

**** Bible Verses: What the 3 major world religions say VS Collegiate Debt ****

(notes in case I want to write another letter to the editor, guest column, OdEd, Editorial, etc.)

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Friday, 15 February 2019 – **and UPDATED, today, Sunday, 23 June 2019**

The Christian Holy Bible, in Rev. 6:6, shows beyond a “shadow of doubt” that the U.S. Dollar **WILL** crash regardless of what we do: A day's portion of food costing a day's wages is hyperinflation, and, regardless of the cause—be it war, oppressive government, famine, drought, contaminated food, etc.,—this shows the Dollar will crash. But I hope to slow it down. Indeed, just because it's going to happen, that doesn't mean that God wants us to get lazy and stop doing good: He expects us to fight evil, and, if we don't, then we will have “bad karma” – in other words, we will “sow what we reap,” according to the Bible. (**Job 4:8-9**, Proverbs 11:18-25, Proverbs 21:13, Proverbs 22:8, Hosea 10:12, **Luke 6:38**, **2 Corinthians 9:6**, **Galatians 6:7-9**, James 3:17-18)

"And I heard a voice in the midst of the four beasts say, A measure of wheat for a penny, and three measures of barley for a penny; and see thou hurt not the oil and the wine." (Holy Bible, Rev 6:6 KJV)
"...[The price: It will be a] quart of wheat [a day's worth of human food] for a denarius [a whole day's wages], and three quarts of barley [daily measure of food used for livestock also sold] for a denarius..." (Holy Bible, Rev 6:6 AMP) Cf II Kings 6:25, another similar occasion. (Some comments in bracket not in original but added for clarity; see Holy Bible, AMP version, footnotes.)

Note: College Tuition is a type of “tax,” because it's monies\$\$ going to an “arm of the government” (state government colleges, in this case), and, as collegiate tuition is WAAAY to high, it's safe to say that students are being “over-taxed” big time. Is this “ok” by God? Let's see...

Times people were over-taxed—led to civil unrest in both cases, and thus TO BE AVOIDED.

1 Samuel 22:1-2 (King David—before he was King—got support from many over-taxed citizen)

1 Kings 11:42-43 ; 1 Kings 12:1-20 (Solomon's EVIL, STUPID son, Rehoboam committed this sin!)

2 Chronicles 9:30-31 ; 2 Chronicles 10:1-19 (Reprise: Solomon's EVIL, STUPID son, Rehoboam)

Student Loan debt can not be discharged in bankruptcy except in very rare circumstances, and can almost never be forgiven. This conflicts with a wide body of Holy Scriptures of various religions—and indeed: This is not the first time in history blanket forgiveness of debts has been considered: “1At the end of every seven years you shall grant a release of debts. 2And this is the form of the release: Every creditor who has lent anything to his neighbor shall release it; he shall not require it of his neighbor or his brother, because it is called the LORD's release...9Beware lest there be a wicked thought in your heart, saying, ‘The seventh year, the year of release, is at hand,’ and your eye be evil against your poor brother and you give him nothing, and he cry out to the LORD against you, and it become sin among you. 10You shall surely give to him, and your heart should not be grieved when you give to him, because for this thing the LORD your God will bless you in all your works and in all to which you put your hand. 11For the poor will never cease from the land; therefore I command you, saying, ‘You shall open your hand wide to your brother, to your poor and your needy, in your land.’” (HOLY BIBLE, Deuteronomy 15:1-11, NKJV)

[**Note:** Lev. 25:13 (“In this Year of Jubilee, each of you shall return to his possession”) shows that this is a forgiveness of a lease, not of a purchase, and that the land returns to the original family, but the principal remains the same: See *infra*.] Those 'moral conservatives' who would suggest this is not fair for those students who have already repaid their debts should note that in the Deuteronomy passage above, no allowance is made for special treatment for those debtors who had repaid their debts -they just had to

'tough it out' and be glad their neighbors' debts were forgiven. This is the kind of 'tough love' that is needed to address the higher education and bankruptcy crisis hitting our nation, not unlike the 'hard-line' advice given in both Old and New Testaments regarding how to address housing and homeless issues. Isaiah 58:6-7 (Old Testament) demands that you take in the homeless wandering stranger -and no less than Jesus, Himself, in the New Testament (Matthew 25:31-46) repeats this same demand -echoing all sustentative requirements laid down by the prophet Isaiah: Jesus makes no bones about the consequences for not feeding the hungry, clothing the naked, or taking in the homeless: With Divine authority conferred upon Him, Jesus does no less than send the malefactors directly to Hell. -- Jesus also said: "**And whenever you stand praying, if you have anything against anyone, forgive him and let it drop (leave it, let it go), in order that your Father Who is in heaven may also forgive you your [own] failings and shortcomings and let them drop.**" (Mark 11:25, Holy Bible, AMP) – LASTLY, Jesus also said: "**...forgive, and ye shall be forgiven.**" (Luke 6:37b, Holy Bible, KJV)

NOTE: Loan forgiveness is NOT inflationary, as it does not require printing of new dollars. Raising minimum wage *WOULD BE* inflationary, and thus loan forgiveness is better than raising the minimum wage as an economic stimulus.

