Links, Video Notes, References, and TRANSCRIPT to the Gordon Wayne Watts "Student Loan Speech" Video – via: transcript Generated-by-GoogleYouTube

Source: https://www.youtube.com/watch?v=amzeBXpyWn4 Cross-posted to: https://www.facebook.com/GordonWayneWatts/videos/10211786947414061 And: http://youtu.be/amzeBXpyWn4 References: http://StudentLoanJustice.org – and – http://GordonWatts.com and http://GordonWayneWatts.com

By: GordonWayneWatts Published on Tuesday, January 30, 2018

Title: "Alan Collinge request for the CONSERVATIVE Case for College Loan Bankruptcy bill H.R.2366"

VIDEO NOTES:

Summary: My friend, Alan M. Collinge, of StudentLoanJustice.org fame (Google him; he's famous & has been in much news media) asked for both very Liberal and very Conservative advocates of H.R.2366 to make vids and weigh in. As it is NOT a widely-known fact that right-wingers support restoration of bankruptcy SELF-DEFENSE for college loans, and as the "Conservative" argument is stronger than the Liberal one, I will be that voice - one person CAN make a difference, and save the U.S. dollar from crashing as it's on the hook for this mess. -- Below is a copypaste of my personal notes, to which I referred when making the video.~GW

Clarify my stance on the Gay Marriage issue (supported traditional marriage, but supported gays who were mistreated in re life insurance beneficiaries, visitation rights in hospitals equal abilities to get tax deductions, etc. -- should be equal for all - gay, straight, etc.)

Clarify: US Supreme Court permits you to file there, but only for YOUR own cases, not as an Amicus Curiae (Friend of the Court) -- only lawyers permitted, & then only those in the SCOTUS bar LOL.

Recap: Right-wing nuts NOT prejudiced against poor, Blacks, gays, etc...

******* Legal Constitutional issues:

- * Due Process lack of notice (lack of Truth in Lending)
- * Contract Law (change in college loan contract via Fed Law)
- * Monopoly (check your definitions)

* Equal Protection (General) All others (GOP and DEM Lawmakers, rich cronies, and even criminals with Credit Cards) can file BK

* Equal Protection (Special) -- Art I Sec 8 Cl 4 "uniformity clause" is special case of Equal Protection)

* Predatory Sub-prime lending

****** Moral issues:

* All 3 major religions (Christianity, Judaism, Islam) prohibit Interest, or at the least, Usury (Excessive Interest)

* All others (GOP and DEM Lawmakers, rich cronies, and even criminals with Credit Cards) can file BK-- but not college students LOL.

* College debt hurts Blacks at about 2 to 3 times the rate of others, which is immoral and alarming.

****** Practical issue:

** Tuition is a form of tax (monies going to an arm of the government - State govt colleges, hello?), and students are sorely over-taxed.

Prevention -- lower (or eliminate) loan limits - let them use a credit card, not taxpayer-backed student loans:

*** Less loan monies will allow Conservative Free Market pressures to influence tuition, not a liberal distorted free market ***

** Liberals Democrats insisted tax \$\$ make or back (guarantee) college loans - colleges JACK UP tuition to match increased borrowing abilities -- PROBLEMS (#1) Taxpayers on the hook for this (and bubble WILL crash worse than 2008-09 market crash, thus crashing the US Dollar) (#2) Students price-gouged (some committing suicide)

College Debt is * Credit Card debt and WILL crash the dollar if lawmakers don't get the tax\$\$ off the hook of making or backing (guaranteeing) college loans.

Cure: Allowing Bankruptcy for college students will scare off lenders, and less loan monies will allow Conservative Free Market pressures to dictate. (Besides bankruptcy, we need Truth in Lending, Statutes of Limitations, & other standard consumer protections)

*** Conclusion: *** *pardon the length, but remember folks, I'M 'the' guy who almost won in re Terri Schiavo (feeding tube girl) ALL by myself, doing better even than Jeb Bush before the same panel - and as the 'Conservative' case for college loan BK is not as well known, my role is key...

