

Subject **Re: Taxpayers/borrowers both stand to be harmed should student loan bankruptcy legislation not pass before HOUSE goes on holiday break on Dec.15, 2022 (Time-sensitive press inquiry) (Internal tracking: Special e-mail to Democrat leader-elect, Hakeem Jeffr**



From Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II (TM) <gordon@contractwithamerica2.com>

To <Madeline.Dean@mail.house.gov>, Chiba, Koh <Koh.Chiba@mail.house.gov>, Doty, John (Travel) <JDemTravel2@mail.house.gov>, Doty, John (NADLER) <John.Doty@mail.house.gov>, <timothy.mack@mail.house.gov>, <Gww1210@gmail.com>, <Gww1210@aol.com>, <Gordon@contractwithamerica2.com>, <gordon@gordonwatts.com>, <gordon@gordonwaynewatts.com>

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Date 2022-12-21 16:48

Priority Highest

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- TwelveHigherEdBills.pdf(~80 KB)
 - WrittenTestimony_SenateJudiciary_Tue03Aug2021_WATTS.pdf(~427 KB)
 - PressInquiry-ReplyTo-KohChiba_Mon19Dec2022.pdf(~448 KB)
 - SUPPLEMENTAL_REPLY__2-MinuteWarning_HailMary.pdf(~121 KB)
 - LegalMemo_ForgivenessExecOrder_WATTS_9-6-2021.pdf(~496 KB)
-

SUBJECT: Supplemental response / Updated strategy:

From: Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II(TM)
To: Koh Chiba (U.S. Rep. Madeline Dean's office ; co-chair HOUSE JUDICIARY COMMITTEE) **Cc's:** (+)
Date: Wednesday, 21 December 2022

The banner features a portrait of Gordon Wayne Watts on the left. To his right, the text reads "Contract With America: PART II (TM)" with a small American flag icon. Below this is the URL <https://ContractWithAmerica2.com>. On the far right, it says "CONSERVATIVE NEWS THAT MATTERS: The Register". Below the portrait, it identifies Gordon Wayne Watts as "National Director" with the URL <https://GordonWatts.com> and <https://GordonWayneWatts.com>. To the right of his name, it identifies "The Register" as "Publisher and Editor-in-Chief".

Thank you, again, for your response, this past Monday, 19 December 2022, Mr. Chiba. After I replied that afternoon, upon my return from the dentist, I had time to think things over and mull on it, and seeing as the "time clock" is almost up, I wanted to share a few more thoughts, before "time runs out," in a few days:

First, this much is clear -- in a few days, 3 or 4 things **definitely* will happen:

- 1) The weather, nationwide, is going to get very, very cold, very very fast;
- 2) The Democrat-controlled Congress (House of Representatives) will go on Christmas/ holiday break, and FOREVER lose any opportunity to address any pending problems.
- 3) Student debt, at almost \$2 Trillion, with a "T," is almost ten (10%) percent of total U.S. Debt, and although taxpayers have been making a killing off students: taxpayer were repaid \$1.22 for every \$1.00 borrowed, just considering defaulted student loans, and making about \$40 or \$50 billion per year, as documented by numerous sources, FORBES, WSJ, USA TODAY, THE REGISTER, and REUTERS((**)), but if this crisis isn't addressed soon, it will likely crash the dollar((**)), as this thing's been "on pause," with NO repayments for almost 4 years now:

- ((**)) LINKS: <https://ContractWithAmerica2.com/#PaidInFull>
- ((*) <https://GordonWatts.com/n.index.html#PaidInFull>
- ((*) <https://GordonWayneWatts.com/n.index.html#PaidInFull>
- ((*) <https://Archive.ph/qoFy6#PaidInFull>
- ((*) <https://Web.Archive.org/web/20221205050402/https://contractwithamerica2.com#PaidInFull>

- ((**)) LINKS: <https://GordonWatts.com/#crash>
- ((**)) <https://GordonWayneWatts.com/#crash>
- ((**)) <https://Archive.ph/xs3Pd#crash>
- ((**)) <https://Web.Archive.org/web/20221208024805/https://www.gordonwatts.com#crash>

(4) If Democrats don't address this in the next few days, it will likely NEVER get addressed, as my Republican colleagues are no longer friendly to student loan bankruptcy or the middle class, as they were in Abe Lincoln's day.

So, in plain English, Koh, if Democrat lawmakers don't shove this through, and get S.2598, H.R.9110, and H.R.4907 out of Judiciary Committee, reconciled as to language, and voted on, Democrats will have a legacy of "oops, we didn't get it done" for college students with a moderate, long-term solution FOR WHICH YOU *DO* have enough votes to pass these bills, my sources tell me. (I.e., I can't guarantee they'll pass if they go to a floor, but I CAN guarantee that Democrats have NO other options, now, and stand nothing to lose, and everything to gain, by trying.)

