

Subject **Re: Replying to: "Tallahassee Democrat response"**

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

To Dobson, Byron <BDobson@tallahassee.com>

Cc Cotterell, William <bcotterell@tallahassee.com>, TLH-News <news@tallahassee.com>, TLHLetters <TLHLetters@tallahassee.com>, Hatfield, William <whatfield@tallahassee.com>, <Gww1210@gmail.com>, <Gww1210@AOL.com>, <Gordon@ContractWithAmerica2.com>, <alan@studentloanjustice.org>, <justice@studentloanjustice.org>, <AlanMCollinge@gmail.com>

Bcc <FranklinPress@mail.house.gov>, <FL15SFIMA@mail.house.gov>, <FL15SF.Outreach@mail.house.gov>, <Scott.Franklin@mail.house.gov>, <Scott@votescottfranklin.com>, <William.Sitton@mail.house.gov>, <russel.read@mail.house.gov>, <Gww1210@aol.com>, <Gww1210@Gmail.com>, <Gordon@ContractWithAmerica2.com> <keyden.smithherold@mail.house.gov>, <keyden.smith-herald@mail.house.gov>, <james.ring@mail.house.gov>, <gabrielle.fazekas@mail.house.gov>, <press@rickscott.senate.gov>, <contact@marcorubio.com>, <mar@marcorubio.com>, <marco@marcorubio.com>, <dan_holler@rubio.senate.gov>, <jessica_fernandez@rubio.senate.gov>, <ansley_bradwell@rubio.senate.gov>, <clare_slattery@rubio.senate.gov>, <rich_kinkoff@rubio.senate.gov>, <lauren_reamy@rubio.senate.gov>, <taylor_sanchez@rubio.senate.gov>, <logan_turner@rubio.senate.gov>, <craig_carbone@rickscott.senate.gov>, <theresa_young@rickscott.senate.gov>, <mckinley_lewis@rickscott.senate.gov>, <clare_lattanze@rickscott.senate.gov>, <madeline_holzmann@rickscott.senate.gov>, <kyle_hill@rickscott.senate.gov>, <luis_laracuate@rickscott.senate.gov>, <bonita_scuse@rickscott.senate.gov>, <alden_hodgdon@rickscott.senate.gov>, <hannah_hagen@rickscott.senate.gov>, <jack_heckin@rickscott.senate.gov>, <paul_bonicelli@rickscott.senate.gov>, <taylor_hulsey@rickscott.senate.gov>, <brandon_morales@rickscott.senate.gov>, <press_scott@rickscott.senate.gov>

Reply-To <Gww1210@gmail.com>, <Gww1210@AOL.com>, <Gordon@ContractWithAmerica2.com>

Date 2022-05-31 14:34



- Column_500-words-exactly_TALLAHASSEE_DEMOCRAT_5-31-22_GordonWayneWatts.doc(~40 KB)
- Gordon-profile-pic-recent.JPG(~19 KB)
- Gordon-profile-pic-SMILING-hi-rez.JPG(~14 KB)
- GORDON-press-credentials.JPG(~10 KB)
- Gordon-profile-pic-CLASSIC-hi-rez.JPG(~11 KB)
- Gordon-profile-pic-CLASSIC-lo-rez.JPG(~2 KB)

Mr. Dobson:

I have attached my column in WORD *.doc format, as you asked; it's exactly 500 words and is a "clean" version (without citing sources, but formatted correctly like your current protocols). Additionally, I have "copied/pasted" in the same 500-word submission at the "very bottom" of this email (as a backup). If you need to see sources cited, you can look at an earlier version of my column (which is also in the body of this email), or in your attachments previously. Additionally, I've attached several file photos of myself, including the one placed directly into the WORD document.

Thank you for giving me a "2nd chance."

Gordon

On 2022-05-31 11:07, Dobson, Byron wrote:

Mr. Watts:

I have received multiple emails from you.

I have published two columns with different views on the student loan issue as well as letters to the editor.

As I said, I am not inclined to run your column at this point. It is long, very hard to read and follow.

If you want to resubmit one clean version of about 500 words in a WORD file, not a PDF, I will take another read on it but with no guarantees.

Thanks,

Byron Dobson

Community/Opinion Editor

Tallahassee Democrat

From: Gordon Wayne Watts, Nat'l Dir., CONTRACT WITH AMERICA: PART II (TM) <gordon@contractwithamerica2.com>
Sent: Tuesday, May 31, 2022 10:27 AM
To: Cotterell, William <bcotterell@tallahassee.com>; Dobson, Byron <BDobson@tallahassee.com>; TLH-News <news@tallahassee.com>; TLHLetters <TLHLetters@tallahassee.com>; Hatfield, William

<whatfield@tallahassee.com>
Cc: Gordon Watts <gww1210@gmail.com>; Alan Collinge
<alan@studentloanjustice.org>; gordon
<Gordon@contractwithamerica2.com>; Gww1210@aol.com; Alan Collinge
<justice@studentloanjustice.org>; Alan Collinge
<alanmcollinge@gmail.com>
Subject: Replying to: "Tallahassee Democrat response"

Please forgive and pardon if you get a duplicate reply, but I haven't heard back on my question below, and frankly, I don't trust my free Gmail account near as much as this, my professional email, which has all the bells and whistles.

