

## URL's for 6 key videos:

**(1-of-6) Rush Limbaugh** (Me calling in about Contract clause violations of U.S. Bankruptcy Code)

### **VIDEO NOTES:**

(STEREO audio/video) I seek the assistance of Rush Limbaugh in calling out Congress' violation of Contract Law. NOTE: This 'Fair Use' clip features a cameo appearance by Limbaugh's great call-screener, Bo Snedley, aka the famous radio personality, James Golden. -- Bo will be surprised that I feature him (as he was not on air at the time), but it's all good: Not only do I portray the E.I.B. Network in good light, but it is also permitted by 'Fair Use,' as this is merely a single clip of my 'Open Line Friday' call this past Friday, 11 July 2014.

I asked Rush about when he called out Pres. Obama for violating long-standing Contract Law (by capping payments on college loans). - Why, I ask Rush, does he not call out Congress for the same thing, since Congress, by the passage of the Bankruptcy Reform Act of 1994 (P.L. 103-394, enacted October 22, 1994), which amended the FFELP (Federal Family Education Loan Program), removed ALL standard consumer protections (truth in lending; bankruptcy proceedings; statutes of limits; the right to refinance; adherence to usury laws; and, Fair Debt & Collection practices, etc.) normally afforded to any borrower.

Heck, Donald Trump filed for Bankruptcy four (4) times - for MILLION\$... why can't college students be afforded the same safety net -especially as it was in their original loan contract? (Congress changed the rules mid-race.) Caveat: Students \*can\* qualify for bankruptcy, but only if they pass the nearly-impossible 'Undue Hardship' test... I think my call-in is more interesting than this long, boring write-up, so why don't you pull up a seat, grab a Latee', and listen to the fun!...

Hmm... oppressive nature of Federal Law regarding College Loans... TRIVIA: Student Loan Debt has, for the 1st time ever in America, surpassed Credit Card Debt, exceeding \$1 Trillion U.S. Dollars - that is a Thousand Billions -and a 'Billion' is a Thousand Millions -a lot of dough.

Important: While the GOP has been 'good' in some areas (trying to get Government out of the business of Higher Ed loans, which, of course, tempt colleges to raise tuition to match increased borrowing ability), Republicans are usually \*against\* students having the same Bankruptcy rights that they, themselves -and their rich cronies -enjoy.

Therefore, we must remember to pray for leaders, like Rep. Ross (featured in the video immediately before this one), who are brave enough to "go against the grain," to defend the weak and powerless against indentured servitude and other oppression.

### **DOWNLOAD MIRRORS:**

- **YouTube:** <https://www.YouTube.com/watch?v=VJeya7c5gGQ>
- **Facebook story:** [https://www.Facebook.com/story.php?story\\_fbid=10202745430541790&id=1380495131](https://www.Facebook.com/story.php?story_fbid=10202745430541790&id=1380495131)
- **Facebook video:** <https://www.Facebook.com/GordonWayneWatts/videos/10202745430541790>
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**(2-of-6) Dennis Ross – VIDEO NOTES:**

Tele-Town Hall meeting: U.S. Rep. Dennis A. Ross (R-FL-15). I ask him whether he supports cutting use of tax\$\$ to make/back college loans, as well as student loan bankruptcy. Key points: While I don't accuse him of purposely lying, he most DEFINITELY didn't keep his word on either of these 2 legislative matters, either the spending cuts or the tax (tuition = type of fee/tax) cuts!! HISTORY: Both The Ledger & The Register published my guest column & Editorial regarding my friend, Congressman Ross, re: Oppressive nature of Federal Law regarding College Loans. TRIVIA: Student Loan Debt has, for the 1st time ever in America, surpassed Credit Card Debt, exceeding \$1 Trillion U.S. Dollars. That's a Thousand Billions!! Lots of MONEY!!

This was a 'Public' THM, and it is so denoted with a legal disclaimer at the beginning of each THM (a sample of which is included in this video).