As stated below, three (3) groups are threatened if this legislation doesn't pass: (i) Student borrowers, (ii) taxpayers who are raped by colleges and loan servicers, and (iii) patients (who won't have any doctors, as Americans CAN'T afford to be doctors any longer). Above is the "short version": Democrats have NO other choices BUT to shove through the bankruptcy equality legislation, like you shoved through SSM legislation (and hopefully work with Republican lawmakers, possibly offering moderate concessions on border security, etc.)

If you need further encouragement that you are not alone in this fight, please see below: As my job as a higher ed reporter/ investigator leads me, I have discovered a nation in uproar, in both polling data, C*SPAN phones lines are melting as calls flood in for this legislation (bizarre and puzzling, as I have NEVER seen such an uproar in all my years as a columnist, blogger, reporter, investigator, etc.!), and even "Conservative" columnists coming out of the woodwork to support bankruptcy relief, on strictly "conservative" grounds. Student Debt suicide is a new phenomenon, too. Moreover, a new documentary, LOAN WOLVES, is out and is stirring up the masses, and speaking to an undercurrent of anger that crushes 45 million Americans with student debt, and another 50 or 60 million cosigners and family, sum total, well over 100 Million Americans, who, as we document, were "underwater" even BEFORE the pandemic: <https://GoodMenProject.com/featured-content/the-conservative-case-for-canceling-student-loans-lbkr/>

Or: <https://Archive.vn/99SWI>

Or: <http://Web.Archive.org/web/20221221215448/https://goodmenproject.com/featured-content/the-conservative-case-for-canceling-student-loans-lbkr/>

Ok, that's the "short" version. As I'm preaching to the choir, I know you don't need any persuasion, Mr. Chiba; however, if you are dealing with skeptics or doubting Thomases, who need more proof, show them both of my legal memos (attached) and the widespread support, below:

POLLING DATA is compelling in support of student loan bankruptcy:

- (*) <https://ContractWithAmerica2.com/#polls>
 - (*) <https://GordonWatts.com/n.index.html#polls>
 - (*) <https://GordonWayneWatts.com/n.index.html#polls>
 - (*) <https://Archive.ph/goFy6#polls>
 - (*) <https://Web.Archive.org/web/20221205050402/https://contractwithamerica2.com/#polls>
- Documents folder (legal memos etc.) - SEE ALSO: <https://ContractWithAmerica2.com/SLJ/>
AND: <https://Web.Archive.org/web/20221208182913/https://contractwithamerica2.com/SLJ/>

Calls flood into C*SPAN, Coast to Coast: AM, and elsewhere, melting the phone lines, in support of student loan bankruptcy legislation, bills S.2598, H.R.9110, H.R.4907, etc.

Marlene: <https://www.c-span.org/video/?c5047298/user-clip-marlene-discusses-s2598-hr-9110>

Patrick: <https://www.c-span.org/video/?c5046901/user-clip-patrick-talks-student-loans-bankruptcy-s2598-hr9110>

Robert: <https://www.c-span.org/video/?c5046906/user-clip-robert-talks-student-loans-bankruptcy-s2598-hr9110>

Jackie aka Jacque: <https://www.c-span.org/video/?c5046216/user-clip-jackie-talks-bankruptcy-s2598>

Sophia: <https://www.c-span.org/video/?c5046217/user-clip-sophia-talks-bankruptcy-student-loans>

A SUICIDE DUE TO STUDENT DEBT!!

GOOGLE: <https://www.Google.com/search?q=student+loan+debt+suicide>

Her son committed suicide because of student debt:

- * <https://Twitter.com/BarefootGarden2/status/1603519367341383680>
- * <https://Archive.ph/H0xrn>
- * <https://Web.Archive.org/web/20221221194455/https://archive.ph/H0xrn>
- * <https://Web.Archive.org/save/https://Twitter.com/BarefootGarden2/status/1603519367341383680>
- * <https://web.archive.org/save/https://Twitter.com/BarefootGarden2/status/1603519367341383680>

Ed: <https://www.c-span.org/video/?c5045947/user-clip-ed-talks-bankruptcy-s2598>

Lisa: <https://www.c-span.org/video/?c5045951/user-clip-lisa-talks-bankruptcy-student-loans>

Mary: <https://www.c-span.org/video/?c5045885/user-clip-mary-talks-s2598-hr-9110>

Vanji: <https://www.c-span.org/video/?c5045439/user-clip-vanji-talks-bankruptcy-student-loans>

Vanji again at 7:29 mark: <https://www.c-span.org/video/?524403-2/washington-journal-news-headlines-viewer-calls&event=524403&playEvent>

LOAN WOLVES Documentary--WATCH FOR FREE!

