

Subject **Interview Request (Press Inquiry) from G.W.Watts, Natl Dir CONTRACT WITH AMERICA: PART II(TM)**

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

To <mercedes.priceharry@mail.house.gov>, <tyler.haymore@mail.house.gov>, <matt.minford@mail.house.gov>, <Gordon@ContractWithAmerica2.com>, <Gww1210@GMail.com>, <Gww1210@AOL.com>

Cc Paul Hatfield <Paul@stewardshipguide.com>, <paul.hatfield@cdfinvestments.com>, <Ed.Shoemaker@polkgop.org>, <feshoemaker@me.com>, <taylor\_sanchez@rubio.senate.gov>, <press\_scott@rickscott.senate.gov>, <press@rickscott.senate.gov>, <FL15SFIMA@mail.house.gov>, <FL15SF.Outreach@mail.house.gov>, <Scott.Franklin@mail.house.gov>, <carson.middleton@mail.house.gov>, <harrison.fields@mail.house.gov>

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<jason.harvey@mail.house.gov>,  
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Date 2022-05-19 15:29

Priority Highest

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- 4-experts\_Paul-Ed-Gordon-and-RepDavis\_weigh-in.pdf(~1.2 MB)
  - PressInquiry\_Question.pdf(~92 KB)
  - FileThis\_BILLS-116hr-GWW-proposed-ih.pdf(~102 KB)
  - Group-8\_OPERA\_follow-up-and-apology-to\_Lawmakers.pdf(~526 KB)
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**From: Gordon Wayne Watts, Natl Dir Contract With America: Part II(tm)**

**To: Hon. Byron Donalds (R-FL-19), Member of Congress**

**Cc: Sens. Marco Rubio (R-FL) ; Rick Scott (R-FL)**

**Cc: Reps. Virginia Foxx (R-NC-05) ; C. Scott Franklin (R-FL-15)**

**Subject: Interview Request (Press Inquiry) from G.W.Watts, Natl Dir CONTRACT WITH AMERICA: PART II(TM)**

**Date: Thr. 19 May 2022**

**Cc: I'm including Paul Hatfield, one of the four financial experts cited in the attachment in order to verify the veracity of my claims, as Rep. Franklin personally knows him, and Cc Paul's boss, Dr. Ed Shoemaker**

Congressman Donalds and fellow lawmakers:

I suppose you recall our press inquiry (one question "multiple-choice" type) asking your solution to the Higher Ed epic failure (colleges rip off students and taxpayers both, meaning we actually have "common ground" with Democrats, or at least a "common enemy"). However, since then, I've discovered a new, and disturbing, phenomenon: Absolutely zero GOP lawmakers have taken steps to comply with, or otherwise advance legislation, as required by the Republican Party platform, which prohibits federal tax dollars being used to originate (make) student loans. (Possible s are S.323 and H.R.899, which would eliminate the Dept of Ed, but these bills, while well-meaning, have no chance of passing, and are not accounted for.) As such, my editor has directed me to contact five (5) "Conservative Republican" lawmakers to try and get to the bottom of this mystery: Why have absolutely \*zero\* GOP lawmakers even attempted to file legislation to obey the official GOP Platform's prohibition on tax dollars to make collegiate loans? You and the other 4 lawmakers in the Cc line are the ones I chose.

I suppose introductions are due, as we've never met; as indicated in my original press inquiry, I am "the" Gordon Wayne Watts who almost won the legendary Terri Schiavo case -- all by myself -- the largest pro-life case since Roe. (See references below, or ask Google what role did Gordon Wayne Watts - that's me -- play in the Terri Schiavo case.) When speaking to Mercedes, one of your staff, last week, I asked her if she was old enough to remember Schiavo, and she replied 'yes', to which I asked if she was as old as me, and she kindly informed me that she was born in 1976 (ten years younger than me and two years older than you), and said she was the "old lady" of the staff. I think a better title of honour would be the "staff matriarch."

Actually, we may have met, as I tried to speak to you this past Saturday, 5-15-22, when you spoke at a campaign event in neighbouring Lakeland, but security was tight, and you left before we could speak. I was the thin, White higher ed reporter taking video and doing a few interviews. (I'm both fiscally and morally conservative in my opinion pieces, and "Conservative" press, but when reporting news, I shall be unbiased, and report the hard truths, such as how GOP lawmakers are far "worse" at obeying our GOP platform than Democrat lawmakers, who actually come close to 50%, as best I recall.) Since I'm "the" Gordon Watts who almost won Schiavo all by myself (well, Jesus helped me, but no one else), I can do like Trump and Oprah -- and "get away" with a website that is "my name" dot com! Back to my original reason for writing -- if you take a look at current news coverage, you'll see we've already commenced investigative reporting to try and get to the bottom of this higher ed mystery: Why do absolutely **\*\*zero\*\*** GOP lawmaker even make an attempt to obey our party platform on key issues:

**\*\*** <https://GordonWatts.com/#DonaldsFoxxRubioUpdate>  
**\*\*** <https://GordonWayneWatts.com/#DonaldsFoxxRubioUpdate>  
**\*\*** <https://Archive.ph/NiJSC#DonaldsFoxxRubioUpdate>  
**\*\*** <http://Web.Archive.org/web/20220518213621/https://gordonwatts.com/#DonaldsFoxxRubioUpdate>  
**\*\***[https://Web.Archive.org/web/20220518213732/https://gordonwaynewatts.com](https://Web.Archive.org/web/20220518213732/https://gordonwaynewatts.com/#DonaldsFoxxRubioUpdate)  
 /#DonaldsFoxxRubioUpdate

After speaking with Mercedes this past Friday the 13TH of May, Matt called me back this Monday, and so I hope to either do a formal recorded interview or get replies to my press inquiry by email. You could do like Sen. Josh Hawley (R-MO): I called their office, in my capacity as conservative press, I asking why he had not cosponsored S.2598, the Student Loan Bankruptcy Bill that he supported in committee comments, and, as reported -- and documented -- below -- he never responded, but a few hours later, he signed on as cosponsor to S.2598, in obvious response to my press inquiry.

