



James Judge ✓

17h ·



When elected, I will work to abolish the U.S. Department of Education. Additionally, student loans should be allowed to be included in bankruptcy.

43

37 comments

Care

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Comment as Gordon Wayne Watts



Gordon Wayne Watts

Everybody... Please see also **Congresswoman Laurel Lee**, here and weigh in on my comments

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Congresswoman Laurel Lee

14h Care Reply Remove Preview





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**Sean D Redmond**

A lot of misconceptions about the current student loan crisis. First of all there are 40 million folks with student loans out there, republicans, democrats and independents. It knows no political party and it affects mostly older people as opposed to younger as mainstream media portrays the narrative.

1) student loan cancellation costs the taxpayers NOTHING, majority of the money is from profit. This begs the question is it right for the federal government to profit off of student loans and defaults?

2) cancellation doesn't affect the wealthy-wealthy people don't need student loans

3) the people have already paid their loans, only remain due to exorbitant interest rates, fees and compounding interest

How do we solve it?

1) return consumer protections to ALL student loans

2) Fed Govt exits the student loan business and Dept of Education is significantly reduced in size and power

3) let unreliable colleges churning out useless degrees fail, end the gravy train for them at the expense of students

Thank you and good luck!

1h **Care** Reply





Gordon Wayne Watts

Sean D Redmond on the claims of it costing taxpayers nothing... YOU ARE CORRECT: students have more than fully repaid taxpayers and this even at illegally inflated levels of tuition. Proof below for those not afraid of the truth. But cancellation of excess debt from illegally-inflated price-gouging levels of tuition... no matter how justified, is no long-term solution to protect either students (a valid concern of Liberals) or taxpayers (which I care about as a Conservative). At best, cancellation would free some debt slaves but not abolish debt slavery. Rather, the US DEPT OF EDUCATION should be abolished, and direct funding of college, like we do with Public Ed, would save taxpayers trillions. Also would save students, and make college affordable. Since college is unaffordable, due to RINOS and DINOS, we have a dire shortage of doctors and nurses, thus my research below is needed if you wanna save lives.

Restoration of bankruptcy defense is the only solution to force down irresponsibly excess lending and thus avoiding a crash of the dollar. 😊

<https://ContractWithAmerica2.com/#PaidInFull>

<https://Archive.vn/laznT#PaidInFull>

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1h **Care** Reply Edited



Reply to Sean D Redmond



Kathi Roach

No no no no.... If I can't go bankrupt because I owe the IRS... then neither should you for student loans.. half the time these loans are used frivolously..fact.... That means every student will bankrupt at least once in their life time to erase their student loan... heck no...

13h **Love** Reply







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Gordon Wayne Watts

Kathi Roach , you didn't see my reply to Cheryl, above, then I guess.

⚠️ I will, however, admit you are right about certain IRS debt being difficult to discharge in bankruptcy, and, yes, this too is a violation of the US CONSTITUTION'S BANKRUPTCY UNIFORMITY CLAUSE, Art.I Sec.8 Cl.4, but, hey, 2 wrongs DO NOT make right. Two wrongs make 2 wrongs. Period.⚠️

Anyway, **James Judge** never said students shouldn't pay, only that they should have the same constitutional rights as all others. You support the US CONSTITUTION, right? Go back and look at Art.I Sec.8 Cl.4, which requires all bankruptcy code be uniform. Please, look at and obey the CONSTITUTION if you have a conscience. Secondly, you missed it: Students have actually more than repaid taxpayers and this even at illegally inflated levels of tuition:

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Please, look at the facts: Just on the default student debt, students have repaid \$1.22 for every dollar borrowed, and taxpayers have made a KILLING off students. No other debt instrument gets a profit on default debt, usually only getting like 10c on the dollar. (This doesn't even account for price-gouging, which is illegal. Are you a Lib who is ok with Rule of Law broken, or rather are you a Conservative who supports rules and laws?)

Lastly, tho, I do admit this, Kathi-- while taxpayers have made a HUGE profit off students to this point, it will "go in reverse" and CRASH THE DOLLAR if James and myself and you all fail teamwork on stopping the liberal pork student loan originations spending (whi h is NOT the fault of young, powerless students who didn't make the mess).