LINK: <https://www.NBC.com/loan-wolves/video/loan-wolves/8000007716>

Or: <https://www.MSNBC.com/msnbc-films/watch/loan-wolves-official-trailer-a-feature-documentary-154262597541>

Or: <https://www.PeacockTV.com/signin?return=%2Fwatch%2Fasset%2Fnews%2Floan-wolves%2Fbb2d1a6c-fb00-33d7-84ea-29492587f90b>

Or: <https://www.NBC.com/loan-wolves>

Or: <https://www.MSNBC.com/11th-hour/watch/-loan-wolves-documentary-investigates-student-debt-156913221547>

Or: <https://YouTube.com/watch?v=2U40z9re7pw>

Or: <https://www.Google.com/search?q=loan+wolves+blake+zeff>

Hear it from even Conservative IKE BRANNON:

<https://www.Forbes.com/sites/ikebrannon/2022/12/09/bankruptcy-law-doesnt-allow-debtors-to-escape-student-debt-the-law-should-change/>

Or: <https://Archive.ph/kFXIt>

Or:

<https://web.archive.org/web/20221209235944/https://www.forbes.com/sites/ikebrannon/2022/12/09/bankruptcy-law-doesnt-allow-debtors-to-escape-student-debt-the-law-should-change/>

Conservative financial expert, Jim Paris, agrees:

https://youtube.com/watch?v=2lyUVB_8tWU

Even THE FEDERALIST, a Conservative mainstay, agrees:

"Republicans Should Bring Back College Debt Bankruptcy, And Here's Why," BY: RICHARD MCCARTY, MICHAEL E. GINSBERG, AND SRILEKHA PALLE, The Federalist (which, I add, is a legendary Conservative newspaper), AUGUST 31, 2022, 6 MIN READ, LINKS:

* <https://TheFederalist.com/2022/08/31/republicans-should-bring-back-college-debt-bankruptcy-and-heres-why/>

* <https://Archive.ph/EOWSK>

* <https://Web.Archive.org/web/20221116223711/https://TheFederalist.com/2022/08/31/republicans-should-bring-back-college-debt-bankruptcy-and-heres-why/>

Key quote: "Colleges now have no incentive to reassess their spending and lower tuition, as they would if they were on the hook for a portion of student debt in bankruptcy. Instead, colleges can continue to eagerly belly up to the federal loan trough and spend extravagantly on projects, programs, buildings, administrators, and amenities that have little or nothing to do with providing quality education. Colleges can go right on with degree programs that produce graduates who cannot pay back their loans."

And: "Gambling and credit card debts run up by middle-aged adults are routinely discharged in bankruptcy. Why shouldn't college debt be treated the same way?"

Gordon adds: Without bankruptcy self-defense as a Conservative Free Market check on profligate spending, we WILL crash the dollar!!!!!! And, if Democrats don't pass the student loan bankruptcy bills, S.2598, H.R.9110, H.R.4907, and possibly Rick Scott's bill, S.4772, before the 117th Congress goes on Christmas Break in a few days, the new Republican-led Congress will likely NOT let this pass, thereby dooming our economy to an inevitable crash of the dollar.

LIKE/ READ/ GET INFORMED/ CONTACT LAWMAKERS AND DEMAND CHANGE/ SHARE/ AND: REPEAT, lest we crash the dollar and ensure both students and taxpayers are harmed by the rich higher ed swamp, lest Americans no longer can afford to become doctors... if you have a heart attack or stroke, who will be your doctor if NO Americans can afford to be doctors anymore!?..

Christina and Josphine take to U.S. REP. GLENN GROTHMAN (R-WI-06), a Republican who also supports student loan bankruptcy, specifically his bill, H.R.4563:

<https://www.c-span.org/video/?c5043784/user-clip-christina-josphine-discuss-student-loan-bankruptcy-costs-college>

Joanna: <https://www.c-span.org/video/?c5037967/user-clip-joanna-discusses-student-loans>

Kelly also discusses student loan bankruptcy legislation:

<https://www.c-span.org/video/?c5043987/user-clip-kelly-talks-bankruptcy-student-loans>

Good on Donna and Paula for getting calls into C-Span today! Paula's call is at 31:30 and Donna's call is at the 39:19 mark: <https://www.c-span.org/video/?524402-3/washington-journal-lisa-mascano-previews-legislative-battles-congress&playEvent>

Michael:

<https://www.c-span.org/video/?c5043033/user-clip-truck-driver-mike-advocates-student-loan-bankruptcy-legislation>

Or:

<https://www.c-span.org/video/?c5043032/user-clip-mike-ohio-talks-bankruptcy>

Gordon: <https://www.c-span.org/video/?c5043027/user-clip-gordon-advocates-studentloanbankruptcy>

Or:

<https://www.c-span.org/video/?c5043028/user-clip-gordon-talks-bankruptcy>

Gordon again on C*SPAN: <https://youtube.com/watch?v=y37txn91DII>

Gordon again on COAST TO COAST: AM: <https://youtube.com/watch?v=9qx-QKAAcNg>

Related issue: lack of student loan bankruptcy threatens funding by allowing irrelevant high lending-- COAST TO COAST: AM call-in: <https://www.youtube.com/watch?v=iKo3Q5qsWio>

Alan: <https://www.c-span.org/video/?c5042707/user-clip-alan-talks-s2598-hr-9110>

