

Gordon says: This is the 'annotated' version—since I am expected to document my factual claims. I will comment in blue...

Can Congressman Spano clean up the excess taxing & spending mess prior Liberal lawmakers left in Higher Education?

Gordon says: This is my proposed title. YMMV = “You mileage may vary.”

By Gordon Wayne Watts / Guest columnist

Published: Some-day-of-week-soon, Hopefully in **October DD, 2019**

On Nov. 16 of last year, The Ledger published my column, decrying skyrocketing tuition & mounting student debt, paid for by our tax dollars.

Gordon says: You can pull up a copy of my 11-16-2018 column, or I'll link it for your convenience—and the convenience of the subject of my column, Rep. Spano and his staff.:

LINK: <https://www.TheLedger.com/opinion/20181116/polk-perspective-rescue-taxpayers-from-mounting-student-debt>

Fair use archives: www.GordonWatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Fri16Nov2018.pdf

Or: www.gordonWAYNEwatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Fri16Nov2018.pdf

Apparently, in response to my column, Sec. of Education, Betsy DeVos, her 11-27-18 speech, 11 days later, repeated my complaints that “Collegiate debt, now almost \$2 trillion, is almost 10 percent of total U.S. debt.” I quote her: “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.”

LINK: <https://www.ED.gov/news/speeches/prepared-remarks-us-secretary-education-betsy-devos-federal-student-aids-training-conference>

Fair use archives: www.GordonWatts.com/DeVos-speech_11-27-2018_PDF.pdf

Or: www.gordonWAYNEwatts.com/DeVos-speech_11-27-2018_PDF.pdf

Apparently, this chain-reaction even influenced the president to fall in line with Conservative spending cuts: Forbes reported on March 19, 2019 that “Trump Proposes Limits On Student Loan Borrowing.”

MULTIPLE LINKS: "[Trump administration wants to put a limit on student loan borrowing](#)," By Katie Lobosco *CNN*, Tue. March 19, 2019; "[White House eyes new borrowing limits for students](#)," By Robin Meade (via Morning Express) *CNN*, Tue., March 19, 2019; "[Trump Proposes Limits On Student Loan Borrowing](#)," By Zack Friedman *FORBES*, Tue. March 19, 2019; "[PROPOSALS TO REFORM THE HIGHER EDUCATION ACT](#)," From The Whitehouse *The* , MARCH 2019

DIRECT LINK: <https://www.Forbes.com/sites/zackfriedman/2019/03/19/trump-proposes-limits-on-student-loans>

But, despite even getting the president's attention, nothing has changed: Lawmakers didn't grant his request, and Trump, distracted by other issues, has dropped this. Based on that, I maintain my initial prediction of a crash of the dollar if lawmakers refuse to cut spending.

Gordon says: I predicted that in my 11-16-2018 column, linked above.

Enter Ross Spano, our new Congressman: Against all odds (we have over 750 thousand citizens in our District), he invited me to a personal 1-on-1 meeting this past July 30, 2019 (as he has with other constituents).

Gordon says: See attached screenshots or PDF prints of the email which his scheduling staffer kindly sent me. Plus, There were FIVE (5) WITNESSES to our meeting: [[#1]] God is my witness [[#2]] Rep. Spano was the host [[#3 and #4]] Blaine Gravitt and James Jacobs were there [[#5]] I was the invited guest. (I declined to audio record the meeting—even though it was in a business where there is no expectation of privacy, according to the Morningstar ruling, a Florida case, I felt it would be rude to tape us without their knowledge, permission, & consent. So, unlike my prior “Tele-Town Hall” with retired Rep. Dennis Ross, I have no recordings, and we're on the honour system: I have no motive to lie about my new friend, the congressman, because – remember, now – I'm asking him for something: Legislation. Moreover, it would be morally wrong. (But, plz check with them to verify my factual claims.)

In attendance were myself, Rep. Spano, and 2 senior staff, Blaine Gravitt & James Jacobs; we spoke for 30 minutes, from 1:30—2:00 P.M.—predictably about unfinished business in higher education.