While some Christians may not be aware that the Old Testament is still generally legally-binding (except for the blood sacrifice of Jesus' own death), it indeed is: This Old Testament Law is still binding since Jesus clearly said, in MATTHEW 5:17 the following: "**Think not that I am come to destroy the law, or the prophets: I am not come to destroy, but to fulfil.**" (Holy Bible, KJV, Words of Jesus in red) The only thing no longer done is animal sacrifice for a sin offering: Jesus fulfilled that in its entirety, but nothing else. As an example to prove this to be correct, note that even long after Jesus' death and resurrection, his followers were still keeping the Old Testament Sabbath: Acts, chapters 13 and 15-18, and in particular: "And Paul, as his manner was, went in unto them, and three sabbath days reasoned with them out of the scriptures,"(ACTS 17:2, Holy Bible, KJV). So the Deuteronomy passage is still legally binding upon all observant and practicing Christians.

The "Golden Rule" is accepted by observant Jews, Christians, and Muslims:

Accepted by all observant Jews and Christians as Canon Scripture:

** "...thou shalt love thy neighbour as thyself: I am the LORD." LEVITICUS 19:18b, Holy Bible, KJV
(See also: Leviticus 19:34 – **Note: The Christian Old Testament comprises parts of the Jewish Torah**)

Accepted by all observant Christians as Canon Scripture:

** "...Thou shalt love thy neighbour as thyself," MATTHEW 22:39b, MARK 12:31b, Holy Bible, KJV
** "Do to others as you would have them do to you," LUKE 6:31, Holy Bible, NIV
** "Therefore all things whatsoever ye would that men should do to you, do ye even so to them: for this is the law and the prophets," MATTHEW 7:12, Holy Bible, KJV

Accepted by all observant CATHOLIC Christians as Canon Scripture:

** "Do that to no man which thou hatest:..." TOBIT 4:15a, Holy Bible, KJV
** "Judge of the disposition of thy neighbour by thyself." SIRACH 31:18, Douay-Rheims 1899 American Edition
** "Be considerate of the other people at the table and treat them the way you want to be treated." SIRACH 31:15, Good News Translation

Accepted by all observant MUSLIMS, practicing ISLAM, Canon Scripture:

** "And let not those among you who are blessed with graces and wealth swear not to give (any sort of help) to their kinsmen, Al-Masakin (the poor), and those who left their homes for Allah's Cause. Let them pardon and forgive. Do you not love that Allah should forgive you? And Allah is Oft-Forgiving, Most

Merciful.” Surah An-Nur (The Light), chapter 24, verse 22, Holy Qur'an, Dar-us-Salam Publications translation [Emphasis added by underline for clarity; not in original], brief Fair Use quote

** “Let not those among you who are endued with grace and amplitude of means resolve by oath against helping their kinsmen, those in want, and those who have left their homes in Allah's cause: let them forgive and overlook, do you not wish that Allah should forgive you? For Allah is Oft-Forgiving, Most Merciful.” SURAH 24:22, Holy Qur'an, Abdullah Yusuf Ali translation [Emphasis added by underline for clarity; not in original], brief Fair Use quote

Accepted by all observant Christians as Canon Scripture: The Holy Bible

“46 And He said, “Woe to you also, lawyers! For you load men with burdens hard to bear, and you yourselves do not touch the burdens with one of your fingers.” “3 Therefore whatever they tell you to observe, *that* observe and do, but do not do according to their works; for they say, and do not do. 4 For they bind heavy burdens, hard to bear, and lay *them* on men’s shoulders; but they *themselves* will not move them with one of their fingers.” [Luke 11:46; Matthew 23:3-4, NKJV, Words of Jesus in red] **Commentary:** 'Lawyers' & others, such as Federal Lawmakers, who “load men with burdens” (by passing laws stripping students' ability to obtain bankruptcy for most college loans -and stripping 'Truth In Lending' requirements to give borrowers fair 'Due Process' notice of this) certainly violate the Golden Rule. Lawmakers are hypocrites: They wouldn't accept this 'too hard to bear' 'burden' on their shoulders!

Since Matthew 5:17, quoted *supra*, shows that Jesus still considers the Old Testament to be in force, therefore the following are still current standards of conduct:

Exodus 22:25, (AMP, e.g., “Amplified Bible” version, here & below) If you lend money to any of My people with you who is poor, you shall not be to him as a creditor, neither shall you require interest from him.