Alan again: <https://www.c-span.org/video/?c5037310/user-clip-alan-collinge-discusses-student-loan-cancellation-bankruptcy>

Alan is 2nd caller in thus clip, both callers on STUDENT LOAN BANKRUPTCY BILL:

<https://youtube.com/watch?v=FzP8mrXLP9s>

"Million man" petition for student loan bankruptcy legislation:

LINKED: <https://Change.org/CancelStudentLoans>

DISCUSSED: <https://youtube.com/watch?v=DPB1P9n5rnI>

GOOGLE: <https://www.Google.com/search?q=alan+Collinge+petition+million+signature>

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 - (*) <https://Archive.ph/goFy6#polls>
 - (*) <https://Web.Archive.org/web/20221205050402/https://contractwithamerica2.com/#polls>
- Documents folder (legal memos etc.) - SEE ALSO: <https://ContractWithAmerica2.com/SLJ/>
AND: <https://Web.Archive.org/web/20221208182913/https://contractwithamerica2.com/SLJ/>

OK, you Democrats have two days to get this passed; it's not hard if you push hard and hurry: you can get it done, and do know and be assured many of us are praying for our leaders in BOTH parties, so you have our support. But, we can't "carry your water" forever: lawmakers will have to do their part. Make it so.

Happy holidays, and Merry Christmas!

Gordon

On 2022-12-19 16:07, Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II (TM) wrote:

Thank you for your response, Mr. Chiba. *[[Please forgive if you get 2 copies; I initially attempted to reply via my personal Gmail account & made some typos; plus I trust my professional account more.]]*

To be honest, my email was both a press inquiry (meant for your communication director/ press officer) as well as helpful tips (to your legislative staff).

Since Congresswoman Dean is co-chair of House Judiciary, she can help funnel my time-sensitive pro-tips, so Democrats can beat the time clock and shove through this legislation which your own Democrat platform guarantees or supports:

[12] QUOTE: On page 71 of the 2020 Democratic Party Platform[14], we see they clearly say that: **"Democrats will also empower the CFPB to take action against exploitative lenders and will work with Congress to allow student debt to be discharged during bankruptcy."** (p.72, par.1, sentence 2) [Editor's Note: This is page 72 of 92 of "PDF" page numbers, but the writer labels this as page "71," since there's a title page that offsets numbering by one.] **Source: "2020 Democratic Party Platform,"** used under Fair Use for commentary, criticism, and research. Editor's Note: This author could not find a more current version, that this 2020 version:

LINK: <https://Democrats.org/wp-content/uploads/2020/08/2020-Democratic-Party-Platform.pdf>

Archive-1: <https://Web.Archive.org/web/20220421223320/https://democrats.org/wp-content/uploads/2020/08/2020-Democratic-Party-Platform.pdf>

To be clear, tho I am a "Conservative" Republican reporter/ columnist/ etc., I am fair in my treatment of you Democrats and admit that my team (my own GOP lawmakers, whom I am cc copying here) fail even worse than Democrat lawmakers, about 86% of whom have so far NOT kept your promise above, as documented by https://gordonwatts.com/HigherEd_OpenInvestigation.html

Mirror https://gordonWAYNEwatts.com/HigherEd_OpenInvestigation.html About 91% or more of our GOP lawmakers refuses to cut taxpayer funded student loan originations (subsidies, eg, what we call Liberal pork spending, and, ironically, it would cost taxpayers far less to directly fund Higher Education like we do with Public Ed):

<https://GordonWatts.com/#OpenInvestigation>
Or
<https://GordonWAYNEwatts.com/#OpenInvestigation>

Congress is formally under investigation for the refusal of lawmakers to obey our own platform, shown below:

SOURCES:

[11] QUOTE: On page 35 of the Republican Party Platform[1], we see the GOP clearly says: **"The federal government should not be in the business of originating student loans."** (1ST sentence of last paragraph, near bottom-right of page) [Editor's Note: This is page 42 of 66 of "PDF" page numbers, but the writer labels this as page "35,"

since the first 7 pages weren't given regular page numbers.] **Source: "REPUBLICAN PLATFORM 2016,"** used under Fair Use for commentary, criticism, and research. Editor's Note: This author could not find a more current version, such as 2020 or more recent.

LINK: https://Prod-Cdn-Static.GOP.com/media/documents/DRAFT_12_FINAL%5B1%5D-ben_1468872234.pdf

Archive-1: [https://Web.Archive.org/web/20220511165601/https://Prod-Cdn-Static.GOP.com/media/documents/DRAFT_12_FINAL\[1\]-ben_1468872234.pdf](https://Web.Archive.org/web/20220511165601/https://Prod-Cdn-Static.GOP.com/media/documents/DRAFT_12_FINAL[1]-ben_1468872234.pdf)

Ironically, it seems that passage of student loan bankruptcy legislation (S.2598, H.R.9110, H.R.4907, etc.), as required by your DEM party platform, is needed to force lobbyists to "back off" and release their grip on our team so we can obey our GOP party platform, above. That, and a measure of courage, spine, honour, and bravery by GOP lawmakers to cut subsidies (which would force down lending, and, by extension, force down tuition, saving both taxpayers and students trillions, but making certain higher ed interests VERY unhappy if/when your Democrat team can muster the courage to keep your word in regard to restoration of student loan bankruptcy, which is the focus of our news coverage, as student debt, at \$2 trillion, with a T, is almost ten percent of total US debt).