To be clear, I'm Conservative and DON'T seek Free College, Loan Forgiveness, or Liberal Free Handouts. But tuition is technically a tax: Funding to an arm of government (state government colleges), and students are sorely overtaxed. To mitigate this, I proposed Rep. Spano cosponsor HR 2648, the “Student Borrower Bankruptcy Relief Act of 2019.” This would fix current U.S. bankruptcy law, which **violates the U.S. Constitution's Uniformity Clause**, a special type of equal protection—affording a small amount of “tax reduction” via bankruptcy. Moreover, it would force banks to lower loan limits (because students could declare bankruptcy), forcing colleges to lower tuition to

affordable levels (like it was in the past), a sensible compromise between the two extremes: Current Liberal over-taxation supported by RINO Republicans, & the other extreme, Bernie Sanders' 'free' college & loan forgiveness handouts.

Congressman Spano asked me if H.R.2648 was “retroactive” (for past loans) or merely “prospective” (moving forward).

Gordon says: He did say this—ask him. However, the fact that he was unfamiliar with this bill (and had to ask me) might be unnecessarily embarrassing, and you might just reword it to reflect that he had concerns about its retro-activity (and delete that part about him needing to ask me some small detail) – **Plus, deleting a few things might cut down on word count too.**

When I told him the bill would make bankruptcy retroactive, he objected, complaining this wouldn't be fair to those who've paid off their loans. However, what he didn't consider was the fact that the changes in law which STRIPPED my bankruptcy safety net acted “retroactively”: Thus, to be fair, any CORRECTION must be retroactively too! The various changes in Federal Law stripping my existing student loans of bankruptcy **ALSO violated the Constitution's “Contract Clause”**; retroactively impairing contract rights: Were this any other contract, it would immediately void the entire contract! **ALSO violated the “ex post facto Law” Clause:**

“**Ex post facto** [] *ex post facto adj.* Formulated, enacted, or operating retroactively. [Med Lat., from what is done afterwards] *Source: AHD* [] In U.S. Constitutional Law, the definition of what is *ex post facto* is more limited. The first definition of what exactly constitutes an *ex post facto* law is found in *Calder v Bull* (3 US 386 [1798]), in the opinion of Justice Chase:

“1st. Every law that makes an action done before the passing of the law, and which was innocent when done, criminal; and punishes such action. 2d. Every law that aggravates a crime, or makes it greater than it was, when committed. 3d. Every law that changes the punishment, and inflicts a greater punishment, than the law annexed to the crime, when committed. 4th. Every law that alters the legal rules of evidence, and receives less, or different, testimony, than the law required at the time of the commission of the offense, in order to convict the offender.”

Source: <https://www.UsConstitution.net/glossary.html>

See also: <https://www.YourDictionary.com/ex-post-facto>

Gordon sez: I couldn't fit it into my 700-words, above, but the problem here is simply that only like 10 or 20% of ALL student loans will (I estimate) be paid off – but those “top 10 or 20%” are the lawmakers, bankers, & rich university presidents, who lobby for raising loan limits, and putting taxpayer dollars on the hook to give loans to kids that like 80 or 90% will never be able to repay.

Gordon sez: Here's what the [Contract Clause](#) and the [Uniformity Clause](#) say:

UNIFORMITY CLAUSE:

“The Congress shall have Power To...establish an uniform Rule of Naturalization, and uniform Laws on the subject of Bankruptcies throughout the United States;”

Source: U.S. Constitution, Article I (Article 1 – Legislative), Section 8, Clause 4 – <https://ConstitutionUS.com>

TRANSLATION for our Liberal friends: While The U.S. Constitution does not guarantee bankruptcy rights, it DOES mandate that ANY bankruptcy law that it passes MUST be uniform, but you ask ANY college student: It is not!

CONTRACT CLAUSE:

“No State shall...pass any Bill of Attainder, **ex post facto Law**, or Law **impairing the Obligation of Contracts**,...”

Source: U.S. Constitution, Article I (Article 1 – Legislative), Section 10, Clause 1 – <https://ConstitutionUS.com>

TRANSLATION for our Liberal friends: Congress may NOT pass a law impairing an existing contract, but, just look below at the long list of like twelve (12) sources that verify that EXISTING collegiate loans had their loan contracts altered (impaired) in any NUMBER of ways, not the least of which was the removal of standard consumer protections, such as bankruptcy, statutes of limitations, fair debt & collection, usury laws, rights to refinance, and Truth in Lending.