**\*\*** <https://GordonWatts.com/#GOP>  
**\*\*** <https://GordonWayneWatts.com/#GOP>  
**\*\*** <https://Archive.ph/NiJSC#GOP>  
**\*\*** <http://Web.Archive.org/web/20220518213621/https://gordonwatts.com/#GOP>  
**\*\*** <https://Web.Archive.org/web/20220518213732/https://gordonwaynewatts.com/#GOP>

Now, I include Rep. Foxx because she's the elder statesman of higher ed, having been a long-time member of the Education Committee, as well as a long-serving member of congress, and I have questions of her voting record, not just in refusing to roll back the loan originations (as our GOP platform requires) but -- and more-importantly -- voting for the successor bills to the unsuccessful H.R.507 in Speaker Boehner's years -- which actually **\*\*increased\*\*** verboten and taboo loan origination limits!

Also, while I as yet have not received any official response, my own member of Congress, Scott Franklin, has promised to look into my concern. Oh, one other thing: Four higher ed expert (two Conservative higher ed and finance experts whom Rep. Franklin personally knows) have spoken on the relationship between student loan bankruptcy self-defense and loan originations, and all four of us agree on one thing: The lender -- whomever it may be -- will be **\*\*more\*\*** reluctant to lend insane trillions of my tax dollars if students can assert bankruptcy defense. In this sense, Rep. Foxx's recent C\*SPAN comments in opposition to use of bankruptcy as a free market check on excess lending are illogical: Returning bankruptcy defense -- as it was back when the system worked -- would **\*\*save\*\*** taxpayers, not cost them. I do note that her methods have not gotten the job done to obey the GOP's platform on prohibitions in student loan originations -- no, not even when we held House, Senate, and Oval Office twice in recent decades -- once under George W. Bush and again under Trump. I include Sen. Rick Scott because he is arguably the most conservative senator, and often cited in my workshop page, CONTRACT WITH AMERICA: PART II(tm), where I'm not the Natl Dir, <https://ContractWithAmerica2.com> and it looks like we will obtain copyright on our trademark name. (I wonder what Gingrich would think of this? we are finishing what he didn't.)

Also, it is no secret that I have written harsh things about many fellow-Republicans who have supported Liberal increases in taxing, spending, regulations, etc., but I am NOT trying to do "drive by" journalism: I DO want to write something "good" about you, Congresswoman Virginia Foxx, and my own 3 lawmakers, Rubio, Rick Scott, and Scott Franklin, but I am an honest, Conservative Christian first, and a partisan Republican second. You have to do your part for this to happen.

Currently, students have repaid taxpayer \$1.22 for every dollar borrowed, just counting defaulted student

loans, which makes an "excellent" argument for cancellation, but as Rick Scott and others have rightly pointed out, canceling loans would not solve the underlying problems (and has little support among lawmakers or the president), and the 2 student loan bankruptcy bill should be our conservative alternative: If those 2 bills don't pass into law, there will be NO free market check on the Dept of Ed's insane lending, and we WILL crash the dollar. And, as collegiate debt is almost ten (10%) of total U.S. Debt, we will crash the dollar if we don't address this NOW, and it won't be my fault: I'm doing my part. Therefore, please work with me in fixing this mess: This is our "last" last chance.

**Gordon Wayne Watts, Higher Ed Reporter, The Register  
Natl Dir, CONTRACT WITH AMERICA: PART II (TM)**

On Wednesday, May 04, 2022, at 17:19, "Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II (TM)" <[gordon@contractwithamerica2.com](mailto:gordon@contractwithamerica2.com)> 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: Press Inquiry (a "**4-part, multiple choice**" question on higher ed epic failure; time-sensitive due to the Markup schedule on at least one bill, S.2598) -- time-sensitive (Internal tracking: Group VI, Pacific West Coast)

Date: Wednesday, 04 May 2022

**Dear Lawmakers and staff:**

A few weeks ago, we sent you a 1-question Press Inquiry ("4-part, multiple choice," short & sweet), and if you've already responded to us, please disregard. Otherwise -- **due to the time-sensitive nature of S.2598 markup, and ramifications, including (but not limited to) a crash of the dollar, this is a priority 1 matter. We look forward to your replies to our press inquiry, and, hopefully, a remedy to nefarious economic oppression on both taxpayer (a concern of Conservatives) and student (a concern of Liberals).**

As we've been giving ongoing coverage of the epic fail in American Higher Education funding, we've been informed by official sources that S.2598, an historic and landmark bill, is headed for markup at light speed, and, speaking only for myself, my gut feeling says that a related bill, H.R.4907, is shortly to follow, though we have no official word. In case you haven't heard of our organisation or myself, I'm the higher ed reporter & editor in chief of *The Register*, Conservative online news & Nat'l Dir., **CONTRACT WITH AMERICA: PART II(TM) ((\*\*))**, a nonpartisan research project patterned after Newt Gingrich's original CWA (though not affiliated), which advocates for bipartisan issues such as protecting the power/telcom "grid," cutting excess "pork" spending, and affordable college. Our press inquiry to lawmakers inquires where you stand on proposed solutions. **We've found these four dominant in the political zeitgeist: (pick one or multiple for your response)**

((A)) LIBERAL SOLUTION: Free College (like we do with taxpayer-funded Public Ed), and broad student loan

cancellation.