Anyhow, as we have common goals, here are my pro-tips:

- 1) use brute force to shove it thru like you did with SSM legislation of late.
- 2) offer to work with my GOP lawmakers on things like border security. (I have instructed my 3 GOP lawmakers, Marco Rubio, Rick Scott, and C. Scott Franklin, to work with your team on meaningful long-term solutions such as the 3 key student loan bankruptcy bills in question, S.2598, H.R.4907, H.R.9110, and these need to be reconciliation fixed as language DOESN'T match.
- 3) Have faith in my word that my sources tell me your team current has enough votes to pass these 3 bills with a wide margin, but next session won't afford you this opportunity.
- 4) Lastly, even IF I'm wrong about #3 above, and I'm not, Leader Schumer and Speaker Pelosi have no other options, here, and stand nothing to lose by trying, and EVERYTHING to lose if they go down in history as having failed when they had a clear shot at victory. **Don't snatch defeat from the jaws of victory.**

I hope this helps. My mouth is throbbing in pain from my recent removal of 2 molar teeth earlier today, and I can't wait to get to all my pain meds, but country first, and I WILL finish my email, and include appropriate cc recipients FIRST: ask not what can my country do for me...JFK, remember?

Tarry not! We are running out of time. Pull the trigger, now, and shove thru these bills, by any means described above or elsewhere, if you can, and if I can be of any assistance (answering questions, crafting legislation in reconciliation committee, being quoted if need be), please ask.

P.S.: Please note both the attached legal memos AND the Cc line, and take courage, we are now sufficiently able to bring said legislation to a floor vote today or tomorrow.

Sent from my mobile Gmail app///

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___ ///

On Mon, Dec 19, 2022, 10:51 AM Chiba, Koh <Koh.Chiba@mail.house.gov> wrote:

Hello Mr. Watts,

Thank you for the informative documents. I will be sharing with the member and our education policy staff. I can assure you that Rep. Dean, as a former educator herself, is a strong supporter of student loan reform, including bankruptcy issues.

Additionally, I believe that this email may have been meant for press staff. If so, our Comms director is Tim Mack, timothy.mack@mail.house.gov. If you have any press inquiries, please direct them to him.

Koh Chiba

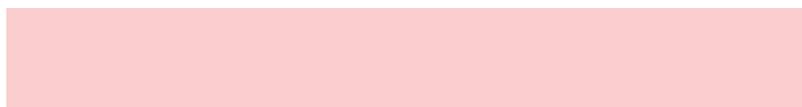
(He/Him)

Senior Advisor and Community Engagement

Congresswoman Madeleine Dean (PA-04)

(O) 215-884-4300

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From: Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II(TM)
<Gordon@GordonWayneWatts.com>

Sent: Thursday, December 15, 2022 11:51 AM

To: Eichar, Andy <Andy.Eichar@mail.house.gov>; Jerry.Nadler@Mail.House.gov; Chiba, Koh <Koh.Chiba@mail.house.gov>; Lee, Joy <Joy.Lee@mail.house.gov>; john_normoyle@durbin.senate.gov; emily_hamsten@durbin.senate.gov; Emily.Potoma@durbin.senate.gov; paiqe_tepke@schumer.senate.gov; allison_biasotti@schumer.senate.gov

Cc: Sparks, Matt <Matt.Sparks@mail.house.gov>; Dye, Russell <Russell.Dye@mail.house.gov>; taylor_foy@grassley.senate.gov; Robert.Steurer@McConnell.senate.gov; stephanie_penn@mccconnell.senate.gov; tiffany_ge@mccconnell.senate.gov; Read, Russel <Russel.Read@mail.house.gov>; Truxal, Charles <Charles.Truxal@mail.house.gov>; Gww1210@AOL.com; Gww1210@GMail.com; Gordon@ContractWithAmerica2.com

Subject: Taxpayers/borrowers both stand to be harmed should student loan bankruptcy legislation not pass before HOUSE goes on holiday break on Dec.15, 2022 (Time-sensitive press inquiry) (Internal tracking: Special e-mail to Democrat leader-elect, Hakeem Jeffri...