Important: While the GOP has been 'good' in some areas (trying to get Government out of the business of Higher Ed loans, which, of course, tempt colleges to raise tuition to match increased borrowing ability), Republicans are usually \*against\* students having the same Bankruptcy rights that they, themselves -and their rich cronies -enjoy.

Therefore, we must remember to pray for leaders, like Rep. Ross, who are brave enough to "go against the grain," to defend the weak and powerless against indentured servitude and other oppression.

\* "A Polk Perspective: Fix our bankrupt policy on student debt," By Gordon Wayne Watts, Guest columnist, The Ledger, August 04, 2016

LINK: <https://www.TheLedger.com/opinion/20160804/a-polk-perspective-fix-our-bankrupt-policy-on-student-debt>

ARCHIVE-1: <https://Archive.vn/geCIO>

ARCHIVE-2: <https://Web.Archive.org/web/20200808210624/https://www.TheLedger.com/opinion/20160804/a-polk-perspective-fix-our-bankrupt-policy-on-student-debt>

Cache-1: <https://GordonWatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Thr04Aug2016.pdf>

Cache-2: <https://GordonWayneWatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Thr04Aug2016.pdf>

Cache-3: <https://Web.Archive.org/web/20201017125702/https://gordonwatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Thr04Aug2016.pdf>

Unabridged version: "Republican Congressman breaks with party, admits college loans deserve bankruptcy," By Gordon Wayne Watts, The Register, Published: Wednesday, April 13, 2016 at 12:34 p.m.

\* <http://GordonWatts.com/BraveRepublicanBreaksRanksWithGOP-HigheEd.html>

\* <http://GordonWayneWatts.com/BraveRepublicanBreaksRanksWithGOP-HigheEd.html>

## DOWNLOAD MIRRORS:

- **YouTube:** <https://www.YouTube.com/watch?v=D7Z9wWWjTJo>
- **Twitter:** [https://Twitter.com/Gordon\\_W\\_Watts/status/720318286949273600](https://Twitter.com/Gordon_W_Watts/status/720318286949273600)
- **Facebook-NOTES:** <https://www.Facebook.com/notes/gordon-wayne-watts/brave-republican-congressman-breaks-with-party-admits-college-loans-deserve-bank/10153392004810248>
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- **WMV – DOWNLOAD Mirror-1:** [https://GordonWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014\\_WMV.wmv](https://GordonWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV.wmv) (28.8 MB)
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- **Archive-1 – NOTES:** <https://Archive.vn/wip/Yct1J>
- **Archive-2 – NOTES:** <https://Web.Archive.org/web/20201016134859/https://www.facebook.com/notes/gordon->

[wayne-watts/brave-republican-congressman-breaks-with-party-admits-college-loans-deserve-bank/10153392004810248](http://wayne-watts/brave-republican-congressman-breaks-with-party-admits-college-loans-deserve-bank/10153392004810248)

- **Archive of YouTube:** <https://Web.Archive.org/web/20160917203439/https://www.YouTube.com/watch?v=D7Z9wWWjTJo>
- **Archive of Facebook:** <https://Web.Archive.org/web/20201016135104/https://www.facebook.com/GordonWayneWatts/videos/10207696141426468/>
- **Archive of WMV video file download:** [https://Web.Archive.org/web/20201016135336/https://gordonwatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014\\_WMV.wmv](https://Web.Archive.org/web/20201016135336/https://gordonwatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV.wmv)
- **Archive of MP4 video file download:** [https://Web.Archive.org/web/20201016135512/https://gordonwatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014\\_WMV\\_mobile-phone-mpeg4.mp4](https://Web.Archive.org/web/20201016135512/https://gordonwatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV_mobile-phone-mpeg4.mp4)

And front-page news on both my namesake blogs ( <http://GordonWatts.com> hosted by GoDaddy & <http://gordonWAYNEwatts.com> hosted by HostGator).