((B)) STATUS QUO: College is excessively unaffordable to most; both taxpayer and student feel the crunch.

((C)) DE NOVO: New "repayment" programs or plans (such as S.2596, Sen Rubio's "LOAN ACT").

((D)) MIDDLE-GROUND COMPROMISE: S.2598, the current student loan bankruptcy bill with a modest 10-year wait period, claw-back accountability measures for "bad colleges," and a bill with twice as many GOP sponsors as Democrat, along with H.R.4907, which addresses Private Student Loans:

\*\* <https://www.Congress.gov/bill/117th-congress/senate-bill/2598/cosponsors>

\*\* <https://www.Congress.gov/bill/117th-congress/house-bill/4907/cosponsors>

**PRESS INQUIRY, PROPER:** While these 4 choices look "deceptively simple," and some may've made up your minds on proposed solutions, I'd respectfully ask lawmakers and staff to carefully review the "pros" and "cons" legislative analyses given below for **\*\*ONE\*\*** solid reason: While I'm a stranger to most readers, nonetheless, it's a matter of record that I'm "the" Gordon Wayne Watts who nearly won the legendary Terri Schiavo case, the largest pro-life case since Roe -- all by myself -- doing better in court than even Gov. Jeb Bush or the family's team of lawyers -- combined. (See references below to verify and/or Google me.) So, no matter your political orientation, you can be assured my analyses are thorough/complete. Below my press credentials are the pro/con legislative analyses and **one multiple choice question being asked:**

**((\*\*))** Conservative Press credentials documentation >>

(( I. )) MORAL: I'm "the" Gordon Wayne Watts who almost won the legendary Terri Schiavo case all by myself, losing 4-3 in the Fla. Supreme Court, doing better even than former Fla. Gov. Jeb Bush, who lost 7-0 when Bush tried to win: Ask Google "What role did Gordon Wayne Watts play in the Terri Schiavo issue," or, perhaps, see the sources cited in <https://ContractWithAmerica2.com/#staff> ARCHIVES: <https://Archive.ph/8sZDR#staff> AND: <https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#staff>

PRIMARY SOURCES: **\*\* 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://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://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>

See also: "BREAKING- FLA GAY MARRIAGE: Novel legal argument brought to bear strongly defends Florida's definition of marriage; under review in the 11th U.S. Circuit Court of Appeals" - LAKELAND, FLORIDA (PRWEB) DECEMBER 01, 2014, LINK: via PRWeb.com \* Archive Today \* Wayback Machine [Here, I defend 1-man-1-woman marriage, but also defend our gay friends who are sometimes mistreated in various areas.]

(( II. )) FISCAL: Besides that, see some of my published columns, such as "Polk Perspective: Offer relief for taxes dressed up as 'loans'," By Gordon Wayne Watts, Guest columnist, *The Ledger*, November 19, 2019, <https://www.TheLedger.com/story/opinion/columns/2019/11/19/polk-perspective-offer-relief-for-taxes-dressed-up-as-loans/2262933007/> ARCHIVES: <https://Archive.vn/2gdEW> AND: <https://ContractWithAmerica2.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Tue19Nov2019.pdf> And: <https://Web.Archive.org/web/20220128124731/https://ContractWithAmerica2.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Tue19Nov2019.pdf> Besides the fact that I carefully document that former Ed Sec Betsy DeVos, plagiarised me without attribution, you can see my quote in my column: "To be clear, I'm conservative and don't seek free college, loan forgiveness, or liberal free handouts."

(( III. )) RECENT: More-recent news coverage at <https://GordonWatts.com/#GOP> Or: <https://GordonWayneWatts.com/#GOP> documents "pretty convincing" evidence that it was my press inquiry

to Sen. Josh Hawley (R-MO) which caused him to sign on as cosponsor to S.2598.

(( IV. )) Nat'l Dir, CONTRACT WITH AMERICA: PART II (TM)

<https://ContractWithAmerica2.com>

**Conflict of Interest disclosure:** While I do have student loans outstanding, they're all in IBR (Income-based Repayment), with monthly payments of \$0.00 for the foreseeable future, and thus any loan "forgiveness" or "cancellation" would not benefit me whatsoever, so I declare no appreciable conflict of interest. Documentation:

<https://ContractWithAmerica2.com/#conflict> ARCHIVES: <https://Archive.ph/8sZDR#conflict>  
AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#conflict>

## Legislative Analyses:

### **((A)) LIBERAL SOLUTION: Free College (like we do with taxpayer-funded Public Ed), and broad student loan cancellation.**

Pros: Students have repaid taxpayers \$1.22 for EVERY \$1.00 that taxpayers have lent them -- when looking just at how gov't recovers \$1.22 from every \$1.00 of defaulted student loans -- probably more when you consider that loans in good standing have no repayment problems.<https://ContractWithAmerica2.com/#PaidInFull> ARCHIVES: <https://Archive.ph/8sZDR#PaidInFull> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#PaidInFull> Thus, a good argument could be made for cancellation on "repayment" grounds alone.