(video cut off) o. "College "Debt" is ok IF (and ONLY if) you use a Credit Card (where it's hard to borrow large amounts) -but NOT on the tax dollar (as is currently the case)

ASSURANCE 1. Right-wing nuts (pro-life, pro-marriage, 2nd Am. supporters, fiscally-conservative, STRONG supporters of U.S. Constitution, hello?) NOT prejudiced against gays, poor, Blacks, etc. *SURPRISE* 2. "Conservative case" CAN be made (see above) for restoration of College loan bankruptcy AND lowering of loan limits.

*FAIRNESS, HELLO!?** 3. Reminder that BOTH parties (who held House, Senate, Oval office at times) continually failed in re BANKRUPTCY and loan limits issues.

** PROBLEMS ** Problems: Both college tuition AND college debt no longer affordable AND U.S. higher ed going DOWN (even as price goes up--and NEED for a college degree goes up** -- burdens students -- unprecedented suicide rates ,, threatening to crash the US Dollar as CollegeDebt is greater than CreditCardDebt

******SOLUTIONS****** Solutions: H.R.2366 and my loan limits bill - otherwise, the bubble WILL burst, and crash the US Dollar as implied in Rev 6:6 and other prophecies of the Bible (and other religions, too, by the way).

Cross-posted to:

https://www.facebook.com/GordonWayneWatts/videos/10211786947414061 And: http://youtu.be/amzeBXpyWn4 and: https://www.youtube.com/watch?v=amzeBXpyWn4

Title: Alan Collinge request for the CONSERVATIVE Case for College Loan Bankruptcy bill

Category

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Editor's Note: This transcript was generated by Google's YouTube voice recognition software, and, of course, may (and DOES) have typographical errors—CAVEAT: Reader Beware.~~Gordon

<u>www.GordonWatts.com</u> and <u>www.GordonWayneWatts.com</u> Gordon Wayne Watts (Lakeland, Fla., U.S.A., earth)