Gordon says: I'm claiming that changes in U.S. Bankruptcy law acted “retroactively” to change the terms of my existing loan contract—hold on a sec, while I go Google around to try & verify this tall claim... OK, I'm back – here are some sources to back up my claim:

[[#1]] “Even before BAPCPA, though, options were being closed off. In 1991, **the statute of limitations was eliminated for collections on federally insured student loans**. This provision was later ruled to have **retroactive** effect, **reviving student loan debt that had been previously time barred**. *United States v. Phillips*, 20 F3d 1005 (9th Cir 1994). This extraordinary change put most student loan debtors in the same category as murderers and traitors who can be pursued until death.”

Source: OREGON STATE BAR – article: “STUDENT LOAN VICTIMS – “LET THEM EAT CAKE” By Richard J. Parker Parker, Butte & Lane, PC,” LINK: <https://www.osbar.org/docs/onld/StudentLoanVictimsLetThemEatCakeRichardParker.pdf>

SEE ALSO: I'm going to try and attach that PDF download, just to be safe.

[[#2]] “The American Bar Association has sued the federal government, asking the court to order the Department of Education to reinstate a

student loan forgiveness program, which the federal agency had rescinded and applied retroactively to lawyers and others who had worked in what they believed had qualified under the terms of the program as "public service" jobs at the ABA and other non-profit membership organizations after graduating college.

Source: COOK COUNTY RECORD, Article: "American Bar Assn sues Dept of Ed over rewrite of student loan forgiveness program rules," By Dee Thompson | Jan 13, 2017

LINK: <https://CookCountyRecord.com/stories/511071430-american-bar-assn-sues-dept-of-ed-over-rewrite-of-student-loan-forgiveness-program-rules>

[[#3]] "The fundamental unfairness of **retroactive application** of changes in law is well recognized by Congress."

Source: Title XI Bankruptcy Reform: Hearing Before the Subcommittee on Merchant ...

By United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on Merchant Marine

LINK: <https://books.google.com/books?id=f4CwMY->

[https://books.google.com/books?id=f4CwMY-CSxMC&pg=PA77&lpg=PA77&dq="changes+in+law"+"retroactive"+"bankruptcy"&source=bl&ots=1Y39QSIjyy&sig=ACfU3U1AtV7WzaQBKqiGdDxDluHzSrr29w&hl=en&sa=X&ved=2ahUKEwjU7dG8x571AhUnzlkKHfvJCPsQ6AEwEHoECAkQAQ#v=onepage&q=%22changes%20in%20law%22%20%22retroactive%22%20%22bankruptcy%22&f=false](https://books.google.com/books?id=f4CwMY-CSxMC&pg=PA77&lpg=PA77&dq=)

[[#4]] "**In 1970s, Congress made it effectively impossible to discharge federal student loan debt.** There was an unfounded perception of abuse of the bankruptcy process by student borrowers, even though less than 1% of all federal loans had actually been discharged. In 2005, private loans would face a similar fate. Private lenders argued that changes were necessary to increase the availability of loans, and to keep interest rates from rising to cover the loans discharges. Yet the amount of new private student loans issued annually rose 767% from 1997 to 2005; clearly, issuing loans was not a problem when these protections were still in place. However, Congress removed bankruptcy protections for private loans as well."

Source: HuffPost – a 05/16/2012 Article: "\$1,000,000,000,000: How Did We Get Here?," By Jennifer Mishory and Nicholas Kelly,

LINK: https://www.huffpost.com/entry/student-loan-debt_b_1521687

GORDON'S COMMENT: Though not stated, it is obvious: The changes in law affected existing loans retroactively. If you doubt that, then try to discharge my old collegiate loans: Next to impossible because they now have the 'Undue Hardship' standard, which is super hard—unlike credit cards.

[[#5]] "Well, the default rate in the early 90s was already over twenty percent. Loan defaults are the market signaling mechanism that tells us that people cannot afford the loans.

But instead of heeding this signal, what did Congress do? **They removed bankruptcy protections on federal loans in 1998, and on private loans in 2005.**"

GORDON'S COMMENT: Context implies that this happened retroactively to existing loans.

SOURCE: https://www.reddit.com/r/studentloandefaulters/comments/3nm3iw/americas_crushing_surge_of_student_debt_has_bred/

[[#6]] "In 2005, a Republican-controlled congress under President George W. Bush, with strong support from the financial sector, for-profit colleges, and collection agencies, passed draconian legislation which is putting more and more students into debt that they may never get out of. **The Republican-controlled Congress in 2005 removed bankruptcy protections to those who hold college loans.** This despite the fact that student bankruptcy from student loans was at 1 percent, which is about the same that was found in the rest of society."