Pros: Students have not only fully repaid taxpayers, and then some, but this was at illegally-inflated price-gouging levels:<https://ContractWithAmerica2.com/#price> ARCHIVES: <https://Archive.ph/8sZDR#price> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#price> Thus, fraud alone (price-gouging is illegal) justifies cancellation, and possibly some tort damages. (As colleges have been paid by taxpayers, the second loans are disbursed, there's no concern here, either.)

Pros: In many, even if not all, outstanding student loans, the change in loan contract terms by changes in the law violated clear and unambiguous Contract Law, as well as provisions of the US Constitution: <https://ContractWithAmerica2.com/#contract> ARCHIVES:<https://Archive.ph/8sZDR#contract> AND: <https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#contract>

To put it another way, some old timers say "they knew what they were signing," but this is false: The rules were changed after the horse race begun. Changes in a contract are prohibited by well-settled law, and any changes made void the contract "ab initio" (legal term: from the get go), torts possibly also justifying some payment to borrowers harmed.

Pros: Experts project that eighty-Five (85%) Percent of all students are expected to default and/or otherwise never repay their loans before they die:<https://ContractWithAmerica2.com/#SuperHighDefaultRate> ARCHIVES: <https://Archive.ph/8sZDR#SuperHighDefaultRate> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#SuperHighDefaultRate> This implies predatory lending.

Pros: Older people outnumber younger people with student loans, and they owe far more: <https://ContractWithAmerica2.com/#older> ARCHIVES:<https://Archive.ph/8sZDR#older> AND: <https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#older> There are more people over 50 than under 25 with student loan debt, more people over 35 than under 35 with student loans, and the older groups owe far more in both cases. This implies predatory lending.

Pros: According the official Dept of Ed data, over half of all student loans borrowers were not paying, even before the pandemic, in 2019, probably closer to 65% when you consider \$0.00/month IBR payments. <https://ContractWithAmerica2.com/#OverHalfNotPaying> ARCHIVES:<https://Archive.ph>

[/8sZDR#OverHalfNotPaying](#) AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#OverHalfNotPaying> This implies predatory lending.

Cons: Enacting broad loan cancellation would free some debt slaves but not abolish debt slavery and be abhorrent to Abraham Lincoln who would be turning over in his grave.

Cons: Moreover, where broad loan cancellation enacted for past victims of predatory lending, there might be "push back" against efforts to fix the broken system for future students. (Critics might say we "can't afford it" because we've already done cancellation.)

ANALYSES: We take no official position for or against student loan cancellation (and the undersigned author is "Conservative" and is personally opposed to "Liberal" free handouts); however, we do note that both The President and the Sec. of Education do, indeed, have 100% and full legal authority granted him under the 1965HEA to cancel any/all student debt:[https://ContractWithAmerica2.com/ReviewOfMarkKantrowitzForgivenessArticle\\_WATTS\\_9-6-2021.html](https://ContractWithAmerica2.com/ReviewOfMarkKantrowitzForgivenessArticle_WATTS_9-6-2021.html) ARCHIVES: <https://Archive.ph/yESIf> AND:[http://Web.Archive.org/web/20220106142652/https://contractwithamerica2.com/ReviewOfMarkKantrowitzForgivenessArticle\\_WATTS\\_9-6-2021.html](http://Web.Archive.org/web/20220106142652/https://contractwithamerica2.com/ReviewOfMarkKantrowitzForgivenessArticle_WATTS_9-6-2021.html) Moreover, it is well-documented that cancellation by Executive Order would require no appropriation nor any new taxes or cuts in spending. However, if "cancellation" was done by Legislation, "PayGo" rules, if not waived (and they probably wouldn't be) would indeed require appropriations.

**CONCLUSION:** While excellent legal, constitutional, and moral bases exist for 100% loan cancellation (and then some due to tort damages), not only would it not solve the problem "long term," and possibly create push back, but cancellation is not politically viable in the current political environment. While broad cancellation has strong polling support, few lawmakers are willing to consider it, and President Biden has made his view clear: He will not keep his promises in this regard. No matter our views, cancellation isn't a viable option at this time.

**((B)) STATUS QUO: College is excessively unaffordable to most; both taxpayer and student feel the crunch.**

Pros: The "INERTIA" and "STARE DECISIS" arguments: Any change would "rock the boat," and thus the arguments for defending status quo are to stand by precedent.

Cons: Allowing this to go unchallenged harms Black Americans at a disproportionate rate: "Four years after graduating college, black students owe nearly twice as much student debt as their white peers do and are three times more likely to default on those loans, according to a new paper by *The Brookings Institution*." SOURCE: "Black College Grads Have Twice as Much Student Debt as Whites," by Kerri Anne Renzulli, *TIME*, Oct 21, 2016: Archive Today cache ; Wayback Machine archive ; See also: SOURCE: "REPORT: Black-white disparity in student loan debt more than triples after graduation ," by Judith Scott-Clayton and Jing Li, *The Brookings Institution*, Thursday, October 20, 2016. <https://ContractWithAmerica2.com/#black> ARCHIVES:<https://Archive.ph/8sZDR#black> AND: <https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#black> Cons: This hurts over 45 Million Americans with student debt and another 40-50 Million who are cosigners, family/friends, etc., about 100M Americans:<https://ContractWithAmerica2.com/#100m> ARCHIVES: <https://Archive.ph/8sZDR#100m> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#100m>

Cons: Currently, taxpayers are "ahead" and should ask nothing for a debt that has already been "more than paid" slightly over TWO times: BUT -- An old 2019 Wall Street Journal article, quotes the CBO (The Congressional Budgeting Office), which said that the U.S. Student-Loan Program has begun losing money (running a deficit), and that was in early May 2019, BEFORE the Covid-19 Economic Downturn. <https://ContractWithAmerica2.com/#cbo> ARCHIVES: <https://Archive.ph/8sZDR#cbo> AND: <https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#cbo> Thus, we can't allow this to continue lest we crash the dollar. (Indeed, "free" college would cost taxpayers less than the current situation: Like Public Ed, we could regulate the costs with price controls.)