* **Leviticus 25:36:** Charge him no interest or [portion of] increase, but fear your God, so your brother may [continue to] live along with you.

* **Leviticus 25:37:** You shall not give him your money at interest nor lend him food at a profit.

* **Deuteronomy 23:19:** You shall not lend on interest to your brother--interest on money, on victuals, on anything that is lent for interest.

* **Deuteronomy 23:20:** You may lend on interest to a foreigner, but to your brother you shall not lend on interest, that the Lord your God may bless you in all that you undertake in the land to which you go to possess it.

* **Nehemiah 5:7; 5:10; 10:32b:** 7 I thought it over and then rebuked the nobles and officials. I told them, You are exacting interest from your own kinsmen. And I held a great assembly against them. 10 I, my brethren, and my servants are lending them money and grain. Let us stop this forbidden interest! 32b ...we shall not buy it on the Sabbath or on a holy day; and we shall forego raising crops the seventh year [letting the land lie fallow] and the compulsory payment of every debt.

* **Psalms 15:5:** [He who] does not put out his money for interest [to one of his own people] and who will not take a bribe against the innocent. He who does these things shall never be moved.

* **Proverbs 28:8:** He who by charging excessive interest and who by unjust efforts to get gain increases his material possession gathers it for him [to spend] who is kind and generous to the poor.

* **Ezekiel 18:8:** Who does not charge interest or percentage of increase on what he lends [in compassion], who withholds his hand from iniquity, who executes true justice between man and man,

* **Ezekiel 18:13:** And has charged interest or percentage of increase on what he has loaned [in supposed compassion]; shall he then live? He shall not live! He has done all these abominations; he shall surely die; his blood shall be upon him.

* **Ezekiel 18:17:** Who has withdrawn his hand from [oppressing] the poor, who has not received interest or increase [from the needy] but has executed My ordinances and has walked in My statutes; he shall not die for the iniquity of his father; he shall surely live.

* **Ezekiel 22:12:** In you they have accepted bribes to shed blood; you have taken [forbidden] interest and

[percentage of] increase, and you have greedily gained from your neighbors by oppression and extortion and have forgotten Me, says the Lord God.

Accepted by all observant MUSLIMS, practicing ISLAM, Canon Scripture:

* “Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, "Trade is [just] like interest." But Allah has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah . But whoever returns to [dealing in interest or usury] - those are the companions of the Fire; they will abide eternally therein.” **Al-Baqarah (The Cow), Surah 2:275, THE NOBLE QUR'AN (Sahih International translation), □ QURAN.COM. ALL RIGHTS RESERVED 2016, FAIR USE quote: <http://quran.com/2>**

* “130. O ye who believe! Devour not usury, doubling and quadrupling (the sum lent). Observe your duty to Allah, that ye may be successful.” **(The Family of Imran) Qur'aan (Holy Koran) Surah 3:130 (Pickthall Translation, FAIR USE quote)**

* “161. That they took usury, though they were forbidden; and that they devoured men's substance wrongfully;- we have prepared for those among them who reject faith a grievous punishment.” **(The Women) Surah 4:161, Holy Koran, Surah 4:161 (M.H. Shakir Translation, FAIR USE quote)**

* “39. The usury you practice, seeking thereby to multiply people's wealth, will not multiply with God. But what you give in charity, desiring God's approval-these are the multipliers.” **Surah al-Rum (The Romans) Quran in English 30:39 (Translated by Talal Itani) <http://www.clearquran.com/030.html>** (You are free to share and distribute this translation. ClearQuran is provided under the Creative Commons License. Attribution, NonCommercial, NoDerivs. Available in two editions: Edition (A) uses the word 'Allah' to refer to the Creator. Edition (B) uses the word 'God'.)

* “[Interest] is pure Riba [Usury] and Allah has forbidden Riba and dealing with it is known among all Muslims...[and]...that taking Riba [Usury, even] for the purpose of giving it as alms, a present or any other good deed does not make it their lawful.” Source: “Fatwa No : 81349,” Bank account, Fatwa Date : 2001-09-11 19:53:53 / 2001-09-11 19:53:53 <http://www.islamweb.net/emerath/index.php?page=showfatwa&FatwaId=81349> **(FAIR USE quote)**

Contra: "The Quran forbids usury, not interest. Quite a few states in USA have laws against usury. Usury is defined as excessive interest. A Dictionary defines usury as "an excessive or inordinate premium for the use of money borrowed", "extortionate interest", or "the practice of taking exorbitant or excessive interest." The Arabic language also makes distinction between interest (Fa'eda) and usury (Reba). The Quran forbids Reba or usury.” Source: “Usury & Interest Rate in Quran” **(FAIR USE quote) http://submission.org/usury_Interest_Rate.html**

Cf: “The Differences between Riba, Usury and Interest,” By Shah Nawaz Khan <http://www.paklink.biz/articles/interest-riba.html>

Cf: “Difference Between Usury & Interest?” <http://www.islamicboard.com/business-islamicfinance/134264602-difference-usury.html>

However, in violation of these religious beliefs (Jewish, Christian, & Muslim), 'Usury' (interest, in many cases, very excessive/oppressive interest) is still charged on loans, Student Loans included.