Transcript

00:01 hello my name is Gordon Elaine watts

00:04 I'm from Lakeland Florida which is

between Orlando and Tampa and a good

00:09 friend Alan Collins has a ask people

00:12 that are very conservative or very

00:14 liberal or other things to weigh in on

00:16 the student loan situation okay

00:18 so here's his Facebook feed and I got an

00:23 email from him as well so um he wanted

00:26 us to tell a little bit about ourselves

00:28 okay I'm very conservative work so I say

00:31 now here's my situation I ran up \$23,000

00:37 times two for the principal and I've

00:40 been paying on the thing off and on but

this this was back in 2015 I even though

00:46 I've been paying on it the 46,000 has

00:50 grown to fifty nine thousand two hundred

00:52 eighty nine dollars and 67 cents Navion

00:55 has allowed me to deferred so for better

00:58 or for worse it's larger than it was

01:00 when it began even though I paying on it

01:02 and a lot of people are even worse than

01:04 me so I'm not complaining here

01:06 although I think I'm above average so um

01:08 here I'm gonna make the case that I'm a

01:10 conservative now you would think that

since I'm one of those crazy right-wing

01:14 conservatives that I would be like a lot

01:17 of the congressmen say to beg you guys

01:20 just shouldn't have gone to college

01:21 unless you wanted to pay the debt but

01:24 there's a conservative case to be made

01:25 that those congressman's are not

01:27 conservative

01:28 there are liberal rhino's Republicans

01:30 name only

01:31 so let's take a look and see who is this

01:33 Gordon Wayne Watts character okay Google

Gordon Wayne Watts four to three shadows

01:38 so almost one the Terri Schiavo case you

01:40 you can google it you know the Google

01:42 let's take a look at number two how's

01:45 Gordon William works related to Terry

01:46 shadow now I used a third order argument

01:49 the family and other people like Jeb

01:51 Bush used to Feeney to barking I almost

01:53 won Jeb Bush god bless his liberal soul

01:56 he got clean seven to zero so um I did

01:59 better than Jeb Bush Florida Supreme

02:01 Court splits four to three on the

surprise filing I'm that Mister warrants

02:05 right there but now that's not all I'm

02:07 not just socially liberal um I ran for

02:09 state Congress I'm a supporter of the

02:11 right to bear arms

02:14 fiscally conservative you can check it

02:17 out here let's just scroll on past here

02:20 okay there's the Florida Supreme Court's

02:22 website and there are some filings of

02:24 mine so let's just go a little bit

02:27 further right here and there's the

02:28 citation for all you legal wants out

there I did better than all the other

02:32 parties and so this is my introduction

02:36 because my little phone here doesn't

02:40 really have a lot of memory I'm gonna

02:43 have to break this up into several parts

02:44 plus it gives me a chance to get each

02:46 part right so I've introduced myself as

02:49 a solid right wing nut

02:50 I mean further to the right then rush

02:53 limbaugh maybe okay now let's move on to

02:55 part two okay this is Gordon again I

02:59 forgot one thing

um I thought I established myself I

03:02

think I established myself as a right

03:04

wing nut but um lo and behold I forgot

03:07 something okay there's the citations in

03:10 the Terri Schiavo case but lo and behold

03:11 the 11th Circuit Court of Appeals let me

03:15 participate in the the gay marriage case

03:17 now they didn't get too far okay but you

03:21 know this other guy he did pretty well

03:22 but he didn't do as well as I did I was

03:26 the only non lawyer so far as anyone

03:29 knows they got permission to participate

in the gay marriage case okay there's

03:34 the Eleventh Circuit Court of Appeals

03:35 letter to me and here the US Supreme

03:40 Court accidentally dockets my um they

03:43 thought I was an attorney that

03:45 disappeared real quick they're not

03:47 permitted they don't allow non attorneys

03:50 or whatever and the US Supreme Court has

03:52 visited my website for some odd reason

03:55 maybe it's because um I asked them to I

03:58 don't know but that's all good so the

04:01 bottom line is now I've established

myself as a far right wing nut but

04:05 listen this now this next point is very

04:06 important I'm not gonna forget to

04:09 mention this because I wanna mention it

04:10 early on okay now this is an issue that

04:13 affects everyone right here

04:14 but look at this from Time magazine okay

04:17 four years after graduating from college

04:19 black students Oh nearly twice as much

04:22 student debt if their white peers doing

04:24 or three times is more likely to default

04:26 on these loans according to a new paper

but

04:27 Brookings Institute source black college

04:30 grads have twice as much debt as wives

04:32 but now three times is more likely to

04:34 default by Tyrion Renzulli time October