Do you want to solve the problem? If yes, then blaming kids (who didn't create the problem and CAN'T fix it -- and who -- unlike Liberal free handout PPP recipients-- have repaid WAAAAAAAYYY more than borrowed), please join me, James Judge, and others in blaming the actual GUILTY parties: Liberal tax/spend lawmakers of both parties.





...IONS OF MY TAXPAYERS DOLLARS FOR STUDENT LOANS. either a VERY VERY VERY VERY VERY unlikely miracle... or reinstatement of bankruptcy availability as a Conservative Free Market check on profligate spending by Dept of Ed. Every time I hear misguided conservatives or RINOS complain about student loan bankruptcy availability for kids (but want it for themselves and colleges and universities who get my tax\$\$, **Rep. Virginia Foxx** and **Congressman Scott Franklin** come to mind), this reminds me of Nancy Pelosi and libs who would deny us 2nd Amendment rights but want it for themselves and their well-armed private security team, ok?

Both Nancy Pelosi and Dr. Foxx are double standard hypocrites, and if you support them, I would like to know why. Removal of either defense mechanism (be it gun rights or constitutional bankruptcy uniformity rights) allows violence to go UP, not down, and if you deny bankruptcy self-defense for kids on the basis it might cost up front a bit to force lending DOWN long-term, you sound like libs who oppose cops and good citizens having guns "because they might shoot someone." Oh, really? So, you looking for solution? I gave mine, but if you think you have a better one, lay it on is, or if not, join Conservatives regarding bankruptcy self-defense restoration as a needed Conservative Free Market check on profligate spending and lending, as all other debt (including tax dollar backed debt) has.

1h Like Reply



Reply to Kathi Roach



Cheryl Dyer

No I think the if you ask for collage loan pay up that your choice not mine . I say Judge James if you to pay all collage debt go for but for me and my house not a dime

9h Like Reply







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Gordon Wayne Watts

Cheryl Dyer no to what? First off, **James Judge** never said students shouldn't pay, only that they should have the same constitutional rights as all others. You support the US CONSTITUTION, right? Go back and look at Art.I Sec.8 Cl.4, which requires all bankruptcy code be uniform. Please, look at and obey the CONSTITUTION if you have a conscience. Secondly, you missed it: Students have actually more than repaid taxpayers and this even at illegally inflated levels of tuition:

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Lastly, tho, I do admit this, Cheryl-- while taxpayers have made a HUGE profit off students to this point, it will "go in reverse" and CRASH THE DOLLAR if James and myself and you all fail teamwork on stopping the liberal pork student loan originations spending (whi h is NOT the fault of young, powerless students who didn't make the mess).

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Conclusion-- only 2 things will force the liberal Swamp Dept of Ed to stop lending aks spending trillions of *my* taxpayers dollars for student loans: either a VERY VERY VERY VERY VERY unlikely miracle... or reinstatement of bankruptcy availability as a Conservative Free Market check on profligate spending by Dept of Ed. Every time I hear misguided conservatives or RINOS complain about student loan bankruptcy availability for kids (but





Congressman Scott Frankiin come to mind), this reminds me of Nancy Pelosi and libs who would deny us 2nd Amendment rights but want it for themselves and their well-armed private security team, ok?

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1h Care Reply



Reply to Cheryl Dyer



Brian Harner

Yes. I would vote for you but I don't thibk you are in my district

1h Love Reply



Jack Martin

I've had a simple solution. Students pay all of the principal and either suspend the interest completely or lower it to 1 or 2 % Id be fine if they cancelled the interest, but the principal should be paid off.

16h Love Reply



Jack Martin

And in full agreement about doing away with the Federal Department of Education. That either belongs to the state or the individual school district. Its the Fed Dept of Education that is pushing the mindless change in Title IX

16h Care Reply





Anna Virginia

Jack Martin exactly. I made more progress on my student loan during the 2 years of covid (they paused the payments and interest so I kept paying) than my previous NINE years of paying. Now I'm back to whittling away at it 😞

15h **Care** Reply



Jack Martin

Anna Virginia exactly. It would encourage people to pay them off. Many get discouraged as they pay but the balance doesn't go down.

15h **Like** Reply



Reply to Anna Virginia



Gordon Wayne Watts

Jack Martin I agree, but without bankruptcy self-defense reinstated, this won't happen. Lookit, in a perfect world, we don't need guns, but we DO NEED 2nd Amendment rights. Likewise, in a perfect world, we don't need bankruptcy self-defense restoration, and we just do what you say. But, again, our plan to protect both taxpayers and students WON'T happen unless either a VERY VERY unlikely miracle occurs (not likely, or else it would have happened in prior GOP Congress, when we held House, Senate, and Oval office twice in recent decades, hello)... or reinstatement of bankruptcy availability as a Conservative Free Market check on profligate spending and lending ok?