SOURCE: Metro West Daily News: "Guest Opinion: Students are becoming indentured servants," by Kenneth Pottel, Apr 24, 2014 at 5:22 PM, <https://www.MetroWestDailyNews.com/article/20140424/OPINION/140427755/1996>

Cross-posted apparently to: <https://www.WickedLocal.com/article/20140424/OPINION/140427755/0/araArchiveDetails>

Cross-posted to: <https://www.HeraldNews.com/article/20140424/OPINION/140427755>

GORDON'S COMMENT: He said from it affected "those who hold college loans" – e.g., retroactively. While an opinion piece, they wouldn't let false claims slip in.

[[#7]] "BAPCPA also removed bankruptcy protections on student debt for private student loans. This was the culmination of several decades of reduced protections on student loans, starting in the late 1970s. First student loans weren't dischargeable in bankruptcy during their first five years. Then, in 1996, Social Security payments became eligible to be garnished to pay student loans. In 1998, the statute of limitations was removed so that public student loans were never dischargeable. BAPCPA extended all this to private

loans. At the time, the private lender Sallie Mae pushed for this reform above all others. A study by Mark Kantrowitz found that this change did little to increase the availability of private student loans to students with poor credit, which is precisely what it was supposed to do (Konczal 2011)."

SOURCE: "A NEW REPORT BY THE ROOSEVELT INSTITUTE AIMS TO ESTABLISH A SOLID DEFINITION OF FINANCIALIZATION."

LINK: https://RooseveltInstitute.org/wp-content/uploads/2015/10/Defining_Financialization_Web.pdf

[[#8]] "**Congress removed bankruptcy protections, refinancing rights, statutes of limitations, truth in lending requirements, fair debt collection practice requirements (for state agencies) and even removed state usury laws from applicability to federally guaranteed student loans.** Congress also gave unprecedented powers of collection to the industry, including wage, tax return, Social Security, and Disability income garnishment, suspension of state issued professional licenses, termination from public employment, and other unprecedented collection tools that are used against borrowers for the purpose of collecting defaulted student loan debt."

SOURCE: NOTO LAW SCHOOL LINK: <https://www.NotoLawSchool.com/student-loan-justice-info/>

GORDON'S COMMENT: Context implies that this happened retroactively to existing loans.

[[#9]] **[“In 1998 The Higher Education Amendments of 1998 removed bankruptcy discharge for student loans after seven years in repayment, and made student loans almost entirely non-dischargeable.](#)**⁶ The law took effect on October 7, 1998 and thus borrowers who reached their seventh year of repayment before the reform had discharge available, while borrowers who reached their seventh year of repayment after the reform were unable to discharge their students loans in bankruptcy.”

“⁶There are rare cases in which students loan borrowers can prove undue hardship and discharge student loans. See appendix A for more on student loan bankruptcy.”

SOURCE: Future Conferences - Financial Management Association – Title: “Strategic Default on Student Loans*,” by Constantine Yannelis†, †Department of Finance, NYU Stern School of Business, New York, NY 10012. constantine.yannelis@stern.nyu.edu, October 2016, Abstract – LINK: http://www.FmaConferences.org/Napa/2017/Strategic_Default.pdf

[[#10]] **[“Congress removed bankruptcy protections, refinancing rights, statutes of limitations, truth in lending requirements, fair debt collection practice requirements \(for state agencies\) and even removed state usury laws from applicability to federally guaranteed student loans. Congress also gave unprecedented powers of collection to the industry, including wage garnishments, tax return offsets, Social Security, and Disability income garnishment, suspension of state issued professional licenses, termination from public employment, and other unprecedented collection tools.”](#)**

SOURCE: REVIEW MAGAZINE – Title: “THE STATE OF THE STUDENT LOAN CRISIS: 2014: (A Complete and Comprehensive Assessment),” Posted In: News, Investigative Reporting, National, From Issue 784, By: Mike Shovan, 30th January, 2014 – LINK: <https://www.Review-mag.com/article/the-state-of-the-student-loan-crisis-2014>

– **GORDON'S COMMENT: Context implies that this happened retroactively to existing loans.**

[[#11]] “For evidence of the government’s resolve to remain committed to aligning with keeping moral hazard intact, look no further than the removal of bankruptcy protection. Utilizing moral hazard as a seminal argument, in the late 1970’s Congress **removed bankruptcy protections for student loan borrowers (Hancock, 2009; Pardo & Lacey, 2009)**. And today, the government **continues to fight against restoring bankruptcy protections under the Obama administration (Kitroeff, 2015).**”