04:39 21st 2016 okay so this is from my blog

04:43 right heel here okay so so this this is

04:47 an issue that have affects minorities

04:49 and poor people it affects everyone but

04:53 again you have right-wing nuts that are

04:55 bound with the common folk down with

04:58 protecting minorities and anyone that's

messed with now moving on to broader

05:03 things now college tuition is

05:06 technically a tax because this is where

05:07 I'm going to transition into the

05:10 conservative case for Allen colleges

05:13 student loan justice beef with the

05:16 government okay the government is doing

05:17 some some illegal things here and look

05:20 here college tuition on the x-axis okay

05:24 described on the y-axis is a tax tuition

05:29 is money that goes to an arm of the

05:31 government state colleges now look here

although there's a good case to be made

05:34 for free colleges and a lot of places

05:36 have them that's a little bit liberals

05:40 apprehend out okay but now when you're

05:42 getting way taxed over here which is the

05:44 current situation in being overtaxed

05:46 that's very liberal the tuition was very

05:49 reasonable back in the day so um now for

05:53 my next part I'm gonna see if I can pull

05:55 up Bernie Sanders right here okay now

06:00 Bernie Sanders asked was called once

06:03 free in the United States as a Bernie

Sanders says I'm sorry politifact asked

06:07 this right here

06:08 and yes mostly true so my point is is

06:11 that college was almost free not

06:14 completely but was almost free were free

06:15 in some places and we had the best

06:17 higher ed in the world so if the prices

06:20 have gone up now they're unaffordable

06:22 they've gone up with inflation but I

06:24 mean they've gone up even more than

06:25 inflation they are unaffordable so why

06:28 it's called quality gone down because

the Liberals have gotten involved and

06:33 some so-called conservatives have really

06:36 screwed things up pardon my language so

06:39 I'm not sure the times

06:41 situation I'm gonna good in call time

06:43 and then begin part three okay this is

06:46 Gordon again I forgot to mention

06:49 something now I know this is gonna be

06:51 divergent but I'm going somewhere with

06:52 this so hang with me earlier I said that

06:55 I was going to court to fight for

06:59 traditional marriage and that's true cuz

I'm I'm a right wing nut but the gays

07:03 were being mistreated and I also

07:05 proposed to the High Court and the

07:06 appeals court which actually reviewed my

07:09 stuff that the gays were being

07:11 mistreated as far as life insurance

07:12 visitation rights tax deductions you

07:15 can't use for married couples and also

07:18 the US Supreme Court will let me foul

07:21 but only if it's from my case it was the

07:24 friend of the court briefs which they

07:26 only permit lawyers to file and then you

have to be barred in their Court now so

07:30 here's what I'm going now those are

07:32 points that forgot to mention in and of

07:33 their own right but you have right wing

07:35 that's like me who were not prejudiced

07:38 against poor people being crushed by

07:39 college loans okay not prejudiced

07:41 against blacks who were being crushed at

07:43 two or three times the rate depending on

07:45 which metric not prejudiced against gays

07:47 because now let's look at these other

07:49 issues throughout here okay so due

process okay students are usually not

07:54 notified there's not truth-in-lending

07:55 okay not truth-in-lending and so that's

07:58 a due process issue that's a

07:59 constitutional issue which conservatives

08:01 supposedly care about contract law there

08:04 was a change in the loan contract of

08:06 students okay and you look up this is a

08:09 monopoly horrendous monopoly you can

08:11 argue as me you look up the definition

08:13 equal protection the general form of

08:15 equal protection the GOP leaders and the

Democratic leaders and their rich

08:19

buddies even criminals with credit cards

08:21

can get bankruptcy but not a college

08:23

team okay now specific form of equal a

08:26 special case of equal protection you

08:28 look at article 1 section 8 Clause 4 of

08:30 the US Constitution I'm gonna see if I

08:33 can pull it up right here okay here we

08:35 go

08:35 article 1 section 8 Clause 4 of the US

08:38 Constitution where is it right here look

08:42 at that the Congress shall have power

and this is this is a limitation on

08:47 their power this is all they can do to

08:48 establish the uniform laws are subject

08:50 to bankruptcies throughout the United

08:51 States now here's my point there's no

08:54 guarantee

08:55 you have to have bankruptcy but if there

08:57 is bankruptcy it must be uniform you ask

08:59 any college student the bankruptcy law

09:02 in the u.s. is not uniform it violates

09:04 this and this is not only in the

09:06 Constitution it is ahead of the power to

coin money to go to war it is in the