While I understand your rejection of my submission, Mr. Dobson, nonetheless, if one is "wrong," please guide me as to what is "right."

Before I reprise my question, I want to assure you that I'm in a similar position as you: As I'm the head "page admin" over at <https://Facebook.com/groups/ContractWithAmerica2> [67] , and I had to decline a lot of wall posts, but -- Mr. Dobson-- respectfully, I want you to know that I told the group member not only what was wrong with his post (bad language and support for a particular politician, verses issues), I also told him what was "right," e.g., i.e., what we're looking for (namely news on issues, or legislation from ANY lawmaker on our issues).

Likewise, I respectfully ask you to afford me the same courtesy I afforded my group member, namely, please tell me what needs to be changed in my submission (below and in the attached files) so it will be acceptable to THE TALLAHASSEE DEMOCRAT.

Thanks,

Gordon

Sent from my Galaxy

----- Original message -----

From: Gordon Watts <gww1210@gmail.com>
Date: 5/31/22 1:21 AM (GMT-05:00)
To: pdobson@tallahassee.com, "Cotterell, William" <bcotterell@tallahassee.com>, whatfield@tallahassee.com, letters@tallahassee.com, news@tallahassee.com
Cc: Alan Collinge <alan@studentloanjustice.org>, Alan Collinge <justice@studentloanjustice.org>, Alan Collinge <alanmcollinge@gmail.com>, "Gww1210@aol.com" <gww1210@aol.com>, Gordon Watts <gww1210@gmail.com>, gordon <Gordon@contractwithamerica2.com>

Subject: Re: Tllahassee Democrat response

The Democrat used to publish my letters to the editor all the time, back when I was a student at FSU. I've attached a couple to this email, such as my letter in your Fri. 5-18-2001 edition or my letter to the editor, supporting then-Governor George W. Bush, which you published in your Tuesday, 24 October 2000 edition, and even making my letter the "featured" letter of the day, alongside a dissenting letter by Nancy V. Burt.

--and I wasn't nearly as good a writer as I am now.

Regarding my current submission, is the word count an issue?

I sent from 2 email addresses (because my 1st try had unexpected line breaks) was 791 words, almost as long as Bill's 795-word column.

Did you read my submission, and notice that I was telling the truth when I claimed that I did better in court than Jeb Bush, when both of us filed in the Fla Supreme Court?

Does that count for nothing?

Lastly, since both Alan Collinge and Bill Cotterell overlooked a key finding that bankruptcy restoration (like it was in our youth, when the system worked and didn't pillage both taxpayers and students)

would be the _only_ known solution to "tamp down" excessive lending by the Dept of Ed (college debt is almost ten percent of total U.S. Debt), as lenders are reluctant to be irresponsible if borrowers can assert bank defense (translation: avert a bubble crash as in the housing bubble of 2007-2008), I ask one thing:

Q: Is there anything I can do to improve my submission, or does _The Democrat_ refuse to allow all other views that might save us from a crash of the dollar? PROOF OF THE ABOVE:

[1] _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>

[2] _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>

[3] _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.call.uscourts.gov/opinions/pub/files/200511556.pdf>

[4] Key Point: If I'm smart enough to nearly win the largest pro-life case since Roe, all by myself (doing better than all on my side, combined), then I'm smart enough for to be trusted with a much smaller task, a simple fun and potentially dollar-saving column.

Sent from my mobile Gmail app///

Gordon Wayne Watts, editor-in-chief, The Register
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 National Director,
 CONTRACT WITH AMERICA: PART II(TM)
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 BS, The Florida State University, double major with honours:
 Biological & Chemical Sciences
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___ ///

On Mon, May 30, 2022, 2:24 PM Dobson, Byron <BDobson@tallahassee.com> wrote:

Mr. Watts,

I have received several of your files on this subject.

I will not be publishing your column.

Thanks,

Byron Dobson

Tallahassee Democrat

From: Gordon Watts <gww1210@gmail.com>
 Sent: Sunday, May 29, 2022 7:28 PM
 To: TLHLetters <TLHLetters@tallahassee.com>
 Cc: TLH-News <news@tallahassee.com>; Cotterell, William <bcotterell@tallahassee.com>; Dobson, Byron <BDobson@tallahassee.com>; Alan Collinge <alan@studentloanjustice.org>; Alan Collinge <alanmcollinge@gmail.com>; Alan Collinge

<justice@studentloanjustice.org>; Gww1210@aol.com; Gordon Watts
 <gww1210@gmail.com>; Gordon@conservativeemailnews.com
 Subject: RE-SEND to remove line breaks: Another View submission:
 Word count >500, but less than Bill Cotterell's column word-count

A "re-send" to remove unwanted and mysterious line breaks.

Sorry... redo.