For a very deep discussion of all the pro's and con's on the Higher Education crisis, point your web browsers to:

\* <http://GordonWatts.com/Higher-Ed-Tuition-Costs.html>

or:

\* <http://GordonWayneWatts.com/Higher-Ed-Tuition-Costs.html>

And, pay special attention to the 'Legal Research' link at the top left of the Op-Ed linked above.

PS: It's OK to share video -- see here:

<http://GordonWatts.com/legal.html>

and:

<http://GordonWayneWatts.com/legal.html>

Gordon Wayne Watts, Editor-in-Chief, The Register///

**[\(3-of-6\) GOP Primary debate: Sat 08 Aug 2020 GOP Debate Fla Dist15 US House: Scott Franklin vs Ross Spano, etc.](#)**

\*\* GOP debate at IGNITED CHURCH in Lakeland, Florida featuring Ross Spano and Scott Franklin for U.S. Dist. 15 House for R-FL-15. (Scott Franklin vs Ross Spano, and other GOP debates)

SAVED COPIES – DOWNLOAD MIRRORS:

- Official IGNITED CHURCH, Lakeland, Fla. (debate host) video link: <https://Vimeo.com/445888418>
- Courtesy of: <https://Vimeo.com/IgnitedChurch>
- **YouTube – full video:** <https://www.YouTube.com/watch?v=4ZqW65EKauw>
- Courtesy of: <https://YouTube.com/GordonWayneWatts>
- **Facebook shortened video:** <https://www.Facebook.com/GordonWayneWatts/videos/10218767297478450/>
- **Note: Facebook limits videos to 2 hours or less, so that version is shortened to include only the Franklin v. Spano debate.**
- **Download Mirror-1:** [https://GordonWatts.com/LetterToPresTrump/Sat08Aug2020\\_GOP-Debate-FlaDist15-US-House.mp4](https://GordonWatts.com/LetterToPresTrump/Sat08Aug2020_GOP-Debate-FlaDist15-US-House.mp4)
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- **Archive of OFFICIAL Vimeo video:** <https://Web.Archive.org/web/20200928102712/https://vimeo.com/445888418>
- **Archive of YouTube video:** <https://Web.Archive.org/web/20201016135658/https://www.youtube.com/watch?>

[v=4ZqW65EKauw](https://www.facebook.com/GordonWayneWatts/videos/10218767297478450/)

- **Archive of Facebook shortened video:**  
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[https://Web.Archive.org/web/20201016150249/https://gordonwatts.com/LetterToPresTrump/Sat08Aug2020\\_GOP-Debate-FlaDist15-US-House.mp4](https://Web.Archive.org/web/20201016150249/https://gordonwatts.com/LetterToPresTrump/Sat08Aug2020_GOP-Debate-FlaDist15-US-House.mp4)

*Courtesy, The Register, Editor-in-Chief, Gordon Wayne Watts ///*

**(4-of-6) Coast to Coast: AM** (Host: George Noory ; Guest: Dr. John R. Lott, Jr., Gun Rights expert ; Caller: Myself, Gordon Wayne Watts) – Call in C2C AM -Dr John Lott gun right expert addresses student loan bankruptcy and economic issues --7/22/2020 pm to 7/23/-2020 am.

