*** Transcript: C-SPAN *Washington Journal* Call-In – Wed. 29 Mar. 2023 ***

- **John McArdle (Host):** "Gordon, Plant City, Florida, Republican. Good morning, you're on with Congressman Ralph Norman."
- **Gordon Wayne Watts (Caller):** "Um, Congressman Norman, you and I are both conservative Republicans, and you're concerned about the banking crisis, which is good. ***But your bill, H.R. 5899 from the 116th Congress[[1]], the student loan bankruptcy bill, would force the Department of Education to stop lending trillions,*** since student debt is over 2 trillion—that's almost 10% of the national debt. **Yes or no, do you agree with me or not, that your bill and others like it, like John Cornyn and Dick Durbin's bill[[2]], are the only things short of a miracle from above that will force the Department of Education to stop hemorrhaging and bleeding us to death and of crashing our dollar?** And if your answer is yes, then could you get Virginia Foxx and Jim Jordan, Kevin McCarthy, and of course the Democrats have it in their platform for student loan bankruptcy... So do you understand the free market arguments that bankruptcy..."
- **John McArdle (Host):** "Gordon, I think we got your point, Congressman, let's let you jump in."
- **U.S. Rep. Ralph Norman (R-SC05):** "Uh yeah, Gordon and I again just have a disagreement. It's not the government's responsibility to pay debt. Uh what this administration is doing to pay off loans is irresponsible, it's unconstitutional, and shouldn't happen. Uh, what about the people who don't go to college? What about those who go to community colleges and pay their own debt off? It's a travesty, and this country is, uh, is again heading headlong into bankruptcy because of this administration and their policies. It goes along with the 87,000 IRS agents and everything else that this administration is doing unconstitutional."
- **John McArdle (Host):** "Gilbertville, Mass, this is Scott. You're on with Congressman Norman."
- **Scott (Next Caller):** "Hi Congressman, and hello America..."

***** NOTES: [[1]] H.R.5899 - To amend title 11 of the United States Code to make debts for student loans dischargeable.** (116th, Introduced 02/13/2020)
* Rep. Grothman, Glenn **[R-WI-6]**
* Rep. Correa, J. Luis "Lou" **[D- CA-46]**
* Rep. Norman, Ralph **[R-SC-5]**
* https://Congress.gov/bill/116th-congress/house-bill/5899

[[2]] S.2598 - FRESH START Through Bankruptcy Act (117th, Introduced 08/04/2021)
* Sen. Durbin, Richard J. **[D-IL]**
* Sen. Cornyn, John **[R-TX]**
* Sen. Hawley, Josh **[R-MO]**
* https://Congress.gov/bill/117th-congress/senate-bill/2598

LINK: https://www.C-Span.org/video/?c5064264/user-clip-rep-ralph-norman-bill-cosponsored-hr5899-fellow-republican-rep-grothmans
YouTube: https://www.YouTube.com/watch?v=y4SCKsYaEAA
Archived: https://ContractWithAmerica2.com/FannyDeregulation/C-Span_29March2023_GordonRe_hr5899_116th_NormanGrothman_bk_bill.mp4
Archived: https://Web.Archive.org/web/20231214152644/https://contractwithamerica2.com/FannyDeregulation/C-Span_29March2023_GordonRe_hr5899_116th_NormanGrothman_bk_bill.mp4

Comments: I didn't "read the room" & notice Norman's quiet withdraw of support for his own bill, H.R.5899 (116TH), as shown by of his refusal to cosponsor the identical HR4563 (117TH), next session—obviously because of lack of political cover from other GOP supporters. **I was wrong for 2 reasons & owe Norman an apology: *[[A]]*** I embarrassed him for his tacit "flip flop,"—wrong on a personal level. ***[[B]]*** More-importantly, I hurt my chances of getting support for the most important legislation on "The Hill"***—thus hurting all of America*—bad for four (4) fundamental reasons: (1)** GOP so-called fiscal hawks ***STILL*** **HAVEN'T** cut student loan originations spending as p.35 of our GOP Platform requires, proof that **ONLY** an unlikely miracle—or free market forces that Norman's bill offers—would suffice to force down lending excesses & avoid economic disaster. As shown in other research *(see links below)*, Norman's bill is needed to because **(2)** Current bankruptcy law violates the US Constitution's Uniformity Clause (Art.I, Sec.8, cl.4), **(3)** People of faith understand this double standard violates the Golden Rule, **(4)** Out-of-control lending not only places taxpayers at risk, but "limitless funding" allows tuition inflation—thus making college un-affordable for our current generation (unaffordability our grandparents didn't face!): shortages of doctor/nurses & engineers place lives in danger when Emergency Rooms are short-staffed. **(5)** Though not as important as 1—4, nonetheless, the GOP is "tone deaf" to this obscene double standard (i.e., "Bankruptcy for ME, but not for THEE" double standard), and suffer at the polls—likely in the 2026 mid-term elections. Besides an apology, I owe Norman tangible help—a complete list of GOP supporters to offer needed political cover: ***see attached*** ~~ **Gordon Wayne Watts, Editor-in-chief, The Register | Natl Dir Contract With America: Part II ® / Thursday, 29 October 2026**
LINKS for further resources: https://GordonWatts.com / https://GordonWayneWatts.com / https://ContractWithAmerica2.com