Cons: No less than nineteen (19) U.S. States hold more collegiate loan debt than their entire annual state budgets: <https://ContractWithAmerica2.com/#19states> ARCHIVES: <https://Archive.ph/8sZDR#19states> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#19states> Cf: <https://www.BusinessInsider.com/student-loan-debt-analysis-annual-state-budget-comparison-cancellation->

biden-2021-4

**((C)) DE NOVO: New "repayment" programs or plans (such as S.2596, Sen Rubio's "LOAN ACT"), which reduces interest to zero in favour of set fees.**

Pros: Sen. Rubio, my senior senator, means well (and this would be good, in theory).

Cons: Without the "threat of bankruptcy defense" to force the Dept of Ed to administer this fairly, it would fail, and if anyone disagrees, then please explain why ninety-nine (99%) of all PSLF (Public Service Loan Forgiveness) applicants are rejected.

<https://ContractWithAmerica2.com/#PSLFfailure> ARCHIVES: <https://Archive.ph/8sZDR#PSLFfailure> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#PSLFfailure> Cf: <https://www.cnbc.com/2021/03/23/the-us-already-has-student-debt-forgivenessbut-barely-anyone-gets-it.html> Even were Sen. Rubio's bill, S.2596, to pass, it would likely be administered unfairly like PSLF was. Moreover, Credit Card lenders "work with" borrowers to refi, unlike the broken American Higher Ed lending system.

**((D)) MIDDLE-GROUND COMPROMISE: S.2598, the current student loan bankruptcy bill with a modest 10-year wait period, claw-back accountability measures for "bad colleges," and a bill with twice as many GOP sponsors as Democrat, along with H.R.4907, which addresses Private Student Loans:**

\*\* <https://www.Congress.gov/bill/117th-congress/senate-bill/2598/cosponsors>

\*\* <https://www.Congress.gov/bill/117th-congress/house-bill/4907/cosponsors>

Cons: The "INERTIA" and "STARE DECISIS" arguments: Any change would "rock the boat," and thus the arguments for defending status quo are to stand by precedent.

Pros: Bankruptcy Uniformity is not a free handout but rather required by the US Constitution's Uniformity clause:

<https://ContractWithAmerica2.com/#bankruptcy> ARCHIVES: <https://Archive.ph/8sZDR#bankruptcy> AND: <https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#bankruptcy> NOTE: US Bankruptcy Code for student loans not only lack uniformity compared to other debt (unsecured credit cards, for example), but also amongst itself: Some Federal circuits use the "Undue Hardship" standard, whereas others use the "totality of circumstances" standard when considering discharge of student debt. (Google these or ask me if you need help, here.)

Pros: (FOR CONSERVATIVES) Only with the threat of bankruptcy self-defense will the Dept of Ed tamp down obscenely excessive taxpayer-funded student loan subsidies, thereby putting a stop to "trillions" bleeding out in pork spending. (Example: Credit Card companies aren't lending excessive amounts to borrowers because they can defend in bankruptcy.)

Pros: (FOR CONSERVATIVES) Only with the threat of bankruptcy self-defense will lobbyists "see the handwriting on the wall," and back off sufficient to let "Conservative" lawmakers file/enact legislation to cut pork subsidy spending? (Example: If you disbelieve, then please explain why even very Conservative lawmakers haven't even filed such bills, much less passed them into law. EXAMPLE: Sen. Rick Scott's (R-FL) failure to enact or even file price-control or subsidy cuts (promised in his 9-10-2019 press release) proves the need for this Free Market force to tamp down excess lending by Dept of Ed, making them reluctant to waste trillions in unneeded loans which we never needed in the past. LINK: <https://www.RickScott.senate.gov/sen-rick-scott-announces-proposals-lower-cost-higher-education> ARCHIVES: <https://Archive.vn/bOr5L> AND: <https://Web.Archive.org/web/20201026053431/https://www.RickScott.Senate.gov/sen-rick-scott-announces-proposals-lower-cost-higher-education> AND: <https://ContractWithAmerica2.com/FannyDeregulation/SCOTT-PressRelease-Sept-10-2019.PDF.pdf> )

Pros: (FOR CONSERVATIVES) College debt is almost ten (10%) percent of total US Debt and must be reduced or eliminated to avert a crash of the dollar: "Today, FSA's [student debt] portfolio is nearly 10 percent of our nation's debt. [ ] Stop and absorb that for a moment. Ten percent of our total national debt." Source: U.S. Dept of Education, Sec. of Education, Betsy DeVos, 11-27-2018 speech: LINK-1:



<https://Archive.vn/aRkKbd> LINK-2: <https://Web.Archive.org/web/20210108035439/https://www.ED.gov/news/speeches/prepared-remarks-us-secretary-education-betsy-devos-federal-student-aids-training-conference> LINK-3: [https://GordonWatts.com/DeVos-speech\\_11-27-2018\\_PDF.pdf](https://GordonWatts.com/DeVos-speech_11-27-2018_PDF.pdf) LINK-4: [https://ContractWithAmerica2.com/DeVos-speech\\_11-27-2018\\_PDF.pdf](https://ContractWithAmerica2.com/DeVos-speech_11-27-2018_PDF.pdf)

Pros: (FOR CONSERVATIVES) College debt, if not addressed by lawmakers (students, who've over-paid, can't pay any more, so forget that) will crash the dollar if lawmakers don't cut or eliminate taxpayer-funded subsidies, here: Without the "Free Market" forces of bankruptcy to tamp down excessive spending of tax dollars, we absolutely will crash the dollar and collapse the US economy:

[\*\*https://GordonWatts.com/#crash\*\*](https://GordonWatts.com/#crash)

[\*\*https://GordonWayneWatts.com/#crash\*\*](https://GordonWayneWatts.com/#crash)

[\*\*https://Archive.ph/kxGMw#crash\*\*](https://Archive.ph/kxGMw#crash)

[\*\*https://Web.Archive.org/web/20220411190915/https://gordonwatts.com/#crash\*\*](https://Web.Archive.org/web/20220411190915/https://gordonwatts.com/#crash)

Pros: (FOR LIBERALS) Only with the threat of bankruptcy self-defense would IBR, IDR, and PSLF be administered fairly.

Pros: (FOR LIBERALS) Only with the threat of bankruptcy self-defense would the Dept of Ed become more reluctant to lend irresponsibly, thus colleges would be forced to lower costs when they realise that borrowers no longer have "deep pockets" loans from the "Sugar Daddy" taxpayer.

Pros: Of all the options being discussed, this is the only option that is politically viable and yet still effective at being a "compromise" that doesn't compromise ones values, helping students (a concern of liberals) and taxpayers (a concern of conservatives), causing pain only to colleges, who are in no need of additional enrichment, especially given the quality compared to higher education in other countries which charge students and taxpayers far less.

Pros: Broad bipartisan support, even among GOP Republican lawmakers, normally reluctant to support collegiate debt bankruptcy uniformity:

\*\* Sen. John Cornyn (R-TX), original sponsor of S.2598, FRESH START Through Bankruptcy Act, 116th Congress (2021-2022)

\*\* Sen. Josh Hawley (R-MO), cosponsor of S.2598, FRESH START Through Bankruptcy Act, 116th Congress (2021-2022)

\*\* Sen. Richard J. "Dick" Durbin (D-IL), currently the Democratic Whip and Chair: U.S. SENATE JUDICIARY COMMITTEE: "Primary Sponsor" of S.1414 - Student Borrower Bankruptcy Relief Act of 2019, 116th Congress (2019-2020) – and: "Primary Sponsor" of S.2598 - FRESH START Through Bankruptcy Act, 116th Congress (2021-2022) – Sen. Durbin makes key comments in the Senate Judiciary Committee for S.2598, about growing bipartisan support—which is true, and necessary for progress.

\*\* Rep. Glenn S. Grothman (R-WI-06th) – Conservative Republican: "Primary Sponsor" of H.R.5899 - To amend title 11 of the United States Code to make debts for student loans dischargeable., 116th Congress (2019-2020)

\*\* Rep. John Katko (R-NY-24th) – Conservative Republican, and a former Federal Prosecutor: "Primary Sponsor" of H.R.770 - Discharge Student Loans in Bankruptcy Act of 2019, 116th Congress (2019-2020) – –as well as an "Original cosponsor" of H.R.2648 - Student Borrower Bankruptcy Relief Act of 2019, 116th Congress (2019-2020) – –as well as an "Original cosponsor" of H.R.2366 - Discharge Student Loans in Bankruptcy Act of 2017, 115th Congress (2017-2018) – –as well as a cosponsor of H.R.449 - Discharge Student Loans in Bankruptcy Act of 2015, 114th Congress (2015-2016)

\*\* Rep. Christopher H. Smith (R-NJ-04th) – Conservative Republican, and long-term, well-respected Congressman: "CoSponsor" of H.R.770 - Discharge Student Loans in Bankruptcy Act of 2019, 116th Congress (2019-2020)

\*\* Rep. Ralph Norman (R-SC-05th) Conservative Republican: "Original cosponsor" of H.R.5899 - To amend title 11 of the United States Code to make debts for student loans dischargeable., 116th Congress (2019-2020)

\*\* Rep. David W. Jolly (R-FL-13th) former member of Congress who was a life-long Republican, who served in Congress from 2014 to 2017, following the death of his mentor and former boss, Rep. C.W. "Bill" Young – and a staunch opponent of the Affordable Care Act and abortion –but who quit the GOP and registered as "Independent" only over differences with President Trump: Cosponsor of H.R.449 - Discharge Student Loans in Bankruptcy Act of 2015, 114th Congress (2015-2016)

Pros: Broad bipartisan support among Americans, not just lawmakers, with the following support: "updating bankruptcy laws to get rid of student debt (66%)" and "restrictions or price controls on the cost of a university education (78%)."