Or crash the dollar.

It's your move.

14h **Care** Reply



Jack Martin

Gordon Wayne Watts I understand what you are saying, but simply passing an interest removal or reduction would make sense to both house and give each a sense of victory. Im sure like me, you would love to see those idiots in DC actually pass necessary legislation. There have been so manv cans





13h Like Reply







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Gordon Wayne Watts

Jack Martin I feel your pain, my brother, and a very good friend, who is a Union Democrat and agrees with us on these points says it should just be done like this or similar (he actually wants a little more, but that's not the point). My point is simple: Even when Republicans held House, Senate, and Oval office twice in recent decades (Trump's first 2 years and W Bush's first 2 years), we didn't, so it SURE won't happen in this dysfunction, divided Congress where Senate and Oval office are Blue, and House is Red... or Purple, ok? As I say, I will make an official prediction and prophecy, and put my reputation on the line:

1 of 3 things will happen after today:

1) a miracle will occur and your wish, above, comes true, and **James Judge** and I are proven wrong about the need for bankruptcy... but that WON'T happen without DIRECT AND DIVINE intervention, which we don't deserve and which, I predict, WON'T happen.

2) we pass (or at least introduce and push) bank legislation, which is key to forcing lobbyists and Dept of Ed to back off and allows ContractWithAmerica2.com/#pork Pork Spending cuts for student loan originations spending, ok?

3) crash of the dollar

Gordonwatts.com/#crash

GordonWAYNEwatts.com/#crash

My prediction ****STANDS**** and I put my reputation on the line. It's your move, but don't say you weren't warned. Don't be clueless like my smart, kind, well-meaning, but clueless Union Democrat friends..

Sent from my mobile Gmail app///

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1h **Care** Reply



Reply to Gordon Wayne Watts



Reply to Jack Martin



Glenn Haller

In that case I agree with you..that's something I wasn't aware of.. my parents paid for my schooling

17h **Love** Reply



Alan Collinge

Ps. Interest, ALONE on the federal student loan debt Floridians are saddled with exceeds the revenue of DisneyWorld every year (\$8 Billion/yr)

15h **Care** Reply





Gordon Wayne Watts

Alan Collinge as students have actually more than repaid taxpayers and this even at illegally inflated levels of tuition, then this excess would be an excess Liberal tax. I understand why Conservative, **James Judge** supports something opposing a Liberal Tax.

Secondly, James is a Conservative and I suspect he's not in support of law breaking, like is here, as Rule of Law is Conservative.

He rightly opposes **Congresswoman Laurel Lee** who has done nothing to ✂️ cut the Liberal pork student loan originations spending, and -- again -- restoration, return, and reinstatement of bankruptcy uniformity (Art.I Sec.8 Cl.4, US CONSTITUTION'S BANKRUPTCY UNIFORMITY CLAUSE, Hello?) is the only Conservative Free Market check on profligate spending by Libs in Dept of Ed available. Otherwise, without bankruptcy restoration, we crash the dollar FAST.

14h Like Reply



Reply to Alan Collinge



Glenn Haller

I agree with everything you said...except student loans because the taxpayers are the creditor...

17h Care Reply



Author

James Judge ✓

Glenn Haller the taxpayers should not be guaranteeing student loans. That's a racket that the banks and the lobbyists for big education have worked out with the federal government. It drives up prices by artificially inflating the cost of education and makes the taxpayer responsible for something that an 18-year-old decided to do. It's so irresponsible. The government should have zero involvement.

17h Like Reply



Frisco Judge

James Judge we would still have to eat that loss, it should be on the borrower. I paid mine







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Gordon Wayne Watts

Frisco Judge negative on both counts: First, availability of bankruptcy does NOT guarantee it will happen, and more than availability of 2nd Amendment rights guarantees a bad cop will kill a person. It only allows this if court ruling allows (and is even less available than a gun). Secondly, however, students have more than fully repaid taxpayers and this even at illegally inflated levels of tuition

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You and I had college when it was affordable, and so our college costs are not comparable.