STANDARD OF LAW: The 'Free Exercise' statement of law, supra, regarding the First Amendment is incorporated here as if fully set forth verbatim.

ARGUMENT: This is in clear violation of these standards (still current, and not out-dated), and any follower of either Judaism or Christianity, is in violation to charge interest on any loan. Interest can not, therefore, legally (according to Holy Bible Law) be charged, and the most that might be legitimately argued is a “rate of inflation” increase – no more, and not even a late fee, although that is debatable, since

on-time payment is obligated by both Old and New Testaments:

“27 Do not withhold good from those to whom it is due, when it is in your power to act. 28 Do not say to your neighbor, “Come back tomorrow and I’ll give it to you”— when you already have it with you.”
(Proverbs 3:27-28, Holy Bible, NIV)

“Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.” **(Romans 13:8, Holy Bible, NIV)**

Even the Scriptures that are in the Catholic Canon of the Holy Bible have application here: “Fight to the death for truth, and the Lord God will fight for you.” **Sirach 4:28, Holy Bible, NRSV, 1989**

Obiter Dictum: If there is, indeed a 'God,' then, in order to avoid Divine Wrath in an eternal hereafter, it might also be a good idea to be compliant regarding all these petitions/grievances, for that reason alone: “4 Hear this, you who trample the needy and do away with the poor of the land, 5...skimping on the measure, boosting the price and cheating with dishonest scales, 6 buying the poor with silver and the needy for a pair of sandals...7 The **LORD** has sworn by himself, the Pride of Jacob: “I will never forget anything they have done.” **(Amos 8:4-7, Holy Bible, NIV; Cf.: Lev. 19:35-36; Deut. 25:13-16; Job 31:6; Prov. 11:1, 16:11, 20:10, 20:23; Ez. 45:10; Amos 8:1-7; Micah 6:11)**

CONCLUSION: Interest charges (other than service fees and rate-of-inflation increases, as well as any and all abuse) must cease and desist, and restitution made, in order to be compliant with the Free Exercise Clause of the 1st Amendment. It is not unreasonable for Lawmakers to grant a prohibition on Usury here.

Church Leaders: We must not fail to keep our word, lest God curse us:

9:18 The sons of Israel did not strike them because the leaders of the congregation had sworn to them by the Lord the God of Israel. And the whole congregation grumbled against the leaders. 9:19 But all the leaders said to the whole congregation, “We have sworn to them by the Lord, the God of Israel, and now we cannot touch them. – **Joshua 9:18-19, Holy Bible, NASB**

CHRISTIANS: We must not fail to obey the authorities over us:

13:1 Let every soul be subject to the governing authorities. For there is no authority except from God, and the authorities that exist are appointed by God. 13:2 Therefore whoever resists the authority resists the ordinance of God, and those who resist will bring judgment on themselves. 13:3 For rulers are not a terror to good works, but to evil. Do you want to be unafraid of the authority? Do what is good, and you will have praise from the same. – **Romans 13:1-3, Holy Bible, NKJV** [[**The “governing authorities” here INCLUDES the U.S. Constitution's “uniformity clause,” Art. I, Sec. 8, Cl. 4 of the U.S. Constitution, which requires that ANY “bankruptcy” law be UNIFORM, but it is not: You ask ANY college student: Section 523(a)(8) of U.S. Code (the offensive law in question), is NOT “uniform,” DOES violate the U.S. Constitution, and therefore DOES violate God's standards in Romans 13:1-3**]]

However, in failing to obey U.S. Constitutional guidelines (for example: violations of Art. 1, §§8—10, U.S. Const., The Legislative Branch), on page 55, in section XVI, *supra*, both the Federal Lawmakers and those of you who voted for them (but did not hold them accountable) bore false witness, in regard to keeping our/their word and were truce breakers and covenant breakers (not keeping their/our word to follow the Constitution – the covenant and contract with America) – and, as directly prohibited by the following:

- “Thou shalt not bear false witness against thy neighbour.” [Exodus 20:16 (KJV, Holy Bible)]
- “Neither shalt thou bear false witness against thy neighbour.” [Deuteronomy 5:20 (KJV, Holy Bible)]
- “Without understanding, covenantbreakers, without natural affection, implacable, unmerciful.” [Romans 1:31 (KJV, Holy Bible)]
- “Without natural affection, trucebreakers, false accusers, incontinent, fierce, despisers of those that are good,” [2 Timothy 3:3 (KJV, Holy Bible)]
- I (author of the instant memorandum, at bar, here) plan to keep my word (to pay back my college loan –

if able), but the excessive terms (lack of Bankruptcy protections, etc.) were NOT a part of my original Loan Contract, and thus, I am NOT obligated to pay back any fees/interest above and beyond that which were attached to the original Loan Contract. So, I, for my part, in case you're curious, am not intentionally attempting to be a 'Truce Breaker' who fails to keep his word, like the Federal Lawmakers who wrote law that directly violated numerous provisions of the U.S. Constitution.

· And: for other scary stuff that Jesus promises to do to you if you do not heed these words...

The Parable of the Unmerciful Servant [Matthew 18:21-35 (NIV, Holy Bible), words of Jesus in red]

21 Then Peter came to Jesus and asked, “Lord, how many times shall I forgive my brother or sister who sins against me?(A) Up to seven times?”(B)

22 Jesus answered, “I tell you, not seven times, but seventy-seven times.[a](C)

23 “Therefore, the kingdom of heaven is like(D) a king who wanted to settle accounts(E) with his servants. **24** As he began the settlement, a man who owed him ten thousand bags of gold[b] was brought to him. **25** Since he was not able to pay,(F) the master ordered that he and his wife and his children and all that he had be sold(G) to repay the debt.

26 “At this the servant fell on his knees before him.(H) ‘Be patient with me,’ he begged, ‘and I will pay back everything.’ **27** The servant’s master took pity on him, canceled the debt and let him go.

28 “But when that servant went out, he found one of his fellow servants who owed him a hundred silver coins.[c] He grabbed him and began to choke him. ‘Pay back what you owe me!’ he demanded.

29 “His fellow servant fell to his knees and begged him, ‘Be patient with me, and I will pay it back.’

30 “But he refused. Instead, he went off and had the man thrown into prison until he could pay the debt.

31 When the other servants saw what had happened, they were outraged and went and told their master everything that had happened.

32 “Then the master called the servant in. ‘You wicked servant,’ he said, ‘I canceled all that debt of yours because you begged me to. **33** Shouldn’t you have had mercy on your fellow servant just as I had on you?’

34 In anger his master handed him over to the jailers to be tortured, until he should pay back all he owed.

35 “This is how my heavenly Father will treat each of you unless you forgive your brother or sister from your heart.”(I)

Footnotes:

[a] Matthew 18:22 Or: *seventy times seven*

[b] Matthew 18:24 Greek: *ten thousand talents*; a talent was worth about 20 years of a day laborer’s wages.

[c] Matthew 18:28 Greek: *a hundred denarii*; a denarius was the usual daily wage of a day laborer (see 20:2).

Cross references:

(A) Matthew 18:21 : S Mt 6:14

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(B) Matthew 18:21 : Lk 17:4

(C) Matthew 18:22 : Ge 4:24

(D) Matthew 18:23 : S Mt 13:24

(E) Matthew 18:23 : Mt 25:19

(F) Matthew 18:25 : Lk 7:42

(G) Matthew 18:25 : Lev 25:39; 2Ki 4:1; Ne 5:5, 8

(H) Matthew 18:26 : S Mt 8:2

(I) Matthew 18:35 : S Mt 6:14; S Jas 2:13

New International Version (NIV)

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Jesus' parable in Matthew 18:21-35, quoted in its entirety above, is comparable to the student loan crisis, since, of course, looking at footnote [b], we see that the amount that this chap was in debt (10,000 talents, each talent being about 20 years' worth of a day laborer's wages) was impossible to pay off. (Let's do the math: "about 20-years-wages"/talent times 10,000 talents = about 200,000-years' worth of wages, impossible to pay off just working, not unlike how the late fees and interest, both capitalised and added to the original loan principal, make it quite impossible for student loans to be paid off if the recipient doesn't get a lush and high-paying job.)

What do you think of the 'tough love' that Jesus will use on those who don't forgive others their debts (Matthew 18:21-35, quoted above)? If you thought this was harsh, please see how Jesus, Himself, sends people directly to hell – for, say, not feeding the hungry, clothing the naked, or taking in the homeless:

Jesus says, in Matthew, chapter 25 of the Holy Bible:

Words of Jesus in red, AMP comments in [brackets]; selected editorial comments in {{double parenth}}

35 ...{{To those on the right}} **I was a {{homeless, wandering}} stranger and you [b]brought Me together with yourselves and welcomed and entertained and [c]lodged Me,**

43 [To those on the left] **I was a {{homeless, wandering}} stranger and you did not welcome Me and entertain Me, I was naked and you did not clothe Me, I was sick and in prison and you did not visit Me [f]with help and ministering care.**

44 Then they also [in their turn] will answer, Lord, when did we see You hungry or thirsty or a stranger or naked or sick or in prison, and did not minister to You?