#### VIDEO NOTES:

OK, I'm posting this because I'm confused: Dr. John R. Lott, who is famous for his deep analysis of Second Amendment rights as applied is ALSO an economist (which I didn't know when I called-in, but I do now). ON THE ONE HAND, if you listen to the annotated audio/video (12:14-12:27), he says; "I don't think that there's a real problem in terms of wanting to have [student loan] bankruptcy be a lot easier," but ON THE OTHER HAND, he then goes on to seemingly appear to say just the opposite. -- I hope to ask him about it on his Facebook wall post dedicated to a similar (but not identical) subject (Free College and/or Student Loan Forgiveness). IN THE MEANTIME, I agree with U.S. Rep. Matt Gaetz (R-FL-01) -- see my prior video -- who says that Student Loan Bankruptcy bill H.R.2648 (companion bill S.1414) would create market forces to reduce and/or dry up bankruptcy availability -- driving down lending, saving taxpayers who make said loans, and saving students -- as colleges would be forced to lower college to AFFORDABLE levels -- like it was in the recent past -- a few decades ago -- when students DID have bankruptcy defense -- and when it worked just fine -- and an EXCELLENT argument to return it back the way it was: If it worked then, then it would work now. ADDENDUM: I add this observation specially for Dr. John R. Lott -- and fellow-conservatives: If we don't restore bankruptcy rights and return BK defense to the hand of students, then we will LACK sufficient market forces to send a clear message to lobbyists of banks & colleges to BACK OFF and stop opposing the collegiate loan limits (pork spending cuts) which Pres. Trump requested of lawmakers last March 2019. If you disbelieve me, then please tell me why GOP lawmakers NEVER EVER attempted to cut taxpayer-backed student loan subsidies -- in ANY recent decade!?. I hope Dr. Lott clarifies where he stands and when he meant in his reply to my call-in question, here, on COAST. ~G.W.///

#### DOWNLOAD MIRRORS:

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- MP4 – High Rez Download Mirror-1: [https://GordonWatts.com/LetterToPresTrump/HiRez-30fps\\_Call-in\\_Coast-to-CoastAM\\_%20DrJohnRLott\\_MP4\\_x264.mp4](https://GordonWatts.com/LetterToPresTrump/HiRez-30fps_Call-in_Coast-to-CoastAM_%20DrJohnRLott_MP4_x264.mp4)
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- Archive-1 of Facebook notes: <https://Archive.vn/wip/f0kw6>
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**(5-of-6) U.S. House Judiciary Committee markup meeting** (Chairman, Jerrold “Jerry” Nadler: H.R.2648, H.R.7370 & other bills) – Tue. 29 Sept. 2020

**VIDEO DESCRIPTION:** Tue29Sept2020\_HouseJudiciary\_Markup\_H.R.7370-and-H.R.2648\_480p.mp4 See especially at about 30 minutes 52 seconds (e.g., 00:30:52) or so where Conservative U.S. Rep. Matt Gaetz (R-FL-01) strongly uses Free Market principles to defend H.R.2648, the student loan bankruptcy uniformity bill. (Did he see my recent LAKELAND LEDGER guest columns-- and copy them!?) However, he overlooked the fact that the U.S. Constitution's Uniformity clause (Art.1, Sec.8, cl.4) REQUIRES U.S. Bankruptcy Code to be uniform.(It is not -- ask any college student.) However, a number of Members of Congress (mostly Democrats, I must admit) correctly pointed out the obscene double standards here (Trump and others repeatedly get bankruptcy for HUGE AMOUNT\$\$, but not college students). Also, many both rightly pointed out the bankruptcy is NOT a Liberal Free Handout. (I add: Bk uniformity is NOT a Free Handout, but rather a constitutionally guaranteed right -- The Uniformity clause is a special case -- a special type -- of Equal Protection -- and -- I add -- patterned after the Golden Rule set down by Sovereign King Jesus, Himself.) Democrats are more correct and in line with Jesus's golden rule, here, than my party, the GOP Republicans. Republicans are more correct, however, on a number of other issues -- not mentioned here as they are off-topic.