Importance: High

From: Gordon Wayne Watts, National Director, CONTRACT WITH AMERICA: PART II (TM)

To: Hon. Hakeem Jeffries, Minority Leader-elect & other Democrat leaders; Cc: GOP counterparts

[[House: DEMOCRAT: Judiciary (Jerold Nadler, chair, Madeleine Dean, co-chair), Speaker (Pelosi), Minority Leader-elect (Jeffries) ; Cc: REPUBLICAN: Judiciary (Jim Jordan), Speaker-elect (McCarthy) Senate: DEMOCRAT: Judiciary (Durbin), Majority Leader (Schumer) REPUBLICAN: Judiciary (Grassley), Minority Leader (McConnell) Cc: My Member of Congress (Franklin)]]

Subject: Taxpayers/borrowers both stand to be harmed should student loan bankruptcy legislation not pass before HOUSE goes on holiday break on Dec.15, 2022 (Time-sensitive press inquiry) (Internal tracking: Special e-mail to Democrat leader-elect, Hakeem Jeffries and other Democrats re time-sensitive nature of legislation for long-term solution to higher ed debt crisis)

Date: Thursday, 15 December 2022

Dear Minority Leader-elect Jeffries and other Democrat Leaders:

Congratulations on your election as minority leader! I write you today in two capacities: First, as you will soon be the minority leader, representing minority views, you will represent ALL Americans, including those who don't live in your district. Therefore, I am, technically, your constituent. Additionally, I write as press (see my credentials below). While you may not expect "Conservative" press to support your

legislation in question, we most certainly do, as shown by polling data, at least:

<https://ContractWithAmerica2.com/#polls> plus, if you've been watching C*SPAN, lately, you'll notice a lot -- and I mean a lot -- of calls in support of the student loan bankruptcy legislation below.

After my initial press inquiry, below (which was sent out in seven parts, about 450 or 500 recipients per e-mail, total about 3,300 senatorial & congressional staff), I still haven't heard back from all lawmakers.

Including you--- a stalwart supporter of the middle-class and student borrowers.

Therefore, I'm re-sending this time-sensitive press inquiry; please see below and note that, besides the concerns about ((#1.)) excess spending (a concern of us conservatives) and ((#2.)) harm to overburdened student borrowers (a valid concern of Liberals/Democrats), I've discovered ((#3.)) a 3RD threat: Who will be your doctor if you have a heart attack/ stroke/ etc., if no Americans can afford to be a doctor, nurse, engineer, etc.? Hrm... Please see below: any legislation you pass must be done by Thursday, 15 December 2022 at 3pm ET (or a week later, if I'm hearing correctly regarding an extension), at which time Democrat-controlled Congress goes on holiday break, forever losing a chance for "long-term" meaningful solutions. Also, sources tell me that "LOAN WOLVES," an **MSNBC** documentary addressing this, just premiered last night, and may afford additional

clarification:<https://www.msnbc.com/11th-hour/watch/-loan-wolves-documentary-investigates-student-debt-156913221547> Or: <https://www.YouTube.com/watch?v=UQv2EsrOD8o> Or:<https://www.NBC.com/loan-wolves>

Leader-elect Jeffries -- I do want to say one last thing: Although I am a "far-right" Conservative legal scholar (see my credentials in the attached legal memos -- or below), we have more in common than apart, and I'm a Christian FIRST, and THEN a "Republican," which means that I want you to succeed -- and many of us are praying for all our leaders in both parties. But prayers without works will NOT work, so, I want you to know that **if your Democrat party** (which, ironically represents the views of MOST Americans on this matter <https://ContractWithAmerica2.com/#polls> including myself) **doesn't pass STUDENT LOAN BANKRUPTCY legislation as a "long-term" solution for higher ed debt slavery** (namely granting Constitutional bankruptcy uniformity to student loans, as required by the US CONSTITUTION, Art.I, Sec.8, cl.4, specifically S.2598, H.R.9110, H.R.4907, and possibly H.R.4563 and S.4772), then my Republican Party will NOT allow you to do so after you lose the HOUSE when you take a Christmas break in a few days. (My party, the GOP, no longer honour the Constitution -- or even our own party's prohibitions on student loan originations as we're investigating -- see eg <https://GordonWatts.com/#OpenInvestigation> or <https://GordonWayneWatts.com/#OpenInvestigation> for documented proof.) I look forward to your responses to our short, 2-question press inquiry, below.

P.S.: Please note my two highly-regarded legal memos are attached in PDF format, and tarry not! We are running out of time.

Gordon

On Friday, 09 December 2022, at 6:34 P.M. EST "Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II(TM)" wrote:

From: Gordon Wayne Watts, National Director, CONTRACT WITH AMERICA: PART II (TM)

To: U.S. Senators and Members of Congress via staff email behind Bcc

Subject: Taxpayers/borrowers both stand to be harmed should student loan bankruptcy legislation not pass before HOUSE goes on holiday break on Dec.15, 2022 (Time-sensitive press inquiry) (Internal tracking: Group VI, pacific west coast)

Date: Friday, 09 December 2022

Contract With America:
PART II (TM)
<https://ContractWithAmerica2.com>

CONSERVATIVE NEWS THAT MATTERS:
The Register

Gordon Wayne Watts National Director
<https://GordonWatts.com>
<https://GordonWayneWatts.com>