45 And He will reply to them, Solemnly I declare to you, in so far as you failed to do it for the least [[g]in the estimation of men] of these, you failed to do it for Me.(D)

46 Then they will go away into eternal punishment, but those who are just and upright and in right standing with God into eternal life.(E)

Footnotes:

[b] Matthew 25:35 Literal meaning.

[c] Matthew 25:35 William Tyndale, The Tyndale Bible.

[f] Matthew 25:43 Kenneth Wuest, Word Studies.

[g] Matthew 25:45 Joseph Thayer, A Greek-English Lexicon.

Cross references:

(D) Matthew 25:45 : Prov. 14:31; 17:5.

(E) Matthew 25:46 : Dan. 12:2.

Amplified Bible (AMP)

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Sovereign KING Jesus goes on to say:

“46 And He said, “Woe to you also, lawyers! For you load men with burdens hard to bear, and you yourselves do not touch the burdens with one of your fingers.” “3 Therefore whatever they tell you to observe, *that* observe and do, but do not do according to their works; for they say, and do not do. 4 For they bind heavy burdens, hard to bear, and lay *them* on men's shoulders; but they *themselves* will not move them with one of their fingers.” [Luke 11:46; Matthew 23:3-4, NKJV, Words of Jesus in red]

Commentary: 'Lawyers' & others, such as Federal Lawmakers, who “load men with burdens” (by passing laws stripping students' ability to obtain bankruptcy for most college loans -and stripping 'Truth In Lending' requirements to give borrowers fair 'Due Process' notice of this) violate the Golden Rule. Lawmakers are hypocrites: They wouldn't accept this 'too hard to bear' 'burden' on their shoulders! So, if a lot of rich, powerful church and business community folk (along with a load of 'middle-class' Credit Card users) get together and outright refuse to stand up for the student borrowers' right to be treated 'equally'

and 'fairly' as all other 'distressed debtors' are treated, then what will stop them from being subject to the same thing that the College Students experienced? For example: I can personally attest to the fact that my loans were given to me when bankruptcy was part of the 'Loan Contract,' and yet the terms of the Loan Contract were changed "after-the-fact." Would these many "rich" folk like it if "Big Brother" government did the same thing to them? Second question: Is such likely? ANSWER: Go back, above, and re-read (this time, more slowly) the testimony of Rev. Niemöller, and just 'sit and wonder' when (not if, but when) you will be subject to the same (or similar) oppressions as the 'silent millions' of college students, people who did not ask to be singled out like this. This bears repeating, so I shall: Alan Collinge reports at <http://StudentLoanJustice.org/press-factsheet.html> that: "There was never a rational basis for removing bankruptcy protections from student loans. Three decades ago people found to be discharging their loans shortly after graduation, while highlighted by media and pointed to as a rationalization for bankruptcy removal, turned out to be exceedingly rare. In fact, far less than 1% of all federal loans were actually discharged in bankruptcy." Is Alan right? Yes: The recent 'urban legend' among some of the "rich & powerful" banker types that Congress had 'good' rationale for removal of bankruptcy protections from student loans, namely that many students were abusing this option by going to college, racking up large debts, & then refusing to pay is easily disproved: Default rates and overall college loan debt, good proxies for levels of bankruptcy filings, used to be very low in the past (back when bankruptcy was an option, and did not require the next-to-impossible 'Undue Hardship' test). However, it was only AFTER bankruptcy (and other Standard Consumer Protections) were removed that Student Loan Debt has, for the FIRST TIME in America's history, surpassed Credit Card Debt.

And, finally... a few words from our sponsor... GOD:

Ecclesiastes 5:13-14, Holy Bible, KJV

13 There is a sore evil which I have seen under the sun, namely, riches kept for the owners thereof to their hurt.

14 But those riches perish by evil travail: and he begetteth a son, and there is nothing in his hand.

Luke 12:16-21, Holy Bible, KJV, Letters of our Lord in Red, comment(s) [in bracket] for clarity

16 And he [JESUS] spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully:

17 And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits?

18 And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods.

19 And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry.

20 But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided?

21 So is he that layeth up treasure for himself, and is not rich toward God.

James 5:1-6, Holy Bible, English Standard Version (ESV), (except v.1, which is NIV, for clarity)

"Warning to the Rich"

1 Now listen, you rich people, weep and wail because of the misery that is coming on you. 2 Your riches have rotted and your garments are moth-eaten. 3 Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days. 4 Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts. 5 You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. 6 You have condemned and murdered the righteous person. He does not resist you.