Gordon

----- Forwarded message -----

From: Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II (TM) <gordon@contractwithamerica2.com>
 Date: Sun, May 29, 2022, 6:35 PM
 Subject: Another View submission: Word count >500, but less than Bill Cotterell's column word-count
 To: <Letters@tallahassee.com>, <News@tallahassee.com>
 Cc: <BCotterell@tallahassee.com>, <BDobson@tallahassee.com>, <Alan@studentloanjustice.org>, <AlanMCollinge@gmail.com>, <Justice@studentloanjustice.org>, <Gww1210@gmail.com>, <Gww1210@aol.com>, <Gordon@contractwithamerica2.com>

From: Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II(TM)
 To: Tallahassee Democrat editorials
 Cc: News@Tallahassee.com Why? A pending crash of the dollar is "news"///
 Cc: Both columnists to whom I am responding & selected editor, per Bill's request///
 Subject: Another View submission: Word count >500, but less than Bill Cotterell's column word-count///
 Date: Sunday, 29 May 2022///
 ** ATTACHED: A few photo of myself.///
 ** Incline text: Headers, proposed title, body, bio, & sources///
 ** Editor's Note: I do go "slightly" over your word-cap, but my response is LESS words than Bill Cotterell's original column, not much less, but less. Bill got 795, and I used 791 (body, but not counting title, bio, or sources cited)///

TITLE: "Another view: higher ed funding solution | Opinion," by Gordon Wayne Watts, Your Turn, Published "ASAP" , 2022.///

A guest column[[1]] ("Another view of the student loan debt crisis") responded to Bill Cotterell[[2]] ("Wiping Out Student Loan Debt is Inherently Unfair"), claiming Bill's column "leaves out many facts about federal student loans that people really need to know..." I've known author, Alan Collinge, for almost the entire 17-plus years he's had his group[[3]], so I need to clear up some misconceptions: First, he's almost as conservative as me, proven by how he never sought student loan cancellation until his recent petition: <https://CHANGE.org/CancelStudentLoans> For almost the whole time, Alan sought only modest return of constitutional bankruptcy rights for student loans. Yes, I'm Conservative-ask Google: "What role did Gordon Wayne Watts play in the Terri Schiavo case?" (the largest pro-life case since Roe, which I almost won single-handedly).[[4]] Besides being "morally" conservative, I'm also "fiscally" Conservative and oppose Liberal free handouts, but both Alan and Bill overlook many facts.

First, Alan calls for bankruptcy restoration to student loans. Bankruptcy isn't a "Liberal Free Handout," but rather required by the U.S. Constitution (Google "Uniformity clause" if you slept in law class)[[5]], but unlike unsecured credit cards or even gambling debt, student debt is nearly impossible to discharge. Secondly, Alan makes a number of claims, such as most borrowers are "older" or that "federal government has been profiting around \$50 billion per year on these loans." I've fact-checked most of his claims in the "Clear Understanding" section[[6]] of CONTRACT WITH AMERICA: PART II(TM) (<https://ContractWithAmerica2.com/#clear>), where I'm national director. Moreover, students have "paid in full"[[7]] when looking at just 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). On that basis alone, cancellation is morally justified, but I oppose cancellation since it would free some "debt slaves," but not abolish debt slavery, and make Abe Lincoln turn over in his grave: it wouldn't be a permanent solution, and make any long-term solutions harder to pass in an already-gridlocked Congress. Nonetheless, most legal experts believe the 1965HEA authorizes Biden to completely cancel ALL student debt, like how Pres. Obama, using Executive Order authority, granted "legal status" to millions of undocumented (illegal) immigrants. [[8]]

Also, Cotterell claims it would cost taxpayers to cancel student debt, but he's incorrect: He, himself, admits, "the Obama Administration nationalized the loan market," [[2]] meaning taxpayers don't guarantee the debt, but rather OWN it. Students have more-than-fully repaid [[7]], so canceling debt would cost nothing: It's been repaid! Some have raised the objection that it's perfectly OK for students to pay more than borrowed, since interest was "part of the deal": students "knew what they were getting into," but that's not correct. Many students had bankruptcy defense removed from their loans by changes to federal law, but this illegally altered existing loan contracts [[9]], changing rules after the race began. Changes to existing contracts must be agreed upon by both parties or else it voids the contract. Secondly, price-gouging is also illegal [[10]], and Cotterell, if he's conservative, should complain about both violations of law! College was free or at least very affordable in Cotterell's youth [[11]], and were he subjected to the nearly-impossible costs of college, he'd cry foul too!

Student Debt is almost ten percent of total U.S. Debt [[12]], and we'll crash the dollar if we don't stop using federal dollars to "originate" (make) student loans: Taxpayers are ahead for now, but as students are on pause and unable to repay (they've been bled dry). We're now losing money [[13]]; the hemorrhage bleedout will crash the dollar if not stopped .