**Official HOUSE JUDICIARY YouTube video link** – cued up to Rep. Gaetz:  
<https://www.YouTube.com/watch?v=CC1cIXG4r40&t=5937s>

Courtesy of: <https://YouTube.com/HouseJudiciaryCommitteeHearings>

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**Facebook – shortened video:** <https://www.Facebook.com/GordonWayneWatts/videos/10218771474582875/>

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Archive of Facebook video:  
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An attempt to use Archive dot Today (Archive.vn) to save an MP4 in its archive: <https://Archive.vn/wip/MZOXv>

Archive of MP4 video download file:  
[https://Web.Archive.org/web/20201016145306/https://gordonwatts.com/LetterToPresTrump/Tue29Sept2020\\_HouseJudiciary\\_Markup\\_H.R.7370-and-H.R.2648\\_480p.mp4](https://Web.Archive.org/web/20201016145306/https://gordonwatts.com/LetterToPresTrump/Tue29Sept2020_HouseJudiciary_Markup_H.R.7370-and-H.R.2648_480p.mp4)

## VIDEO NOTES:

U.S. House Judiciary Committee markup meeting (HR2648 and other bills) – NOTES:

Mirror 1 – UNABRIDGED notes:

- \* HTML Web-page: [https://GordonWatts.com/Notes\\_HouseMarkupH.R.2648.html](https://GordonWatts.com/Notes_HouseMarkupH.R.2648.html)
- \* WORD \*.doc: [https://GordonWatts.com/Notes\\_HouseMarkupH.R.2648.doc](https://GordonWatts.com/Notes_HouseMarkupH.R.2648.doc)
- \* PDF: [https://GordonWatts.com/Notes\\_HouseMarkupH.R.2648.pdf](https://GordonWatts.com/Notes_HouseMarkupH.R.2648.pdf)

Mirror 1 – ABRIDGED Facebook video notes:

- \* HTML Web-page: [https://GordonWatts.com/FACEBOOK-vid\\_Notes\\_HouseMarkupH.R.2648.html](https://GordonWatts.com/FACEBOOK-vid_Notes_HouseMarkupH.R.2648.html)
- \* WORD \*.doc: [https://GordonWatts.com/FACEBOOK-vid\\_Notes\\_HouseMarkupH.R.2648.doc](https://GordonWatts.com/FACEBOOK-vid_Notes_HouseMarkupH.R.2648.doc)
- \* PDF: [https://GordonWatts.com/FACEBOOK-vid\\_Notes\\_HouseMarkupH.R.2648.pdf](https://GordonWatts.com/FACEBOOK-vid_Notes_HouseMarkupH.R.2648.pdf)

Mirror 2 – UNABRIDGED notes:

- \* HTML Web-page: [https://GordonWayneWatts.com/Notes\\_HouseMarkupH.R.2648.html](https://GordonWayneWatts.com/Notes_HouseMarkupH.R.2648.html)
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- \* HTML Web-page: [https://GordonWayneWatts.com/FACEBOOK-vid\\_Notes\\_HouseMarkupH.R.2648.html](https://GordonWayneWatts.com/FACEBOOK-vid_Notes_HouseMarkupH.R.2648.html)
- \* WORD \*.doc: [https://GordonWayneWatts.com/FACEBOOK-vid\\_Notes\\_HouseMarkupH.R.2648.doc](https://GordonWayneWatts.com/FACEBOOK-vid_Notes_HouseMarkupH.R.2648.doc)
- \* PDF: [https://GordonWayneWatts.com/FACEBOOK-vid\\_Notes\\_HouseMarkupH.R.2648.pdf](https://GordonWayneWatts.com/FACEBOOK-vid_Notes_HouseMarkupH.R.2648.pdf)

Archive-1:

- \* <https://Archive.vn/wip/FMuhW> (Unabridged / Full notes)
- \* <https://Archive.vn/wip/cIrL9> ( ABRIDGED Facebook video notes only)

Archive-2:

- \* [https://Web.Archive.org/web/20201016142354/https://gordonwatts.com/Notes\\_HouseMarkupH.R.2648.html](https://Web.Archive.org/web/20201016142354/https://gordonwatts.com/Notes_HouseMarkupH.R.2648.html) (Full-HTML)
- \* [https://Web.Archive.org/web/20201016142719/https://gordonwatts.com/Notes\\_HouseMarkupH.R.2648.pdf](https://Web.Archive.org/web/20201016142719/https://gordonwatts.com/Notes_HouseMarkupH.R.2648.pdf) (Full-PDF)
- \* [https://Web.Archive.org/web/20201016142822/https://gordonwatts.com/FACEBOOK-vid\\_Notes\\_HouseMarkupH.R.2648.html](https://Web.Archive.org/web/20201016142822/https://gordonwatts.com/FACEBOOK-vid_Notes_HouseMarkupH.R.2648.html) (Facebook-HTML)
- \* [https://Web.Archive.org/web/20201016142519/https://gordonwatts.com/FACEBOOK-vid\\_Notes\\_HouseMarkupH.R.2648.pdf](https://Web.Archive.org/web/20201016142519/https://gordonwatts.com/FACEBOOK-vid_Notes_HouseMarkupH.R.2648.pdf) (Facebook-PDF)

*Editor-in-Chief, The Register, Gordon Wayne Watts ///*

**(6-of-6) Brian Kilmeade radio show** (Me calling in about Rep. Matt Gaetz, H.R.2648, & tele-remote Senate confirmation hearing strategy, to overcome problem with GOP Senators that have COVID-19)

I call-in to Brian Kilmeade show to support the ultra-Conservative U.S. Rep. Matt Gaetz' (R-FL-01) speech on the floor of the House Judiciary Committee (should make my Republicans friends happy that I supported him!!) --where he eloquently made Free Market arguments in support of H.R.2648, the Student Loan Bankruptcy Uniformity bill (should make all my Democrat friends happy that Matt and I are supporting this bill!!). -- 2nd half of this vid: The legendary Alan Collinge, a nationally-recognised Student Debt expert, calls in to C\*SPAN on the same subject, but has a slightly more Liberal defense of this (tho I admit we are both right). -- See my recent Facebook videos for discussion, and for a copy of Gaetz' speech. Gaetz, tho a GOP Republican and big "Trump supporter," has honour, insofar as he defends Democrats when they are very, very, very right & correct: Bankruptcy uniformity is NOT a free handout, but rather a constitutionally-protected right (Google: "Uniformity clause," if you didn't "get the note.") If rich folk, bankers, Credit Card users, even GAMBLERS, REGULARLY get bankruptcy discharge for HUGE amounts (many times, even AFTER huge stimuli and tax breaks using our tax dollar\$s), why can't college students have at least BK AVAILABILITY aka H.R.2648 and S.1414. The "you took a loan -- you pay it back" argument rings HOLLOW when those same critics do NOT make similar complaints about MUCH RICHER folk doing the SAME EXACT THING -- but REPEATEDLY -- and for much-larger sums of Bankruptcy discharge. (Is it any wonder, then, that 44.7 Million Americans with student debt -- and another 30-40 Million who are cosigners, family,

or friends -- hate us GOP Republicans -- and kicked our BUTT out of the House last election, and elected Nancy Pelosi & Democrats!? Oh, really..) \*\*\* Oh, and when the law was changed, EXISTING loan contracts had their terms illegally changed: NEVER is it legal to impair an existing contract of ANY sort (Contract clause and copious case law, hello!?), so why is it all of a sudden OK for student loans!? ...NOT. (If you disagree, then KARMA will bite YOU on the BUTT - and next contract -- of ANY sort -- that you sign -- will have its terms changed -- and YOU CHEATED -- and that without recourse. Consider your hypocritical double standards carefully, bud. bud. #ContractClause -- #UniformityClause -- #UsConstitution -- #Constitution -- #DoubleStandards -- #DoubleStandard -- #Hypocrite -- #Hypocrisy #Monopoly #PriceGouging

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For more information from The Register:

<https://GordonWatts.com>

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For more information on Nationally-recognised Student Debt expert, Alan Collinge (Google him, if you have not heard), here are key mirrors:

<https://StudentLoanJustice.org>

<https://Change.org/CancelStudentLoans>

<https://Facebook.com/groups/SLJgroup>

Join the battle for justice.///