So, the government, once again, created a problem, and then offers solutions or cures which are

worse than the disease; therefore, it would behoove you to re-read this dissertation very closely, remembering that, yes, “it can happen to you.”

The following, below, is a useful appendix of selected Bible passages for Jews and Christians, as it is from the Judeo-Christian Bible; people of other religions might find this enlightening to address these matters:

APPENDIX 'F' – Misc. uncategorised religious citations on Unequal Scales / Balances / Weights / Measures, etc. (from the Judeo-Christian Holy Bible)

Lev. 19:35-36; Deut. 25:13-16; Job 31:6, Prov. 11:1, 16:11, 20:10, 20:23; Ez 45:10; Amos 8:1-7; Micah 6:11; Is. 58:6-7; Matt. 25:31-46, full quote with citations & commentary to clarify

Leviticus 19:35-36 (NIV, Holy Bible)

35 “Do not use dishonest standards when measuring length, weight or quantity.(A) **36** Use honest scales(B) and honest weights, an honest ephah[a](C) and an honest hin.[b](D) I am the Lord your God, who brought you out of Egypt.(E)

Footnotes:

[a] Leviticus 19:36 An *ephah* was a dry measure having the capacity of about 3/5 of a bushel or about 22 liters.

[b] Leviticus 19:36 A *hin* was a liquid measure having the capacity of about 1 gallon or about 3.8 liters.

Cross references:

(A) Leviticus 19:35 : Dt 25:13-16

(B) Leviticus 19:36 : Job 31:6; Pr 11:1; Hos 12:7; Mic 6:11

(C) Leviticus 19:36 : Jdg 6:19; Ru 2:17; 1Sa 1:24; 17:17; Eze 45:10

(D) Leviticus 19:36 : Dt 25:13-15; Pr 20:10; Eze 45:11

(E) Leviticus 19:36 : S Ex 12:17

Deuteronomy 25:13-16 (NIV, Holy Bible)

13 Do not have two differing weights in your bag—one heavy, one light.(A) **14** Do not have two differing measures in your house—one large, one small. **15** You must have accurate and honest weights and measures, so that you may live long(B) in the land the Lord your God is giving you. **16** For the Lord your God detests anyone who does these things, anyone who deals dishonestly.(C)

Cross references:

(A) Deuteronomy 25:13 : Pr 11:1; 20:23; Mic 6:11

(B) Deuteronomy 25:15 : S Ex 20:12

(C) Deuteronomy 25:16 : Pr 11:1

Job 31:6 (NIV, Holy Bible)

6 let God weigh me in honest scales and he will know that I am blameless—

Proverbs 11:1 (NIV, Holy Bible)

11 The Lord detests dishonest scales, but accurate weights find favor with him.

Proverbs 16:11 (NIV, Holy Bible)

11 Honest scales and balances belong to the Lord; all the weights in the bag are of his making.

Proverbs 20:10 (NIV, Holy Bible)

10 Differing weights and differing measures—the Lord detests them both.

Proverbs 20:23 (NIV, Holy Bible)

23 The Lord detests differing weights, and dishonest scales do not please him.

Ezekiel 45:10 (NIV, Holy Bible)

10 You are to use accurate scales, an accurate ephah and an accurate bath.

A Basket of Ripe Fruit [Amos 8:1-7 (NIV, Holy Bible), Fair Use quote]

1 This is what the Sovereign Lord showed me: a basket of ripe fruit. **2** “What do you see, Amos?” he asked. “A basket of ripe fruit,” I answered. Then the Lord said to me, “The time is ripe for my people Israel; I will spare them no longer.

3 “In that day,” declares the Sovereign Lord, “the songs in the temple will turn to wailing. Many, many

bodies—flung everywhere! Silence!”

4 Hear this, you who trample the needy and do away with the poor of the land,

5 saying, “When will the New Moon be over that we may sell grain, and the Sabbath be ended that we may market wheat?”—skimping on the measure, boosting the price and cheating with dishonest scales,

6 buying the poor with silver and the needy for a pair of sandals, selling even the sweepings with the wheat.

