arkansas Attorney General’s Office and the Arkansas Disability Determination for SSA.

CDI benefits SSA and taxpayers by improving the integrity of Social Security’s programs, promoting the solvency of the Social Security Trust Funds and by helping public assistance programs reduce fraud, waste and abuse.

Since its inception in Fiscal Year 1998, existing CDI Units in other states have contributed to $3.1 billion in projected savings to SSA’s disability programs and $1.9 billion in projected savings to non-SSA programs – including state-funded programs such as Medicaid.

SSA will pay for the Arkansas CDI participant salaries, benefits and vehicles.

The Arkansas CDI Unit will be located in the Little Rock, Arkansas, Federal Building.

The Arkansas CDI Unit will consist of these individuals: One SSA Inspector General, Special Agent/Team Leader

One SSA CDI Program Specialist

One Arkansas Disability Determination for SSA Specialist

Two Arkansas Attorney General Medicaid Fraud Control Unit Special Agents (law enforcement)

One Arkansas Attorney General Medicaid Fraud Control Unit Investigative Assistant

The Unit will work to evaluate and investigate suspicious claims, identify lawyers, doctors or other third parties who facilitate fraud, identify areas susceptible to fraud and provide investigative findings that help SSA and state personnel make accurate and timely claims decisions.

The Unit’s findings may also result in criminal or civil prosecution, civil monetary penalties of up to $5,000 for each false statement made and SSA administrative sanctions, including benefit withholding.

The Program currently consists of 28 Units covering 24 states and the Commonwealth of Puerto Rico – nine of those units have Attorneys General as a participating agency.

**Cyber Crime Investigators Take First Place in National Competition**

Attorney General James D. “Buddy” Caldwell today announced his Cyber Crime Unit has placed first in the nation for their outstanding investigative techniques in cyber crime investigations at the 27th Annual Crimes Against Children Conference’s (CACC) Digital Crime Scene Challenge.

“This demonstrates to the nation what we’ve known here in Louisiana all along: Our law enforcement agents in this state are the best in the country,” Attorney General Caldwell said. “I’m extremely proud to have these top-notch investigators on my team. Every day, they work tirelessly and effectively to help capture dangerous Internet predators and keep our children safe from harm.”

CACC is an internationally recognized conference providing practical and interactive instruction to those fighting crimes against children and helping children heal. The challenge consisted of two to three person investigative teams who conducted a mock investigation, including issuing multiple subpoenas, search warrants and performing other investigative techniques. The month-long challenge culminated with the execution of a search warrant on a simulated crime scene of a suspected child sexual abuser’s residence.

The goal of CACC’s digital crime scene competition is for agents to retrieve as much evidence as possible during the investigative phase and to formulate an investigative plan in response to the allegation and the recovered evidence. Points are awarded based on various investigative steps, pieces of evidence identified and recovered, and the overall investigative plan.

The Louisiana Attorney General’s Cyber Crime Unit Investigators, Randall Gohn, Sr., Brian Brown, and Lisa Koprowski were awarded first place for their execution of the investigation and recognized as the best cyber investigative team in the competition for their outstanding performance. Scoring 690 points out of a possible 700 points, the investigators were acknowledged for going above and beyond expectations. They were presented with the first place award at the CACC conference in Dallas on Thurdsay, before more than 4,000 law enforcement members, social workers, attorneys, child protection agencies and others that operate in the field of child safety.

**AG Kilmartin, AT&amp;T, DMV, and RISP Remind Public of Dangers of Distracted Driving**

AT&T Brings New Virtual Reality Driving Simulator to DMV for Public to Experience the Deadly Consequences of Glancing at a Phone While Driving

It is said that the 100 days of summer are the 100 deadliest days for young drivers. To remind the public of the dangers of distracted driving, Attorney General Peter F. Kilmartin joined AT&T, the Rhode Island State Police, and the Department of Motor Vehicles (DMV) at a press conference today at the DMV.

As part of the press conference, AT&T had on hand for the public to experience a new virtual reality experience that simulates, in an immersive but safe 3-D setting, the potentially deadly consequences of glancing at your phone while driving. Part of AT&T's It Can Wait public awareness campaign, the company is bringing the virtual reality simulator to 100 cities in 100 days.