THE SOLUTION: Only the Free Market forces of the "threat" of bankruptcy self-defense will make the Dept of Ed "tamp down" dangerously excessive lending bleedout and "back off" eager higher ed lobbyists; if anyone disagrees, please explain why even GOP lawmakers haven't attempted to lower student loan limits as our Party Platform requires? [[14]] Otherwise, lawmakers should join Sens. Josh Hawley (R-MO) and John Cornyn (R-TX) and Judiciary Chairman Durbin on S.2598, the Fresh Start student loan bankruptcy bill. [[15]] Liberals should also want bankruptcy, as their party's platform requires it. [[16]] Moreover, PSLF (Public Service Loan Forgiveness) rejects about 99% of all applicants [[17]], something so bizarre that only a lack of bankruptcy defense can explain it. Lastly, bankruptcy equality was obviously patterned after Jesus'es golden rule, a standard most GOP politicians claim to accept, so they should stop being "bankruptcy for me, but not for thee" hypocrites and obey Jesus if they don't want The Almighty's wrath. Indeed, if we "directly funded" college (like public ed), it would cost students less and cost taxpayer less too: We could control costs.

{{Gordon Wayne Watts (contact him at GordonWatts.com [1] or GordonWayneWatts.com [2] or ContractWithAmerica2.com [3]) is a Plant City, Fla. resident, a former candidate for the Florida House of Representatives [[18]], a graduate from The Florida State University, double major with honours, Biological and Chemical Sciences [[19]], and national director of CONTRACT WITH AMERICA: PART II(TM). [[20]] Mr. Watts also came closer to winning the Terri Schiavo case than all other pro-life litigants combined, including former Fla. Gov. Jeb Bush. [[4]] Mr. Watts is very close to getting his trademark phrase, "CONTRACT WITH AMERICA: PART II," granted copyright, according to the U.S. Trademark and Patent Office [[21]]}}

SOURCES:

[[1]] "Another view of the student loan debt crisis | Opinion,"

by Alan
Collinge, Your Turn, May 28, 2022, LINKS:

*

<https://www.Tallahassee.com/story/opinion/2022/05/28/another-view-student-loan-debt-crisis-opinion/9935797002/>

* <https://Archive.ph/DfM7d> [4]

*

<https://Web.Archive.org/web/20220528180607/https://www.tallahassee.com/story/opinion/2022/05/28/another-view-student-loan-debt-crisis-opinion/9935797002/>

*

<https://www.Yahoo.com/news/another-view-student-loan-debt-100006351.html>

[[2]] "Wiping out student loan debt is inherently unfair | Bill Cotterell," by Bill Cotterell, Capital Curmudgeon, May 12, 2022, LINKS:

<https://www.Tallahassee.com/story/opinion/2022/05/12/biden-shouldnt-go-overboard-erasing-student-loan-debt-bill-cotterell/9721836002/>

AND: <https://Archive.ph/8NcRR> [5]

AND:

<http://Web.Archive.org/web/20220529110619/https://www.tallahassee.com/story/opinion/2022/05/12/biden-shouldnt-go-overboard-erasing-student-loan-debt-bill-cotterell/9721836002/>

[[3]] April 03, 2005 snapshot of StudentLoanJustice.org [6], from the archives, showing how long Alan's group has been in existence: ARCHIVE:

<https://Web.Archive.org/web/20050403201406/http://www.studentloanjustice.org/>

SNAPSHOT: <https://Archive.ph/bLHcz> [7]

CACHE-1:

https://GordonWatts.com/SLJ/Cache-of-StudentLoanJustice-03April2005_ARCHIVE.pdf

SCREENSHOT-1:

https://GordonWatts.com/SLJ/Screenshot-of-StudentLoanJustice-03April2005_ARCHIVE.PNG

CACHE-2:

https://GordonWayneWatts.com/SLJ/Cache-of-StudentLoanJustice-03April2005_ARCHIVE.pdf

SCREENSHOT-2:

https://GordonWayneWatts.com/SLJ/Screenshot-of-StudentLoanJustice-03April2005_ARCHIVE.PNG

CACHE-3:

https://ContractWithAmerica2.com/SLJ/Cache-of-StudentLoanJustice-03April2005_ARCHIVE.pdf

SCREENSHOT-3:

https://ContractWithAmerica2.com/SLJ/Screenshot-of-StudentLoanJustice-03April2005_ARCHIVE.PNG

[[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>

* SEARCH:

<https://www.Google.com/search?q=what+role+did+gordon+wayne+watts+play+in+terri+schiavo+case>

* <https://www.PrWeb.com/releases/2005/2/prweb212613.htm> [8]

* See also <https://ContractWithAmerica2.com/#staff> [9] for more high profile cases.

* Or: Mirror-1: <https://GordonWatts.com/n.index.html#staff> [10]
 Mirror-2: <https://GordonWayneWatts.com/n.index.html#staff> [11]
 Archive-1: <https://Archive.ph/cAtfs#staff> [12]
 Archive-2:

<https://Web.Archive.org/web/20220527164550/https://contractwithamerica2.com/#staff>

[[5]] LINK: <https://ContractWithAmerica2.com/#bankruptcy> [13]
 Mirror-1: <https://GordonWatts.com/n.index.html#bankruptcy> [14]
 Mirror-2: <https://GordonWayneWatts.com/n.index.html#bankruptcy> [15]
 Archive-1: <https://Archive.ph/cAtfs#bankruptcy> [16]
 Archive-2:

<https://Web.Archive.org/web/20220527164550/https://contractwithamerica2.com/#bankruptcy>