7 The Lord has sworn by himself, the Pride of Jacob: “I will never forget anything they have done.

Micah 6:11 (NIV, Holy Bible)

11 Shall I acquit someone with dishonest scales, with a bag of false weights?

Well, *will* The Lord God Almighty acquit someone who is a shape-shifting chameleon and truce-breaker, who “changes the rules” mid-flight and directly violated the standards in both the U.S. Constitution and the Holy Bible? Oh, really?... And, in case the reader forgets that Sovereign KING Jesus has the same Divine authority to whack an evil-doer, please see this:

Isaiah 58:6-7 (AMP, Holy Bible; bold-faced blue and underline added for clarity)

6 [Rather] is not this the fast that I have chosen: to loose the bonds of wickedness, to undo the bands of the yoke, to let the oppressed go free, and that you break every [enslaving] yoke?(A)

7 Is it not to divide your bread with the hungry **and bring the homeless poor into your house** when you see the naked, that you cover him, and that you hide not yourself from [the needs of] your own flesh and blood?

Cross references:

Isaiah 58:6 : Acts 8:23.

Matthew 25:31-46 (AMP, Holy Bible)

Words of Jesus in red, AMP comments in [brackets]; selected editorial comments in {{double parenth}}

31 When the Son of Man comes in His glory (His majesty and splendor), and all the holy angels with Him, then He will sit on the throne of His glory.

32 All nations will be gathered before Him, and He will separate them [the people] from one another as a shepherd separates his sheep from the goats;(A)

33 And He will cause the sheep to stand at His right hand, but the goats at His left.

34 Then the King will say to those at His right hand, Come, you blessed of My Father [you [a]favored of God and appointed to eternal salvation], inherit (receive as your own) the kingdom prepared for you from the foundation of the world.

35 For I was hungry and you gave Me food, I was thirsty and you gave Me something to drink, I was a {{homeless, wandering: Cf: Is.58:6-7}} stranger and you [b]brought Me together with yourselves and welcomed and entertained and [c]lodged Me,

36 I was naked and you clothed Me, I was sick and you visited Me [d]with help and ministering care, I was in prison and you came to see Me.(B)

37 Then the just and upright will answer Him, Lord, when did we see You hungry and gave You food, or thirsty and gave You something to drink?

38 And when did we see You a stranger and welcomed and entertained You, or naked and clothed You?

39 And when did we see You sick or in prison and came to visit You?

40 And the King will reply to them, Truly I tell you, in so far as you did it for one of the least [[e]in the estimation of men] of these My brethren, you did it for Me.(C)

41 Then He will say to those at His left hand, Begone from Me, you cursed, into the eternal fire prepared for the devil and his angels!

42 For I was hungry and you gave Me no food, I was thirsty and you gave Me nothing to drink,

43 I was a {{homeless, wandering: Cf: Is.58:6-7}} stranger and you did not welcome Me and entertain Me, I was naked and you did not clothe Me, I was sick and in prison and you did not visit Me [f]with help and ministering care.

44 Then they also [in their turn] will answer, Lord, when did we see You hungry or thirsty or a stranger or

naked or sick or in prison, and did not minister to You?

45 And He will reply to them, Solemnly I declare to you, in so far as you failed to do it for the least [[g]in the estimation of men] of these, you failed to do it for Me.(D)

46 Then they will go away into eternal {{hell-fire: Matthew 5:22, 18:9; Mark 9:43-47; James 3:6; Revelation 20:14}} punishment {{forever: Genesis 3:22; Jude 1:13; Revelation 20:10}}, but those who are just and upright and in right standing with God into eternal life.(E)

Footnotes:

- (a) Matthew 25:34 Joseph Thayer, A Greek-English Lexicon.
- (b) Matthew 25:35 Literal meaning.
- (c) Matthew 25:35 William Tyndale, The Tyndale Bible.
- (d) Matthew 25:36 Kenneth Wuest, Word Studies.
- (e) Matthew 25:40 Joseph Thayer, A Greek-English Lexicon.
- (f) Matthew 25:43 Kenneth Wuest, Word Studies.
- (g) Matthew 25:45 Joseph Thayer, A Greek-English Lexicon.

Cross references:

- (A) Matthew 25:32 : Ezek. 34:17.
- (B) Matthew 25:36 : Isa. 58:7.
- (C) Matthew 25:40 : Prov. 19:17.
- (D) Matthew 25:45 : Prov. 14:31; 17:5.
- (E) Matthew 25:46 : Dan. 12:2.

Amplified Bible (AMP)

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I, Gordon Wayne Watts, hereby certify that, in the construction of this brief, I used font “Times New Roman” of font size = 12, except in the cover page, one Op-Ed, and a quote of Amos 8:4-7, in the 'Religious Freedoms' sections, as well as a quote by Martin Niemöller in APPENDIX 'E', where slight variations for style are apparent. For the margins, I used 0.75” (□ of an American inch) per side, which is believed to be convenient for most printers. For the colour, I used Black Font except in rare cases where an Op-Ed or an active Internet link called for a differing colour, or quoting the words of Jesus “in red,” to illustrate Religious Freedoms in the indicated section.

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