<https://ContractWithAmerica2.com/#polls> ARCHIVES: <https://Archive.ph/8sZDR#polls>  
AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#polls>

Pros: Back when student loans were treated the same as all other loans in bankruptcy court, only about zero-point-three (0.3%) percent were discharged in bankruptcy, thus change in bankruptcy laws was not justified, but rather done on false pretenses:

<https://ContractWithAmerica2.com/#harvard> ARCHIVES: <https://Archive.ph/8sZDR#harvard>  
AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#harvard> Cf:  
[http://HarvardLawReview.org/wp-content/uploads/pdfs/vol126\\_student\\_loan\\_exceptionalism.pdf](http://HarvardLawReview.org/wp-content/uploads/pdfs/vol126_student_loan_exceptionalism.pdf) Or:  
<https://Archive.ph/pkPL3> Or:[https://Web.Archive.org/web/20210919080910/http://harvardlawreview.org/wp-content/uploads/pdfs/vol126\\_student\\_loan\\_exceptionalism.pdf](https://Web.Archive.org/web/20210919080910/http://harvardlawreview.org/wp-content/uploads/pdfs/vol126_student_loan_exceptionalism.pdf) Therefore, if bankruptcy defense worked well back then, it can work well again. "If it ain't broke, don't fix it."

Pros: While reasonable minds can disagree on the "free college" and "loan forgiveness" matters, almost all Americans are fed up with "Bankruptcy for me, but not for thee" double standards pushed by politicians of both political parties -- which many believe violate The "Golden Rule" in three (3) Major World Religions and has strong polling data to support this contention:

JUDAISM: Leviticus 19:18b, Leviticus 19:34, The Golden Rule, OLD TESTAMENT (PENTATEUCH)  
CHRISTIANITY: Matthew 22:39b, Mark 12:31b, Luke 6:31, Matthew 7:12, The Golden Rule, NEW TESTAMENT (HOLY BIBLE)  
ISLAM: Surah 24:22 An-Nur, The Light, on treatment; Surah 2:275 Al-Baqarah, The Cow, on prohibitions of usurious interest; See also: Surah 3:130, The Family of Imran; Surah 4:161, The Women; Surah 30:39 al-Rum aka The Romans (THE NOBLE QUR'AN)

<https://ContractWithAmerica2.com/#polls> ARCHIVES: <https://Archive.ph/8sZDR#polls> AND:  
<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#polls>

Most Americans fall into one of these "3 major" religions, and should be expected to comply; however, even most atheists and agnostics, when questioned about "fair treatment" would probably find repugnant and morally objectionable a legal standard that allows rich colleges to obtain bankruptcy discharge (as well as rich businesses and even gamblers, a point mentioned in passing in the SENATE JUDICIARY hearing on S.2598), but deny poor college students. (The only Americans in favour of "unfair" bankruptcy standards are probably those few rich folk who directly benefit, but, while their welfare is important, the needs of the many outweigh the needs of the few – or the one – as Lenard Nimoy's SPOCK rightly tells viewers in one recent STAR TREK movie.) See also:

Unequal Scales / Unfair Balances (Prov.11:1-3, 16:11, 20:23, Deut.25:13-15, Hosea 12:7-8, Micah 6:11), Jubilee (Lev.25, Num.36:4), Usury (Ex.22:25, Lev.25, Deut.23:19-20, Ps.15:5, Prov.28:8, Ez.18:8-13, Is.24:2, I Tim.6:17-19, James 5)

See also supporting documentation:

[https://GordonWatts.com/GordonWayneWatts AMENDED Testimony SenateJudiciary Tue03Aug2021 Proposed.pdf](https://GordonWatts.com/GordonWayneWatts%20AMENDED%20Testimony%20SenateJudiciary%20Tue03Aug2021%20Proposed.pdf)

[https://ContractWithAmerica2.com/GordonWayneWatts\\_AMENDED\\_Testimony\\_SenateJudiciary\\_Tue03Aug2021\\_Proposed.pdf](https://ContractWithAmerica2.com/GordonWayneWatts_AMENDED_Testimony_SenateJudiciary_Tue03Aug2021_Proposed.pdf)

[https://Web.Archive.org/web/20220127234544/https://www.gordonwatts.com/GordonWayneWatts\\_AMENDED\\_Testimony\\_SenateJudiciary\\_Tue03Aug2021\\_Proposed.pdf](https://Web.Archive.org/web/20220127234544/https://www.gordonwatts.com/GordonWayneWatts_AMENDED_Testimony_SenateJudiciary_Tue03Aug2021_Proposed.pdf)

<https://ContractWithAmerica2.com/Supporters-StudentLoanBankruptcy-only-FINAL.html>

<https://Archive.ph/njFTa>

<https://web.archive.org/web/20211127102408/https://www.gordonwatts.com/Supporters-StudentLoanBankruptcy-only-FINAL.html>

### **CLOSING REMARKS in favour of S.2598:**

QUOTE: "[Sen. Elizabeth] Warren, who is not a sponsor of that bill [S.2598], declined to comment on whether she would support it, saying she is committed to cancellation as the way to relieve borrowers of the country's collective \$1.7 trillion in student debt. [] "I am not going to negotiate against myself," Warren said. "We need the president to cancel \$50,000 in student loan debt.""