09:11 Constitution proper not the amendments

09:13 that step first I mean the Second

09:15 Amendment if it's a fourth amendment

09:16 system in the fourteenth amendment

09:18 these are important you ask anyone the

09:20 first and second amendment very

09:21 important okay but this is a head of the

09:24 amendments it's actually in the

09:25 Constitution so the current laws is not

09:30 uniform its knowledge that section okay

09:33 so now so you have equal protection

issues especially in general predatory

09:38 and subprime lending all three major

09:40 hisses and moral issues all three major

09:42 religions prohibit either interest or

09:45 usury which is excessive interest

09:47 depending on your scholar okay I've

09:50 already mentioned these issues up here

09:52 the tuition is a form of tax I've

09:55 mentioned that now here's where Alan

09:57 taught me something okay I used to know

09:59 that the Liberals made loans easily

10:02 available and so the taxpayer was on the

hook cost taxpayers and that the

10:07 colleges jack up the tuition because the

10:09 loans were easily available it distorted

10:11 the conservative free-market liberals

10:13 did this but the so-called conservatives

10:15 removed bankruptcy and I didn't

10:17 understand the connection until I

10:18 explained it to me he was patiently

10:19 explaining it to me getting it through

10:21 my hard head but I got it

10:23 bankruptcy is in my opinion it functions

10:27 like the economic second amendment

he pulled the bankruptcy story out and

10:30 swing it and those that were gonna do

10:33 predatory lending remember the subprime

10:34 crisis okay the housing crisis of

10:38 2008-2009 those people can file

10:40 bankruptcy had they not been able to it

10:43 would have been a lot worse

10:44 the government forced loans upon people

10:46 and caused a bubble this bubbles can be

10:48 worse because you know something

10:49 credit card debt has been surpassed

10:52 college debt is now greater than credit

card debt it will crash the dollar so

10:56 the deal is is that lenders if they new

10:59 students can file bankruptcy had Truth

11:02 in Lending statute-of-limitations other

11:04 just consumer protections everyone else

11:06 has why can't we have them okay things

11:08 we're working

11:09 back then when we can defend ourselves

11:10 all right you fellow Republicans or

11:13 rhinos you say you don't say anything

11:15 about the Second Amendment you know that

11:17 you don't make fun of us for when you

defend ourselves all right that guy is

11:21 gonna shoot someone no you don't say

11:22 that so why are you saying these

11:24 students are gonna file bankruptcy maybe

11:26 it's because the bankruptcy would happen

11:29 because they're being preyed upon okay

11:31 the bankruptcy would scare off the

11:33 lenders with less lung availability the

11:36 colleges would lower tuition to free

11:38 market values and college would be

11:41 affordable once again okay this is

11:43 actually a national security issue

because other nations have free college

11:47 or very expensive college we used to

11:49 have the best college in the world okay

11:51 and it was very affordable okay but now

11:55 it's gone up it's now I'm not affordable

11:57 and the quality has gone down that's not

11:59 our fault so don't blame us in parents

12:02 and elders tell the kids you either go

12:05 to college or you don't even have a

12:08 chance to make something of yourself

12:10 okay you'd be lucky to be a burger

12:12 flipper even with a college degree it's

hard to get a job and so the student has

12:16 no choice if you needed to get an

12:18 operation and your life depended on it

12:20 and you could only take a loan out or

12:22 kick the bucket and croak and dime and

12:24 be pushing up daisies what would you do

12:27 and so why are you keep occurrence

12:29 running your big Gator out there getting

12:31 on the students the student has no

12:32 choice either no to college and being

12:34 debt forever unless he hits lucky or

12:38 I've be lucky to be a burden not nothing

against McDonald's burger flippers I was

12:42 a burger flipper but that's the low end

12:44 of the totem pole so the bottom line is

12:47 the cure would be allowing bankruptcy

12:50 truth-in-lending statute of limitations

12:52 that would also be preventative than

12:54 somewhat but lowering the loan limit

12:56 source you can get a death I'm okay with

12:58 you getting your debt but use a credit

12:59 oh I just about forgot one little thing

13:04 right here okay now this is my

13:06 conclusion but point number three is

very important remember I said that I

13:13 wasn't prejudiced against blacks whites

13:17 conservatives liberals gays straights

13:20 poor people rich people well here's a

13:23 key point both the Republicans and the

13:26 Democrats have at times held the House

13:28 the Senate and the Oval Office okay

13:31 the Republicans under GW Bush Bush jr.

