

Subject **PRESS INQUIRY (Time-sensitive) Re-send (internal tracking: GROUP VIII: Apology to Sens. Rick Scott (R-FL) & Elizabeth Warren (R-MA), and Group I, northeast / follow-up)**



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 Date 2022-04-23 00:07
 Priority Highest

**** Please pardon and forgive if you receive multiple copies; we had technical issues with our new email. Also, 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). Below is a re-send of the original press inquiry with minor corrections to grammar, etc.**

With the introductions out of the way, we're following up on our prior press inquiry (shown below) for three reasons:

1.) MINOR ISSUE / tech : Our tech team has guided us to comply with "rate limits" in mass mailing (as is here), and, as such, we had to send out our press inquiry in 6 "batches," and in the 1st batch (Batch I, northeast), the banner image inadvertently didn't load correctly. When doing a follow-up, I wanted to be that to the attention of readers.

2.) STANDARD ISSUE / follow-up : While we're not sure if we'll follow up by email to the other groups of lawmakers, nonetheless, the northeast, sec.I, section has "key" lawmakers, and we'd like to remind you that we're doing ongoing news coverage and hope to update the "Courage Scorecard" for each lawmaker, based on either a direct response, or "auto-populate" the entries based on what we see in the voting record, public statements, and sponsorship record of key bills. The scorecard is linked in our front-page news coverage: You are therefore front-page news.

3.) IMPORTANT ISSUE / Apology : While Senators Rick Scott and Marco Rubio (and my own member of congress, Rep. C. Scott Franklin, R-FL-15) are not a part of Group I (northeast, but rather were recipients of Group II, southeast), I shall include them in my follow-up behind Bcc to apologize for being quite harsh. In fact, in proof-reading my press inquiry, I was also quite critical of Sen. Elizabeth Warren (see below), and I wanted to take a moment to assure my colleagues in the Federal Legislature that I do not mean any disrespect when I take you to task. **So, I shall issue an apology to all four (4) lawmakers, one-by-one, to assure you of**

my motives, if that would be alright:

#1.) First off, Sen. Rick Scott (R-FL), our junior senator will no doubt remember meeting me at a public function, and probably is aware that I'm "the" Gordon Wayne Watts who nearly won the legendary Terri Schiavo pro-life case all by myself, and his staff have probably told him of how I am as "fiscally" Conservative (and "morally" Conservative) as him, so he should know that I share many of the same goals, and any criticism is not meant as an offense to those "on my side." So, when I'm complaining about him not cutting pork (something he promised in his 9-10-2019 press release referring to taxpayer-funded higher ed subsidies), it is a valid complaint, meant as "constructive criticism," not an insult. Let me be blunt: Sen. Rick Scott's desired "Conservative" subsidy cuts will NOT happen unless/until S.2598 and H.R.4907 operate a Free Market forces to tamp down excesses in Dept of Ed lending, ok?

#2.) Secondly, Sen. Elizabeth Warren (D-MA) may be a "Liberal Democrat" who disagrees on some issues with myself (as a far-right Conservative Republican), but myself and many of my friends admire her tenacity in sticking up for victims of predatory lending in need of Constitutional Bankruptcy Uniformity, as the UNIFORMITY CLAUSE (Art.I, Sec.8, cl.4) guarantees. Moreover, she's a legendary bankruptcy professor, and primary sponsor of S.1414 from last session: <https://www.congress.gov/bill/116th-congress/senate-bill/1414/cosponsors> So, when I take issue with her reluctance to support S.2598 and H.R.4907, from the current session, I mean no disrespect. Indeed, my good friend, Alan Collinge, worked hand-in-hand with Sen. Warren in their seminal expose on CBS's 60 MINUTES: <https://www.Google.com/search?&q=elizabeth+warren+-alan+collinge>+CBS We think the world of her, as do many thousands of members in Alan's <https://Facebook.com/groups/SLJgroup> you know, the guy with over a million signatures to get <https://CHANGE.org/CancelStudentLoans>

However, of late, almost every other day, Alan and many other have expressed anger and frustration at what they view as Sen. Warren's betray of her core values, but I'll tell you like Alan told me: Bankruptcy and Cancellation are NOT competing concepts, but indeed, without bankruptcy to force respect, students will continue to get mistreated in PSLF, which still boasts about a 98% -- 99% fail/reject rate, Pres. Biden's efforts notwithstanding, ok? While we may or not not agree on cancellation / aka "forgiveness," nonetheless, we all want students to be treated fairly, but this will *only* happen if/when S.2598 and H.R.4909 pass into law, and if things happen differently, then I'm a liar and false prophet in the political realms. I have a reputation to protect, so please consider my assessment.

#3.) Third, I wasn't going to mention my member of congress, C. Scott Franklin, R-FL-15, initially, as he has done some good things in his cybersecurity subcommittee, and seems to be a sincere "new kid on the block," but after nearly 2 years in office, Rep. Franklin has steadfastly refused to even file one single bill to cut excesses in unnecessary pork spending, as he promised in his congressional webpage, and as outlined here:

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

Here is my point: Rep. Franklin, like Sen. Scott, isn't cutting the needed pork in higher ed, and never even responded to my formal "constituent inquiry" asking where she stands here, or why he might disagree with my legislative requests:

<https://GordonWatts.com/#inquiry>
<https://GordonWayneWatts.com/#inquiry>
<https://Archive.ph/loGMw#inquiry>
<https://Web.Archive.org/web/20220411190915/https://gordonwatts.com/#inquiry>

I'm not trying to offend Rep. Franklin, but at some point, his inaction must be called out.