Publisher and Editor-in-Chief

Dear Lawmakers and staff:

As we were doing news coverage of the current Higher Education lending bubble, we noticed alarms from both Conservative Republican[1] and Liberal Democrat[2] lawmakers alike that the availability of "student loan bankruptcy" is needed to force restraint on lending excesses that threaten the economy: in this case, student debt at \$2 Trillion is almost ten (10%) percent of total U.S. debt and threatens to crash the dollar. Thus, while Liberals are correct in claiming that student *borrowers* deserve "equal" treatment in availability of bankruptcy discharge, nonetheless, the threats to *taxpayers* seems to be a "bigger issue," and, to that end, we are timely asking lawmakers about this in our brief 2-question Press Inquiry today, Friday, 09 December 2022, exactly one week before House goes on holiday break on Thursday, 15 December 2022, at 3pm, EST[3], after which time Democrats forever lose this chance to pass collegiate debt bankruptcy legislation currently pending, as the Republican Party is historically much less amenable to restoration of student loan bankruptcy (as practically all other unsecured debt has). In case lawmakers or staff have forgotten who *The Register* or its publisher are, I'm the same "Gordon Wayne Watts" who almost won the largest pro-life case since *Roe*, regarding the handicapped "feeding tube" girl, where I almost won my case in the Fla. Supreme Court[4], and besides being "socially" Conservative, I'm also a far-right "fiscal" Conservative, as shown by my Trademark project, CONTRACT WITH AMERICA: PART II(TM)[5], which is very close to getting copyright[6], or various columns I've published[7].

Sorry to be a bit "long winded," but many of you don't know me, and I want you to be assured that you aren't wasting your time to answer my brief, 2-question, press inquiry, below, which specifically relates to the following bipartisan student loan bankruptcy legislation: **S.2598** (Durbin, Cornyn, Hawley), **H.R.9110** (Nadler), **H.R.4907** (private student loans, Rep. Steve Cohen), **H.R.4563** (Grothman), and possible Sen. Rick Scott's R-FL, bills **S.4772**, with similar claw-back measures as Sen. Durbin's bill, but based on slush fund, not performance:

QUESTION 1: Do you agree with Reps. Glenn Grothman (R-WI-06), Danny K. Davis (D-IL-07), and myself that, short of an unlikely miracle, only the threat of bankruptcy discharge will suffice to force restraint on uncontrolled lending by DOE, for student loans, using our precious and limited tax dollars? **YES // NO**

QUESTION 2: Regardless of the outcome of Pres. Biden's "cancellation" court case, this is not a "long-term" solution, and my press inquiry to lawmakers is this -- If DEMOCRATS don't restore bankruptcy to student loans (as it was back when the system worked), by the Dec.15, 2022 holiday break, at 3pm EST, will a REPUBLICAN-controlled House allow this needed legislation to pass? **YES // NO**

To help you understand the issue further, I've attached both of my legal memos (*Biden's authority to cancel such debt, recently updated, and my written expert testimony submitted to the Senate Judiciary recently*), as well as a "gif image" movie which makes certain claims about egregious price-gouging, listing several students. NOTE: I personally know two (2) of the named student borrowers as well as Mr. Collinge, the publisher, and can vouch for them, but even if I

didn't know them, the general allegations of students having more-than fully repaid taxpayers - and this, even at illegally-inflated levels -- is well-documented by no less than five (5) reputable sources: Forbes, Reuters, WSJ, USA Today, and The Register, as documented in my own research.[8] Thank you in advance; you may reply by email, by press release, or -- as some lawmakers do, simply cosponsor the legislation in question, and we'll pick it up on the wire. It's your move: whatever you do, you have one week, exactly, from now.

[1] Statement of Rep. Glenn Grothman, R-WI-

06: <https://Grothman.House.gov/news/documentsingle.aspx?DocumentID=2398>

OR: <https://Archive.ph/qSnfc>

OR: <http://Web.Archive.org/web/20221208195226/https://grothman.house.gov/news/documentsingle.aspx?DocumentID=2398>

[2] Statement of Rep. Danny K. Davis, D-IL-07: <https://Cohen.House.gov/media-center/press-releases/congressmen-cohen-davis-and-swalwell-introduce-private-student-loan-0>

OR: <https://Archive.ph/4Myba>

OR: <https://web.Archive.org/web/20221208194747/https://cohen.house.gov/media-center/press-releases/congressmen-cohen-davis-and-swalwell-introduce-private-student-loan-0>

[3] LINK: <https://www.MajorityLeader.gov/calendar>

OR: <https://Archive.ph/IxbCa>

OR: <http://Web.Archive.org/web/20221207195506/https://archive.ph/IxbCa>

OR: <https://www.MajorityLeader.gov/sites/democraticwhip.house.gov/files/2022-HOUSE-CALENDAR.pdf>

OR: <https://Web.Archive.org/web/20221205002732/https://www.majorityleader.gov/sites/democraticwhip.house.gov/files/2022-HOUSE-CALENDAR.pdf>