"Biden gives reprieve for student loans, but borrowers want permanent relief," by Haley Fuller, Globe Correspondent, *BOSTON GLOBE*, Updated January 28, 2022,  
LINK: <https://www.BostonGlobe.com/2022/01/28/nation/biden-gives-reprieve-student-loans-borrowers-want-permanent-relief/>

ARCHIVES: <https://Archive.ph/zuzKt> AND: <https://Web.Archive.org/web/20220128231300/https://www.bostonglobe.com/2022/01/28/nation/biden-gives-reprieve-student-loans-borrowers-want-permanent-relief/>

AND: [https://ContractWithAmerica2.com/BostonGlobe-on-LizWarren\\_1-28-2022\\_viaArchiveToday.pdf](https://ContractWithAmerica2.com/BostonGlobe-on-LizWarren_1-28-2022_viaArchiveToday.pdf)

**Official RESPONSE from this undersigned writer:** Sen. Liz Warren's (D-MA) refusal to get behind Sen. Durbin's student loan bk bill, S.2598, "negotiates against" herself insofar as it leaves borrowers defenseless as evidenced by the 99% PSLF failure rate and other mistreatments.

**Further RESPONSE from this undersigned writer:** Sen. Rick Scott's (F-FL) refusal to join Sens. Hawley (R-MO) and Cornyn (R-TX) on S.2598 "negotiates against" himself insofar as his continued failure to enact or even file price-control or subsidy cuts (promised in his 9-10-2019 press release) proves the need for this Free Market force to tamp down excess lending by Dept of Ed, making them reluctant to waste trillions in unneeded loans which we never needed in the past. LINK: <https://www.RickScott.senate.gov/sen-rick-scott-announces-proposals-lower-cost-higher-education> ARCHIVES: <https://Archive.vn/bOr5L> AND: <https://Web.Archive.org/web/20201026053431/https://www.RickScott.Senate.gov/sen-rick-scott-announces-proposals-lower-cost-higher-education> AND: [https://ContractWithAmerica2.com/FannyDeregulation/SCOTT-PressRelease-Sept-10-2019\\_PDF.pdf](https://ContractWithAmerica2.com/FannyDeregulation/SCOTT-PressRelease-Sept-10-2019_PDF.pdf)

**PRESS INQUIRY, PROPER -- REPRISED: Of the four proposed solutions, above, which one do you support? You may pick several if they don't conflict, for example, you can pick cancellation and bankruptcy restoration, but you can't pick status quo and anything else.**

((A)) LIBERAL SOLUTION: Free College loan cancellation -- strongly justified, but **politically unviable**.

((B)) STATUS QUO: College is excessively unaffordable to most; both taxpayer and student feel the crunch.

((C)) DE NOVO: New "repayment" programs or plans (such as S.2596, Sen Rubio's "LOAN ACT"), which will fail like PSLF's 99% reject/fail rate. Well-meaning but ineffective.

((D)) MIDDLE-GROUND COMPROMISE: S.2598, the current student loan bankruptcy bill with a modest 10-year wait period, claw-back accountability measures for "bad colleges," and a bill with twice as many GOP sponsors as Democrat, along with H.R.4907, which addresses Private Student Loans:

\*\* <https://www.Congress.gov/bill/117th-congress/senate-bill/2598/cosponsors>

\*\* <https://www.Congress.gov/bill/117th-congress/house-bill/4907/cosponsors>

**TO REPLY -- You have several options:**

**[[ #1. ]] We plan on monitoring Congress.gov for cosponsors to these bills and will do news and commentary as appropriate.**

**[[ #2. ]] You may "reply to all," as follows:**

**Gordon@ContractWithAmerica2.com, Gww1210@GMail.com, Gww1210@AOL.com**

**[[ #3. ]] Alternatively, you may call me if you have questions: 863-687-6141 or 863-688-9880.**

**[[ #4. ]] Bonus 4th option: I can sometimes be reached by social media.**

**We await your reply; please tarry not, as these bills are headed towards markup at last word.**

*With kind regards, I am, Sincerely,*

**Gordon Wayne Watts, editor-in-chief, The Register**

**www.GordonWayneWatts.com / www.GordonWatts.com**

**National Director, CONTRACT WITH AMERICA: PART II<sup>(TM)</sup>**

**https://ContractWithAmerica2.com**

**ALWAYS FAITHFUL - To God**

**BS, The Florida State University, double major with honours: Biological & Chemical Sciences**

**AS, United Electronics Institute, VALEDICTORIAN**

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**Truth is the strongest, most stable force in the Universe**

**Truth doesn't change because you disbelieve it**

**TRUTH doesn't bend to the will of tyrants**

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**Get Truth.**

**"First, they [Nazis] came for the Jews. I was silent. I was not a Jew. Then they came for the Communists. I was silent. I was not a Communist. Then they came for the trade unionists. I was silent. I was not a trade unionist. Then they came for me. There was no one left to speak for me." (Martin Niemöller, given credit for a quotation in The Harper Religious and Inspirational Quotation Companion, ed. Margaret Pepper (New York: Harper & Row, 1989), 429 -as cited on page 44, note 17, of Religious Cleansing in the American Republic, by Keith A. Fournier, Copyright 1993, by Liberty, Life, and Family Publications.**

**Some versions have Mr. Niemöller saying: "Then they came for the Catholics, and I didn't speak up, because I was a Protestant"; other versions have him saying that they came for Socialists, Industrialists, schools, the press, and/or the Church; however, it's certain he DID say SOMETHING like this. Actually, they may not have come for the Jews first, as it's more likely they came for the prisoners, mentally handicapped, & other so-called "inferiors" first -as historians tell us -so they could get "practiced up"; however, they did come for them -due to the silence of their neighbors -and due in part to their own silence. So: "Speak up now or forever hold your peace!"-GWW**

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