SOURCE: BY DANIEL A. COLLIER, DISSERTATION

Submitted in partial fulfillment of the requirements for the degree of Doctor of Philosophy in Educational Organization and Leadership in the Graduate College of the University of Illinois at Urbana-Champaign, 201

LINK: <https://www.Ideals.Illinois.edu/bitstream/handle/2142/92952/COLLIER-DISSERTATION-2016.pdf?sequence=1&isAllowed=y>

[[#12]] “–This is NOT a “millennial” issue. There are student loan debtors of retirement age who are having their social security/disability payments garnished because of student loan debt. [] –**The not-so-very-liberal Bill Clinton administration removed bankruptcy protections for student loans in 1998** and decided to garnish social security benefits from debtors in 1996. (Still LOVE Hillary?) Of course our dear friend (fiend?) **George W. Bush kindly placed the final nail in the coffin in 2005 with the Bankruptcy Abuse Prevention Consumer Protection Act** (another Orwellian term for a law that does the opposite of protect consumers.” LINK:

<http://www.meriacairns.com/tag/barbara-ehrenreich>

[[#13]] “The exception to discharge for private student loans evolved over time...**1998: The Higher Education Amendments of 1998 (P.L. 105-244, 10/7/1998) struck the requirement that allowed education loans to be discharged after 7 years in repayment...**1991: The Higher Education Technical Amendments of 1991 (P.L. 102-26, 4/9/1991) eliminated the statute of limitations and the defense of laches on federal education loans. Previously there was a six year limit...1990: An amendment changed the time period required before a loan could be discharged from 5 years to 7 years. (Crime Control Act of 1990, P.L. 101-647, 11/29/1990).” Source: **Student Loan Bankruptcy Exception**, by Dr. Mark Kantrowitz, Founder, FinAid, LINK: <https://www.FinAid.org/questions/bankruptcyexception.phtml>

[[#14]] “This table summarizes the major changes to the treatment of student loans in bankruptcy...**1998 Borrowers are no longer able to discharge student loans in bankruptcy after 7 years in repayment unless they can demonstrate undue hardship** in an adversarial proceeding **Higher Education Amendments of 1998 (P.L. 105-244) 10/7/1998.**” Source: History of the Bankruptcy Discharge for Student Loans, CAPPEX (“College Application Exchange”), LINK: <https://www.cappex.com/articles/money/history-of-bankruptcy-discharge-for-student-loans>

Sanders' claim that college was once free in America was rated “mostly true” by PolitiFact, because it WAS free in some places & very affordable elsewhere. So, if America had the best higher ed in the world—and was free in the past, it's not unreasonable to enact the more-modest legislation that I request.

Gordon says – here's proof of Sen. Bernie Sanders' (I-VT) claim:

“Was college once free in United States, as Bernie Sanders says?” PolitiFact, RATED “Mostly True” - By Amy Sherman on Tuesday, February 9th, 2016 at 4:00 p.m. <http://www.PolitiFact.com/florida/statements/2016/feb/09/bernie-s/wascollege-once-free-united-states-and-it-oversea> ; see also: "GERMANY: Hamburg to scrap tuition fees," by: Michael Gardner, UniversityWorldNews.com, 25 September 2011, Issue No:190 <http://www.UniversityWorldNews.com/article.php?story=20110923212949476> ; see also: "Republican Congressman breaks with party, admits college loans deserve bankruptcy," By Gordon Wayne Watts, The Register, <http://GordonWatts.com/BraveRepublicanBreaksRanksWithGOP-HigheEd.html> - <http://GordonWayneWatts.com/BraveRepublicanBreaksRanksWithGOP-HigheEd.html> Published: Wednesday, April 13, 2016 at 12:34 p.m., -UPDATED: Sunday, September 04, 2016 at 01:24 a.m. (EST-EDT)]

Finally, news outlets reported last week (Oct. 8, 2019) that Sec. of Education Betsy DeVos was about to be arrested for violating a court order for the DOE to stop collecting on student loans from 16,000 students who went to the defunct Corinthian college—whose fraud made students eligible for a special discharge. DeVos is obviously to blame, but I believe lawmakers' refusal to enact the bills I request were partly to blame for her losing her mind. Therefore, I call upon Rep. Spano to pass both the loan limits bill (which Trump, DeVos, & myself have repeatedly requested) as well as HR 2648, a responsible compromise to the Liberal over-taxation ruining any one who aspires to get an education & better themselves. Over 44 million Americans have college debt, & another 30—40 million as cosigners or family, so changes are needed. My proposals, unlike a minimum wage hike, aren't inflationary (don't require printing of new dollars), and thus the preferred way to offer relief to the middle-class.