[4] [*] *In Re: GORDON WAYNE WATTS (as next friend of THERESA MARIE 'TERRI' SCHIAVO)*, No. SC03-2420 (Fla. Feb.23, 2005), denied 4-3 on rehearing. (Watts got 42.7% of his panel)<https://www.FloridaSupremeCourt.org/clerk/dispositions/2005/2/03-2420reh.pdf>

[*] *In Re: JEB BUSH, GOVERNOR OF FLORIDA, ET AL. v. MICHAEL SCHIAVO, GUARDIAN: THERESA SCHIAVO*, No. SC04-925 (Fla. Oct.21, 2004), denied 7-0 on rehearing. (Bush got 0.0% of his panel before the same court) <https://www.FloridaSupremeCourt.org/clerk/dispositions/2004/10/04-925reh.pdf>

[*] *Schiavo ex rel. Schindler v. Schiavo ex rel. Schiavo*, 403 F.3d 1223, 2005 WL 648897 (11th Cir. Mar.23, 2005), denied 2-1 on appeal. (Terri Schiavo's own blood family only got 33.3% of their panel on the Federal Appeals level)<https://Media.CA11.UsCourts.gov/opinions/pub/files/200511556.pdf>

[*] Key Phrase search: <https://www.Google.com/search?q=gordon+wayne+watts+terri+schiavo>

[5] <https://ContractWithAmerica2.com>

* <https://Archive.vn/contractwithamerica2.com>

* http://Web.Archive.org/web/*/https://ContractWithAmerica2.com

[6] https://TSDR.USPTO.gov/#caseNumber=90607682&caseSearchType=US_APPLICATION&caseType=D_EFAULT&searchType=documentSearch

[7] (*) "Polk Perspective: Offer relief for taxes dressed up as 'loans'," By Gordon Wayne Watts, Guest columnist, *The Ledger*, November 19, 2019, LINK:[https://TheLedger.com/opinion/20191119/polk-perspective-offer-relief-for-taxes-dressed-up-as-](https://TheLedger.com/opinion/20191119/polk-perspective-offer-relief-for-taxes-dressed-up-as-loans)

[loans](https://TheLedger.com/opinion/20191119/polk-perspective-offer-relief-for-taxes-dressed-up-as-loans) OR: <https://Archive.vn/2qdEW> OR:<https://ContractWithAmerica2.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Tue19Nov2019.pdf>

(*) "ANOTHER VIEW: America faces challenges no matter who is in control," By Gordon Watts, Another View, *GWINETTE FORUM*, December 6, 2022 7:17 am,

LINK:<https://www.GwinnettForum.com/2022/12/another-view-america-faces-challenges-no-matter-who-is-in-control> OR:<https://Archive.ph/fWpvF> OR:<https://Web.Archive.org/web/20221206134100/https://www.gwinnettforum.com/2022/12/another-view-america-faces-challenges-no-matter-who-is-in-control/>
(*) "BREAKING -- DOUBLE HEADER: I. Pres. Biden issues unprecedented ninth (9TH) "pause" on student loan repayment, interest, collections ; II. "Red state Georgia" did not experience "Red Wave" in recent senate runoff. Georgia's unique "student debt" crisis suspected as key factor; Congress has one week to pass key student loan bankruptcy legislation to "tamp down" excess DOE student loan originations or else face certain crash of the dollar," By Gordon Wayne Watts, The Register, December 7, 2022,
LINKS:<https://GordonWatts.com/#NoRedWave> AND:<https://GordonWayneWatts.com/#NoRedWave> AND:
<https://Archive.ph/xs3Pd#NoRedWave>AND:<https://Web.Archive.org/web/20221208024805/https://www.gordonwatts.com#NoRedWave>

[8] (*) <https://ContractWithAmerica2.com/#PaidInFull>
(*) <https://GordonWatts.com/n.index.html#PaidInFull>
(*) <https://GordonWayneWatts.com/n.index.html#PaidInFull>
(*) <https://Archive.ph/qoFy6#PaidInFull>
(*) <https://Web.Archive.org/web/20221205050402/https://contractwithamerica2.com#PaidInFull>
Documents folder (legal memos etc.) - SEE ALSO: <https://ContractWithAmerica2.com/SLJ/>
AND: <https://Web.Archive.org/web/20221208182913/https://contractwithamerica2.com/SLJ/>

STUDENT LOAN JUSTICE **Pass S.2598**

Robert (NY)

Borrowed: \$20,654

Repaid: \$39,930

Owes: \$167,034

"There appears to be nothing, absolutely nothing about this lending system that is legitimate in any way, shape or form."

StudentLoanJustice.Org

With kind regards, I am, Sincerely,

Gordon Wayne Watts, editor-in-chief, **The Register: "CONSERVATIVE NEWS THAT MATTERS"**

**** Please Reply to:** Gordon@ContractWithAmerica2.com, Gww1210@gmail.com, Gww1210@aol.com

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