"Today's smartphones allow users to do so much, from calling and texting to tweeting and livestreaming. And, with each new function, it's one more deadly distraction for those driving behind the wheel of a motor vehicle," said Attorney General Peter Kilmartin. "We have to continually educate drivers – young and old – to turn off the apps and tune in to the road. And, I would also like to commend AT&T for their ongoing commitment to changing drivers' habits when it comes to smartphone and cell phone use."

"According to the National Highway Traffic Safety Administration, in 2013, 3,154 people were killed in crashes involving a distracted driver. Education is key to ensuring that drivers are aware of the dangers of distracted driving. However, for those who choose to put themselves and others in harm's way by texting and driving, members of law enforcement will stop them and issue a citation, and the penalties for texting while driving increase with subsequent offenses. This public-private partnership is an excellent way to get the message out about the dangers of distracted driving to ensure that all Rhode Islanders are safe on our state's roadways," stated Colonel Steven G. O'Donnell, Superintendent of the Rhode Island State Police.

"Distracted driving is not a new problem, but with the advances in technology we as drivers have even more opportunities to be distracted when we are behind the wheel. Cell phone technology has gone far beyond just the ability to make phone calls. People are using their smartphones for more than just making basic calls. People are using them in so many other ways from texting, to taking photos, streaming music and videos, completing financial transactions, and using them to map out directions. Unfortunately, all too often they are doing these thing while operating their motor vehicle. And this is not just a problem with young drivers. More and more adults have admitted using their smartphones while driving. The more we can do to educate and inform all drivers of the dangers of distracted driving, and hopefully avoid distractions, the safer our roads will be for all." said DMV Administrator Walter Craddock.

The DMV has made strides to educate the public to the dangers of distracted driving by adding an entirely new section of its Driver's Manual solely for that purpose, and has incorporated distracted driving questions into its computerized knowledge exam. The DMV is excited to collaborate with Attorney General, Peter Kilmartin, AT&T, and RI State Police, by hosting the virtual reality driving simulator at the main DMV office in Cranston.

"Behind the wheel, everything can change in the blink of an eye. Shockingly, the research we released a few weeks ago found that seven in 10 people engage in smartphone activities while driving," said Patricia Jacobs, President, AT&T New England. "We want Rhode Islanders to really think about the life-altering consequences, and to join us in putting their smartphones away when they're driving."

According to new research from AT&T, seven in 10 people engage in some type of smartphone activity while driving. Texting and emailing are still the most prevalent, but other smartphone activity use behind the wheel is now common. According to the research, nearly four in 10 smartphone users tap into social media while driving, almost three in 10 surf the net, and surprisingly, one in 10 video chat. Among social platforms, Facebook tops the list, with more than a quarter of those polled using the app while driving, and about one in seven saying they're on Twitter behind the wheel.

According to the survey, smartphone activities people say they do while driving include:

• Text (61%)

• Email (33%)

• Surf the net (28%)

• Facebook (27%)

• Snap a selfie/photo (17%)

• Twitter (14%)

• Instagram (14%)

• Shoot a video (12%)

• Snapchat (11%)

• Video chat (10%)

Other unsettling findings include:

• 62% of people keep their smartphones within easy reach while driving.

• 30% of people who post to Twitter while driving do it "all the time."

• 22% of people who access social networks while driving cite addiction as a reason.

• Of those who shoot videos behind the wheel, 27% think they can do it safely while driving.

In addition to the virtual reality tour, AT&T's new ad campaign helps broaden recognition that the smartphone-distracted driving problem is bigger than texting. Through slow-motion cinematography, viewers are able to see the jarring aftermath of taking their eyes off the road to glance at or tap on a smartphone while driving. The compelling content contextualizes a normal day that turns life-threatening when a driver makes an unsafe choice behind the wheel. The campaign hopes to draw in the audience by highlighting personal stories of what many do on the roads each and every day and how it can forever change a life.

The 30-second spots will be featured in national TV programming and on www.ItCanWait.com. Visit AT&T's YouTube page to view the 30-second spots and the full-length feature.

Since 2012, Attorney General Kilmartin, AT&T, the RI State Police and the RI Department of Transportation have partnered to bring the It Can Wait program to high schools across the state. Since the program launch, the partners have made 55 school visits throughout Rhode Island, with more than 20,600 young drivers taking the pledge to never text while driving.