[[6]] LINK: <https://ContractWithAmerica2.com/#clear> [17]
 Mirror-1: <https://GordonWatts.com/n.index.html#clear> [18]
 Mirror-2: <https://GordonWayneWatts.com/n.index.html#clear> [19]
 Archive-1: <https://Archive.ph/cAtfs#clear> [20]
 Archive-2:

<https://Web.Archive.org/web/20220527164550/https://contractwithamerica2.com/#clear>

[[See also]] "Government projects to make \$50B in student loan profit,"
 by David Jesse (via the Detroit Free Press), USA Today, Published 3:03 a.m. ET June 16, 2013 Updated 8:37 a.m. ET June 16, 2013, LINK:

<https://www.USAToday.com/story/news/2013/06/16/us-government-projected-to-make-record-50b-in-student-loan-profit/2427443>

ARCHIVE: <https://Archive.vn/tQBWr> [21] ARCHIVE:

<https://Web.Archive.org/web/20211208084135/https://www.usatoday.com/story/news/2013/06/16/us-government-projected-to-make-record-50b-in-student-loan-profit/2427443>

ARCHIVE:

https://ContractWithAmerica2.com/GovtProjects50B-dollar-StudentLoanProfit_viaArchiveToday.pdf

See also: Indeed, almost all student loans are owned - not guaranteed -
 by the taxpayer: "Most student loans - about 92%, according to a December 2018 report by MeasureOne, and academic data firm - are owned by the U.S. Department of Education." Source: "2019 Student Loan Debt Statistics," by Teddy Nikiel, NerdWallet, December 20, 2019: LINK:

<https://www.NerdWallet.com/blog/loans/student-loans/student-loan-debt>

Archive:

<https://web.archive.org/web/20220527164550/https://www.nerdwallet.com/blog/loans/student-loans/student-loan-debt>

See also: * INVESTOPEDIA confirms this: "As of July 8, 2016, the federal government owned approximately \$1 trillion in outstanding consumer debt, per data compiled by the Federal Reserve Bank of St. Louis. That figure was up from less than \$150 billion in January 2009, representing a nearly 600% increase over that time span. The main culprit is student loans, which the federal government effectively monopolized in a little-known provision of the Affordable Care Act, signed into law in 2010. [] Prior to the Affordable Care Act, a majority of student loans originated with a private lender but were guaranteed by the government, meaning taxpayers foot the bill if student borrowers default." Source: "Who Actually Owns Student Loan Debt?," by Sean Ross, INVESTOPEDIA, Updated April 10, 2020: LINK:

<https://www.Investopedia.com/articles/personal-finance/081216/who-actually-owns-student-loan-debt.asp>

ARCHIVE:

<https://web.archive.org/web/20220527164550/https://www.investopedia.com/articles/personal-finance/081216/who-actually-owns-student-loan-debt.asp>

[[7]] LINK: <https://ContractWithAmerica2.com/#PaidInFull> [22]
 Mirror-1: <https://GordonWatts.com/n.index.html#PaidInFull> [23]
 Mirror-2: <https://GordonWayneWatts.com/n.index.html#PaidInFull> [24]
 Archive-1: <https://Archive.ph/cAtfs#PaidInFull> [25]
 Archive-2:

<https://Web.Archive.org/web/20220527164550/https://contractwithamerica2.com/#PaidInFull>

[[8]] Watts, Gordon Wayne, LEGAL MEMORANDUM: Is Dr. Mark Kantrowitz

Correct Re: Student Loan Cancellation? Probably not. (September 6, 2021). Available at CONTRACT WITH AMERICA: PART II(TM) in 3 file formats:
 *

https://ContractWithAmerica2.com/ReviewOfMarkKantrowitzForgivenessArticle_WATTS_9-6-2021.html

*

https://ContractWithAmerica2.com/ReviewOfMarkKantrowitzForgivenessArticle_WATTS_9-6-2021.doc

*

https://ContractWithAmerica2.com/ReviewOfMarkKantrowitzForgivenessArticle_WATTS_9-6-2021.pdf

* Archive-1: <https://Archive.ph/yESIf> [26]
 * Archive-2:

https://web.archive.org/web/20220127234312/https://contractwithamerica2.com/ReviewOfMarkKantrowitzForgivenessArticle_WATTS_9-6-2021.pdf

[[9]] LINK: <https://ContractWithAmerica2.com/#contract> [27]
 Mirror-1: <https://GordonWatts.com/n.index.html#contract> [28]
 Mirror-2: <https://GordonWayneWatts.com/n.index.html#contract> [29]
 Archive-1: <https://Archive.ph/cAtfs#contract> [30]
 Archive-2:

<https://Web.Archive.org/web/20220527164550/https://contractwithamerica2.com/#contract>

[[10]] LINK: <https://ContractWithAmerica2.com/#price> [31]
 Mirror-1: <https://GordonWatts.com/n.index.html#price> [32]
 Mirror-2: <https://GordonWayneWatts.com/n.index.html#price> [33]
 Archive-1: <https://Archive.ph/cAtfs#price> [34]
 Archive-2:

<https://Web.Archive.org/web/20220527164550/https://contractwithamerica2.com/#price>

[[11]] LINKS: <https://contractwithamerica2.com/#free> [35]
 Mirror-1: <https://GordonWatts.com/n.index.html#free> [36]
 Mirror-2: <https://GordonWayneWatts.com/n.index.html#free> [37]
 Archive-1: <https://Archive.ph/cAtfs#free> [38]
 Archive-2:

<https://Web.Archive.org/web/20220527164550/https://contractwithamerica2.com/#free>

[[12]] "Polk Perspective: Offer relief for taxes dressed up as 'loans'," By Gordon Wayne Watts, Guest columnist, The Ledger, November 19, 2019:
<https://Archive.ph/2qdEW>
 Or:

<https://www.TheLedger.com/story/opinion/columns/2019/11/19/polk-perspective-offer-relief-for-taxes-dressed-up-as-loans/2262933007/>

Or:

<https://ContractWithAmerica2.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Tue19Nov2019.pdf>

Or:

<https://Web.Archive.org/web/20211122034425/https://ContractWithAmerica2.com/TheLedger-Online-PDF-FairUse-cache-WATTSGuestColumn-Tue19Nov2019.pdf>

[[13]] LINKS: <https://contractwithamerica2.com/#cbo> [39]
 Mirror-1: <https://GordonWatts.com/n.index.html#cbo> [40]
 Mirror-2: <https://GordonWayneWatts.com/n.index.html#cbo> [41]
 Archive-1: <https://Archive.ph/cAtfs#cbo> [42]

Archive-2:

<https://Web.Archive.org/web/20220527164550/https://contractwithamerica2.com/#cbo>

[[14]] 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)

[43]

Archive-2:

[https://ContractWithAmerica2.com/DRAFT_12_FINAL\[1\]-ben_1468872234.pdf](https://ContractWithAmerica2.com/DRAFT_12_FINAL[1]-ben_1468872234.pdf)

[44]

See also:

<https://www.cnn.com/2019/10/31/student-debt-forgiveness-could-become-a-bipartisan-issue.html>

Or: <https://Archive.ph/H0xJu> [45]

Or:

<https://Web.Archive.org/web/20210317011908/https://www.cnn.com/2019/10/31/student-debt-forgiveness-could-become-a-bipartisan-issue.html>

See also:

<https://www.Brookings.edu/research/the-rnc-wants-to-make-student-loans-competitive-again-they-never-were/>

Or: <https://Archive.ph/jpSkP> [46]

[[15]] LINK:

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

[[See also]]

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

Related:

<https://www.Congress.gov/bill/117th-congress/senate-bill/323/cosponsors>

And:

<https://www.Congress.gov/bill/117th-congress/house-bill/899/cosponsors>

These last 2 bills, S.323 and H.R.899, weren't considered a serious attempt to lower loan limits, as they have almost no chance of passing, but they do deserve credit for effort.

[[16]] 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>

Archive-2:

<https://Web.Archive.org/web/20220511165713/https://democrats.org/wp-content/uploads/2020/08/2020-Democratic-Party-Platform.pdf>

Archive-3:

<https://ContractWithAmerica2.com/2020-Democratic-Party-Platform.pdf>

See also:

<https://Democrats.org/where-we-stand/party-platform/providing-a-world-class-education-in-every-zip-code/>

(par.28, sentence 2, near the bottom of the page)

Archive: <https://Archive.ph/gSgh5> [47] (par.28, sentence 2, near the bottom

of the page)

Archive:

<https://Web.Archive.org/web/20220509230733/https://democrats.org/where-we-stand/party-platform/providing-a-world-class-education-in-every-zip-code/>

(par.28, sentence 2, near the bottom of the page)

See also:

<https://www.Presidency.ucsb.edu/documents/2020-democratic-party-platform>

(See e.g., 2ND sentence of the 4TH paragraph under the "Providing Borrowers Relief from Crushing Student Debt" header, near the bottom of this very long HTML webpage)

Archive: <https://Archive.ph/xhKqQ> [48] (See e.g., 2ND sentence of the 4TH

paragraph under the "Providing Borrowers Relief from Crushing Student

Debt" header, near the bottom of this very long HTML webpage)

Archive:

<https://Web.Archive.org/web/20220116130602/https://www.presidency.ucsb.edu/documents/2020-democratic-party-platform>

(See e.g., 2ND sentence of the 4TH paragraph under the "Providing Borrowers Relief from Crushing Student Debt" header, near the bottom of this very long HTML webpage)

[[17]] LINKS: <https://ContractWithAmerica2.com/#PSLFFailure> [49]

Mirror-1: <https://GordonWatts.com/n.index.html#PSLFFailure> [50]

Mirror-2: <https://GordonWayneWatts.com/n.index.html#PSLFFailure> [51]

Archive-1: <https://Archive.ph/cAtfs#PSLFFailure> [52]

Archive-2:

<https://Web.Archive.org/web/20220527164550/https://contractwithamerica2.com/#PSLFFailure>

[[18]] "Stargel Faces Write-In's Smith, Watts," by Robin

Williams Adams,

The Ledger, Oct. 17, 2008, 8:50 p.m. ET,

LINK:

<https://www.TheLedger.com/story/news/2008/10/18/stargel-faces-write-ins-smith-watts/25959101007/>

Archive: <https://Archive.ph/r09o6> [53]

Archive:

<https://Web.Archive.org/web/20211225223348/https://www.theledger.com/story/news/2008/10/18/stargel-faces-write-ins-smith-watts/25959101007/>

See also: Florida Department of State, Division of Elections,

November

4, 2008 General Election, Official Results:

LINK:

<https://Results.Elections.myflorida.com/SummaryRpt.asp?ElectionDate=11/4/2008&COUNTY=POL&PARTY=&DATAMODE=>

Archive: <https://Archive.ph/MbTJp> [54]

Archive:

<https://Web.Archive.org/web/20220529173105/https://results.elections.myflorida.com/SummaryRpt.asp?ElectionDate=11%2F4%2F2008&COUNTY=POL&PARTY=&DATAMODE=>

[[19]] FORMAL EDUCATION DOCUMENTS:
LINK: <https://GordonWatts.com/education/> [55]
AND: <https://GordonWayneWatts.com/education/> [56]
AND: <https://Archive.ph/KkoIz> [57]
AND:

<https://Web.Archive.org/web/20220518161937/https://gordonwatts.com/education/>
FSU folder with a lot of "fun" stuff, including some of my old letters
to the editor The Democrat published:
<https://GordonWatts.com/FSU/>
<https://GordonWayneWatts.com/FSU/>
<https://Archive.ph/GV6nj>

<https://web.Archive.org/web/20220529150105/https://gordonwatts.com/FSU/>

[[20]] Contract With America: Part II (TM)
Flagship Mirror: <https://ContractWithAmerica2.com> [58]
Cache-1: <https://GordonWatts.com/n.index.html> [59]
Cache-2: <https://GordonWayneWatts.com/n.index.html> [60]
Archive-1: <https://Archive.ph/cAtfs> [61]
Archive-2:

<https://Web.Archive.org/web/20220527164550/https://contractwithamerica2.com/>
Facebook Group (National):
<https://Facebook.com/groups/ContractWithAmerica2>
Facebook Group (Local chapter):
<https://Facebook.com/groups/TownhallCongressFL15>

[[21]] LINK:

https://tsdr.uspto.gov/#caseNumber=90607682&caseSearchType=US_APPLICATION&caseType=DEFAULT&searchType=documentSearch

[[EXTRA CREDIT]] These meme are first two listed:
<https://ContractWithAmerica2.com/#memes>
Mirror-1: <https://GordonWatts.com/n.index.html#memes> [62]
Mirror-2: <https://GordonWayneWatts.com/n.index.html#memes> [63]
Archive-1: <https://Archive.ph/cAtfs#memes> [64]
Archive-2:

<https://Web.Archive.org/web/20220527164550/https://contractwithamerica2.com/#memes>

A 'Conservative' solution to the student loan debt crisis | Opinion

Gordon Wayne Watts Your Turn

Published 11:59 p.m. ET May 31, 2022

The *Tallahassee Democrat* recently published opposing columns on student debt: "Wiping Out Student Loan Debt is Inherently Unfair," by Bill Cotterell and Alan Collinge's response, "Another view of the student loan debt crisis." Both overlook key facts.

First, Collinge says Cotterell should "fight for S.2598, a bipartisan Senate bill that will return constitutional bankruptcy rights to the loans," but didn't cite sources for his "constitutional" claim. I will: Bankruptcy isn't a "Liberal Free Handout," but rather required by the Constitution's "Uniformity Clause" (Art.I, Sec.8, cl.4). Collinge's call for debt cancellation sounds "Liberal," but I've known him for years and know he's almost as Conservative as me. For his "Student Loan Justice" group's first 15 years, he never sought cancellation until his recent petition: <https://CHANGE.org/CancelStudentLoans> instead only modestly calling for bankruptcy "uniformity." Yes, I'm Conservative: ask Google "What role did Gordon Wayne Watts play in the Terri Schiavo case?," the largest pro-life case since Roe, which I almost won. Besides being "morally" conservative, I'm also "fiscally" Conservative, opposing Liberal free handouts.

Secondly, Collinge claims most borrowers are "older" and the "federal government has been profiting around \$50 billion per year on these loans," but fails to document this. I will: see the "Clear Understanding" section of CONTRACT WITH AMERICA: PART II(TM) (<https://ContractWithAmerica2.com/#clear>)

Third, Collinge says "the taxpayers will have very little- perhaps no, net loss if the loans are cancelled," but cites no sources. I will: <https://ContractWithAmerica2.com/#PaidInFull> verifies students have "paid in full" when looking at just gov't recovery of \$1.22 from every \$1.00 on "defaulted" loans (probably more considering loans in good standing have no repayment problems). On the "repayment" basis alone, cancellation is morally justified, but wouldn't be a permanent fix, making long-term solutions harder to pass in an already-gridlocked Congress.