13:35 held the House the Senate and the Oval

13:38 Office the Democrats under President

13:41 Obama the house the Senate in the Oval

13:43 Office and now we have a president Trump

and guess what the Republicans now have

13:49 the turn with the House the Senate and

13:51 the Oval Office and guess what double

13:54 failure both parties failed in the

13:57 bankruptcy issue including the the

13:58 Democrats both party parties failed to

14:02 get the tax payer off the hook for

14:05 making or guaranteeing college loans

14:07 making or backing that is guaranteeing

14:09 including the Republicans both parties

14:12 are visible failures okay so I wanted to

14:15 hammer home the point that both parties

are abysmal failures now the people are

14:22 well-meaning but the road to hell is

14:25 paved with good intentions

14:26 already now my conclusion we're gonna

14:29 ride along okay this is Gordon again

14:33 this is my last segment and we're coming

14:35 to the conclusion off I apologize for

14:37 the length but remover folks I am the

14:40 guy that almost won the Terri Schiavo

14:42 case remember the feeding tube girl from

14:44 Pinellas Park Florida

14:45 all by myself google her I did better

than Jeb Bush than George Bush the Pope

14:50 he got involved all the family got

14:53 involved all combined okay so now also a

14:57 conservative view for college loan

14:59 issues is not very well known okay you

15:02 usually think of this people think this

15:03 is a liberal issue give me a free

15:05 handout okay

15:07 college tuition is attacks we're being

15:09 overtaxed they're violating equal

15:11 protection and areas of the US

15:12 Constitution it's gonna be fiscally on

respond irresponsible will crash the US

15:17 dollar a lot of national security I

15:19 mentioned earlier an uneducated populace

15:22 is a very unsafe country okay

15:25 so basically I apologize for the link

15:29 but is

15:30 justified now earlier I mentioned that

15:33 college debt is okay and I got cut off

15:37 from the video it's okay if and only if

15:40 you use a credit card where it's hard to

15:42 borrow large amounts but not on the tax

15:44 dollar thank you but I had to I had no

other choice

15:47 um that's the current case right there

15:49 so now here's the conclusion of the

15:51 matter number one assurance I'm a

15:53 right-wing nut I've established that I

15:55 think a pro-life pro-marriage Second

15:58 Amendment supporter trust me on that one

16:00 fiscally conservative you trust me on

16:03 that one I want to get the tax payer off

16:04 the hook not but I'm also not prejudiced

16:07 against gays poor people black people

16:09 any people rich people I like my rich

people they provide us job so I'm not

16:12 prejudiced against anyone I try to help

16:15 anyone that I can't even them free for

16:16 myself okay so I'm establishing myself

16:19 as route we not now here's the deal

16:21 conservative case can be made

16:23 you have to review the video again

16:25 review it relax

16:26 review the video just take your time and

16:29 relax once just kick back the second

16:31 time you review the video here take some

16:34 notes like I did okay take some notes

maybe you review the third time it's you

16:39 if necessary okay the conservative case

16:42 can be made for restoration of college

16:45 Ioans bankruptcy also throughs and

16:47 lending statute of limitations Fair Debt

16:49 Collection Practices you three laws

16:51 refinancing hello

16:53 standard consumer protections lowering

16:55 the loan limits also now that's

16:57 something that Alan mentioned but he

17:00 didn't propose a bill but I will now

17:02 when I was up at Florida State the

Student Senate a short fellow a young

17:07 man he he was a student senator he said

17:09 mister warrants make it short and sweet

17:12 tell us your problem

17:13 tell us your proposed solution and so

17:16 the problems college loan a college

17:20 tuition and the dead which results from

17:22 the tuition is long affordable the US

17:25 higher ed is going down the price goes

17:27 up

17:27 okay the burden is the student

17:29 unprecedented suicide rates threatens to

crash the dollar and collapse because

17:36 the credit card debt has been surpassed

17:37 by college debt okay now and I'm gonna

17:41 predict to you in both Revelation six

17:43 six of the Bible

17:44 yes I'm a right-wing religious nut and

17:46 and other religions to the crash of the

17:49 economy described if you look in the

17:51 amplified version it'll take a day's

17:52 wages for days soon all the bad things

17:55 that are talked about in the economy in

17:56 Christianity Judaism Islam other

religions will happen and they'll happen

18:02 quicker if we don't listen to me if you

18:06 don't listen to me now okay here are the

18:08 solutions first off HR 2366 and as it's

18:11 the bill right here that uh

18:14 representative Delaney proposed now this

18:16 is HR 2366 in the cotton 115th Congress

18:20 but now here's the other bill Alan

18:23 alluded to the loan limits basically HR

18:26 507 back in the hundred not Congress was

18:30 one this is my proposed bill okay

18:32 it uh it makes some changes in the John

Boehner bill John Bainer may be a good

18:39 guy

18:39 maybe pro-life mmm maybe pro marriage

18:42 but he's a liberal Ramu so he's the one

18:45 that introduced this bill right here HR

18:48 507 of the hundred knots Congress all

18:50 right and raise the loan limit since all

18:52 went in and that reverses ultimately

18:55 they should come down to zero so listen

18:57 I'm Gordon Elaine Watts you can go to

18:59 Gordon Wayne Watts calm or Gordon Watts

19:03 calm or look for Gordon Watson Lakeland

between Orlando and Tampa times about to

19:09 run out so l've made the conservative

19:11 case as Alan requested for HR 2366 as

19:15 the cure and of course my proposed loan

19:18 limit as the bill we need to get this

19:20 thing through there and past folks

19:22 listen to Alan Colin she's speaking some

19:24 sense you know listen to we're gonna be

19:27 like them third world countries of the

19:28 economy crashes and their dollar is

19:31 worth jack or not worth jag I'm Gordon

19:35 Watts and I approve this message and if

you need further and from coming to

19:38

Gordon Watts calm or Gordon Wayne Watts

19:41 calm

19:41 Geor do n WI and ew8 ETS Lakeland's

19:46 between Orlando Tampa Central Florida

19:49 hurricane rains and the like so thank

19:52 you for listening for watching and for

19:54 paying attention and taking notes have a

19:56 good day