#4.) Lastly, if you look in the "staff" section Contract With America: Part II(TM), you'll see I wrote several columns for The Ledger, and one was quite critical of Rubio:

<https://www.theledger.com/story/opinion/columns/2018/11/16/polk-perspective-rescue-taxpayers-from-mounting-student-debt/8363137007/>
ARCHIVES: <https://Archive.ph/YrNST>
AND: <https://ContractWithAmerica2.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Fri16Nov2018.pdf>

Viz: "A Polk Perspective: Fix our bankrupt policy on student debt." By Gordon Wayne Watts, Guest columnist, *The Ledger*, August 04, 2016: [Link](#) * [Archive](#)
"Polk Perspective: Rescue taxpayers from mounting student debt." By Gordon Wayne Watts, Guest columnist, *The Ledger*, November 16, 2018: [Link](#) * [Archive](#)
"Polk Perspective: Offer relief for taxes dressed up as 'loans';" By Gordon Wayne Watts, Guest columnist, *The Ledger*, November 19, 2019: [Link](#) * [Archive](#)

Sen. Rubio is quite intelligent, and seems to mean well, but will likely get beaten this November by Rep. Val Demings (D-FL-10) in his bid for reelection if he doesn't represent the will of the people on issues that matter. In fact, with the changing demographics, the younger generation is more "liberal," and will no tolerate being pushed around as the current situation is. While I'm a "Conservative," and oppose all them liberal free handouts, I stand with Sen. Josh Hawley's comments in the recent S.2598 Judiciary Committee hearing (SENATOR JOSH HAWLEY (R-MO) quote from the recent Senate Judiciary Committee hearing on S.2598: "There are a couple of things that I wanted to focus on: The first is that, while I don't support cancellation of all student debt, for the reasons that have been talked about - the massive - I think - subsidy to wealthier Americans and also the massive subsidy to universities - I want to say that I can't think of very many good reasons to keep students with massive amounts of debts as lifelong serfs of banks - and lifelong serfs of universities by not allowing them to discharge in bankruptcy of their debt under appropriate circumstances." (1:26:41-1:27:09 in local video, and 1:40:56-1:41:24 in official Senate website video, download links above.)) As such, I must stand **against** Sen. Rubio's inaction, here. S.2598 and H.R.4907 are appropriate compromises which defend both Conservative and Liberal goals. Cf: <https://contractwithamerica2.com/#bankruptcy> and <https://www.gordonwatts.com/Supporters-StudentLoanBankruptcy-only-FINAL.html> I will add one thing, though: I respectfully disagree with Sen. Hawley on the "wealthy" comment: NO person who is wealthy needs student loans, and, by contract, no person with student loans is wealthy, especially given the documented price-gouging.

Anyhow, while I may strongly disagree with certain lawmakers, my closing point, before inviting you to respond to our press inquiry, is simply: I do NOT wish any insult or offense on ANY person (lawmaker, staff, or even one of our readers).

Gordon

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

From: gordon@contractwithamerica2.com
Date: 4/16/22 5:56 AM (GMT-05:00)
To: gww1210@gmail.com, gww1210@aol.com, Gordon@ContractWithAmerica2.com
Cc: gww1210@gmail.com, gww1210@aol.com, Gordon@ContractWithAmerica2.com
Subject: PRESS INQUIRY (Time-sensitive)
New Subject: PRESS INQUIRY (Time-sensitive) Re-send (internal tracking: GROUP VIII: Apology to Sens. Rick Scott (R-FL) & Elizabeth Warren (R-MA), and Group I, northeast / follow-up)

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 (4-part multiple choice question on higher ed epic failure; time-sensitive due to the Markup schedule on at least one bill, S.2598)

Date: Saturday, 16 April 2022

Dear Lawmakers and staff:

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. We're working on a press inquiry to lawmakers inquiring where you stand on proposed solutions. We've found these four dominant in the political zeitgeist:

(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/2qdEW> AND: <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:

<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 ARCHIVES: <https://Archive.ph/vESif> AND: http://Web.Archive.org/web/20220415183222/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: [https://Archive.Today/cache;WaybackMachinearchive;Seealso: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>](https://Archive.Today/cache;WaybackMachinearchive;Seealso:SOURCE:REPORT:Black-white%20disparity%20in%20student%20loan%20debt%20more%20than%20triples%20after%20graduation%20,)

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/#PSLFailure> ARCHIVES: <https://Archive.ph/8sZDR#PSLFailure> AND: <https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#PSLFailure> Cf: <https://www.cnbc.com/2021/03/23/the-us-already-has-student-debt-forgiveness-but-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/aRkbd> 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 LINK-4: 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://GordonWayneWatts.com/#crash>

<https://Archive.ph/kxGMw#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
Or: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 them, 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://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://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

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

PRESS INQUIRY, PROPER -- REPRISÉD: 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," including all three of our email addresses to ensure delivery while we get our email network set up: Gww1210@gmail.com is my main personal email, and alternates are Gww1210@AOL.com and Gordon@ContractWithAmerica2.com, my professional email for business use only.

[[#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*

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ALWAYS FAITHFUL - To God

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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

www.GordonWayneWatts.com / www.GordonWatts.com

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. Fornier, 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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