Fourth, Cotterell claims it would cost taxpayers to cancel student debt, but he's incorrect: He, himself, admits, "the Obama Administration nationalized the loan market," meaning taxpayers don't guarantee debt, but rather OWN it. As students have fully repaid, cancellation would cost nothing. Some say it's OK for students to pay more than borrowed, since interest was "part of the deal": students "knew that they were getting into." No, they didn't. Many student loans had bankruptcy removed by changes to federal law, illegally altering loan contracts. Altering existing contracts (without consent of both parties) is illegal. Also, price-gouging is illegal. This legal standard applies to tuition. Cotterell, if he's conservative, should complain about both violations of law!

Student Debt, at nearly 10% of U.S. Debt, will crash the dollar if we don't stop making student loans. Only a "threat" of bankruptcy from borrowers will tamp down irresponsible Education Department lending. Thus, restoration of student loan bankruptcy, a "Conservative" free market check on excessive lending, is necessary. Directly funding higher education seems "Liberal," but would cost taxpayers (and students) less: It works for Public Education.



Gordon Wayne Watts Special To The Democrat

Gordon Wayne Watts (contact him at GordonWatts.com or GordonWayneWatts.com or ContractWithAmerica2.com) is a Plant City, Fla. resident, a graduate from The Florida State University, and national director of CONTRACT WITH AMERICA: PART II^(TM). Mr. Watts also came closer to winning the Terri Schiavo case than all other pro-life litigants combined, including former Fla. Gov. Jeb Bush. Mr. Watts is very close to getting his trademark phrase, "CONTRACT WITH AMERICA: PART II," granted copyright, according to the U.S. Trademark and Patent Office.

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 & Chemical Sciences
 AS, United Electronics Institute, VALEDICTORIAN
 *GordonWatts.com/education [65]
 *GordonWayneWatts.com/education [66]

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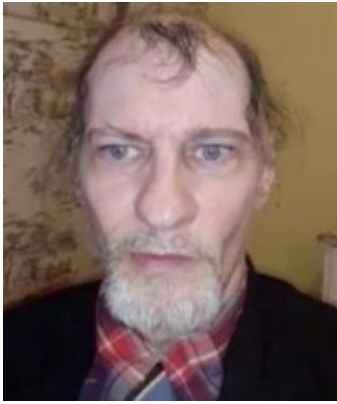
[1] <http://GordonWatts.com>

[2] <http://GordonWayneWatts.com>

[3] <http://ContractWithAmerica2.com>

[4] <https://Archive.ph/DfM7d>
[5] <https://Archive.ph/8NcRR>
[6] <http://StudentLoanJustice.org>
[7] <https://Archive.ph/bLHcz>
[8] <https://www.PrWeb.com/releases/2005/2/prweb212613.htm>
[9] <https://ContractWithAmerica2.com/#staff>
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[11] <https://GordonWayneWatts.com/n.index.html#staff>
[12] <https://Archive.ph/cAtfs#staff>
[13] <https://ContractWithAmerica2.com/#bankruptcy>
[14] <https://GordonWatts.com/n.index.html#bankruptcy>
[15] <https://GordonWayneWatts.com/n.index.html#bankruptcy>
[16] <https://Archive.ph/cAtfs#bankruptcy>
[17] <https://ContractWithAmerica2.com/#clear>
[18] <https://GordonWatts.com/n.index.html#clear>
[19] <https://GordonWayneWatts.com/n.index.html#clear>
[20] <https://Archive.ph/cAtfs#clear>
[21] <https://Archive.vn/tOBWr>
[22] <https://ContractWithAmerica2.com/#PaidInFull>
[23] <https://GordonWatts.com/n.index.html#PaidInFull>
[24] <https://GordonWayneWatts.com/n.index.html#PaidInFull>
[25] <https://Archive.ph/cAtfs#PaidInFull>
[26] <https://Archive.ph/vESIIf>
[27] <https://ContractWithAmerica2.com/#contract>
[28] <https://GordonWatts.com/n.index.html#contract>
[29] <https://GordonWayneWatts.com/n.index.html#contract>
[30] <https://Archive.ph/cAtfs#contract>
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[34] <https://Archive.ph/cAtfs#price>
[35] <https://contractwithamerica2.com/#free>
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[38] <https://Archive.ph/cAtfs#free>
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[41] <https://GordonWayneWatts.com/n.index.html#cbo>
[42] <https://Archive.ph/cAtfs#cbo>
[43] https://Web.Archive.org/web/20220511165601/https://Prod-Cdn-Static.GOP.com/media/documents/DRAFT_12_FINAL%5B1%5D-ben_1468872234.pdf
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[47] <https://Archive.ph/gsGh5>
[48] <https://Archive.ph/xhKgO>
[49] <https://ContractWithAmerica2.com/#PSLFFailure>
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[51] <https://GordonWayneWatts.com/n.index.html#PSLFFailure>
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[53] <https://Archive.ph/r09o6>
[54] <https://Archive.ph/MbTJp>
[55] <https://GordonWatts.com/education/>
[56] <https://GordonWayneWatts.com/education/>
[57] <https://Archive.ph/KkoIz>
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[64] <https://Archive.ph/cAtfs#memes>
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