Gordon says: For proof about “Over 44 Million” Americans have collegiate debt (& more are co-signers / family!!) →

** <https://Breitbart.com/politics/2019/04/12/amnesty-advocates-help-illegal-immigrants-get-collegescholarships-while-44-7-million-americans-saddled-with-student-debt>

** <https://BusinessInsider.com/millennials-college-not-worth-student-loan-debt-2019-4>

* <https://BusinessInsider.com/successful-y-combinator-application-goodly-new-student-debt-startup-2019-4>

* <http://TheFiscalTimes.com/2019/04/22/Elizabeth-Warren-s-New-640-Billion-Student-Debt-Cancellation-Plan>

Gordon says: For proof about DeVos, you may Google her name – its all in the news... – or see here:

** <https://www.NewsWeek.com/betsy-devos-could-face-jail-after-judge-rules-violated-2018-order-1463764>

** <https://www.MetroTimes.com/news-hits/archives/2019/10/08/betsy-devos-could-face-jail-time-for-collecting-debt-from-former-students-of-a-bankrupt-for-profit-college>

** <https://www.MSN.com/en-us/news/crime/betsy-devos-could-face-jail-time-after-judge-rules-she-violated-2018-order-on-student-loans/vi-AAItCZM>

** <https://www.Forbes.com/sites/zackfriedman/2019/10/08/is-betsy-devos-going-to-jail>

** <https://www.UsaToday.com/story/news/education/2019/10/08/betsy-devos-jail-sallie-kim-department-of-education-corinthian-college/3912609002>

** <https://www.LATimes.com/business/story/2019-10-07/judge-rips-into-trump-education-chief-betsy-devos-over-student-debt>

Gordon Wayne Watts (contact him at GordonWatts.com or GordonWayneWatts.com) is a constituent in Rep. Spano's district and a former candidate for the Florida House of Representatives.

Gordon says: I now have a Plant City address (so I can't say I am a Lakeland resident), but I'm still in Rep. Spano's district, have been a past guest columnist of legend, lore, & fame – and (most-importantly) reside in the reading area of The Ledger—which covers all things Spano.

Word count: Not counting the red title or the green footer, my column is 697 words long < 700-word limit.

Gordon says: Here is contact information for Congressman Spano & staff to ask them if I've quoted them correctly:

Washington, DC Office: 224 Cannon HOB, Washington, DC 20515

Phone: (202) 225-1252, Hours: Monday-Friday, 9 a.m. to 5 p.m.

Lakeland Office: 124 S. Florida Avenue, Suite 304, Lakeland, FL 33801

Phone: (863) 644-8215, Fax: (863) 603-0749, Hours: Monday-Friday, 9 a.m. to 5 p.m.

Brandon Office: 10101 Bloomingdale Ave, Suite 202 (upstairs in the CenterState Bank building), Riverview, FL 33578

Phone: (813) 393-5080, Fax: (863) 603-0749, Hours: By Appointment

Emails: info@RossSpano.com, James.Jacobs@mail.house.gov, Blaine.Gravitt@mail.house.gov

Gordon says: Here are the 2 bills in question that need to be passed into law & signed by the tall Orange-haired guy in the Oval Office:

Two (2) Versions of the “Loan Limits” Bill that Pres. Trump requested:

** <https://GordonWatts.com/BILLS-116hr-GWW-proposed-ih.pdf> << Rep. Spano needs to introduce one of the 2 versions.

Or: <https://gordonWAYNEwatts.com/BILLS-116hr-GWW-proposed-ih.pdf>

Here's the bill that would fix several constitutional flaws in existing U.S. Bankruptcy Law:

HOUSE BILL – H.R. 2648: <https://www.Congress.gov/bill/116th-congress/house-bill/2648/text> << Rep. Spano needs to cosponsor.

SENATE Companion bill: www.Congress.gov/bill/116th-congress/senate-bill/1414/text << Sens. Scott & Rubio need to sign on.