So, if you truly want to solve the problem, you are wrong to harass young, powerless students ****unable**** to fix a problem they didn't create. (Unlike Liberal free handout PPP recipients, students have repaid taxpayers WAAAAAYYY more than borrowed and again, at illegally-inflated price-gouging levels of tuition), so bothering a helpless victim solves nothing.

Rather, 2 group you need to harass are ((#1)) RINO **Congresswoman Laurel Lee** has refused to obey our own GOP platform's plank prohibitions against taxpayers funded student loan originations spending & is under investigation 🔍 for this:

https://GordonWatts.com/HigherEd_OpenInvestigation.html

https://GordonWayneWatts.com/HigherEd_OpenInvestigation.html

<https://Archive.vn/4zTf0>

https://Web.Archive.org/.../HigherEd_OpenInvestigation.html

((#2.)) Liberal free handout PPP recipients (and #3. Our greedy colleges who have stolen from tax and students alike) should be the focus of your ire.

Do you wanna cut the pork, or are you OK with Laurel Lee and 434 other Liberals and 100 tax and spend liberal US SENATORS not





who seek to cut the pork, and use proven Conservative Free Market checks on excess lending, or will you get courage and repeatedly call **Congressman Scott Franklin** and Congresswoman Lee and other RINOs And demand they act?

Your wrong move will crash the dollar. It's your move- chosr wisely, and don't say I didn't warn you.

16h **Care** Reply



Gordon Wayne Watts

Frisco Judge ok I do admit a small loss up front if bankruptcy self-defense is reinstated, just as a small loss of life ensued when police stations were rebuild after the riots. But lack of this Economic 2nd Amendment, a defense to students, crime (predatory lending on MY TAX DOLLARS!!!!!!) goes up. If people are armed, crime goes down, be it Economic or rather physical.

16h **Care** Reply



Alan Collinge

Frisco Judge This isn't about you, then. The Founders called for UNIFORM bankruptcy rights in the Constitution. Student loans should NEVER have been stripped of this right. They MUST be returned. People are being financially raped by these predatory, big government loans.

15h **Care** Reply



Gordon Wayne Watts

Alan Collinge is correct regarding the US CONSTITUTION'S BANKRUPTCY UNIFORMITY CLAUSE, which you should support, **Frisco Judge**... if you are a Conservative. Are you? Here's the Citation

Art.I Sec.8 Cl.4 of the US CONSTITUTION'S BANKRUPTCY UNIFORMITY CLAUSE look it up ContractWithAmerica2.com/#bankruptcy



14h **Care** Reply





Frisco Judge

Gordon Wayne Watts college was affordable then? I lost my dad when I was 9, there was no money in my house, we all worked like dogs to survive, no Bank of Dad to help me out. I was making minimum wage which was \$2.65 an hour and you're telling me college was affordable? What are you smoking? I'm actually college shopping now for my son and with athletic and academic scholarships kicking in, college costs run about 25K a year. And with minimum wage at \$20, that my friend is affordable. You're also questioning if I'm a Conservative or not, I'm old school, I'm responsible for my debts, I pay back what I borrow. I am a Conservative but I don't get involved in politics

13h **Care** Reply







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Gordon Wayne Watts

Frisco Judge my condolences on the loss of your father. MY father, **Bobbywatts Speedshop** , was friends with (and worked briefly for) the legendary "Big Daddy" Don Garlits, and Don, born in 1932, is still alive. Dad passed in 2018 at the age of 83. My father was born in 1935.

Anyhow, affordable? Yes, it was actually free in many places. How old are you, if I may ask? Unless you are young, it was affordable, and that is well-documented, even if not well-known, but I admit there were a few places where it was high. I was not trying to offend you, but just puzzled at your analysis and assessment here. Again, like gun right (which libs say need to go cut cops might shoot someone), some say bankruptcy self-defense should stay gone. But in both cases, removing self-defense causes crime to go up, not down, and if bankruptcy self-defense isn't reinstated as the US CONSTITUTION'S BANKRUPTCY UNIFORMITY CLAUSE requires (Art.I Sec.8 Cl.4), there will not be a needed Conservative Free Market check on profligate spending/ LENDING by Dept of Ed ... and we'll crash the dollar. Reinstatement of bankruptcy availability will slow the inevitable collapse of the dollar by forcing down irresponsible lending which lawmakers refuse to address, yes, even when Republicans held House, Senate, and Oval office twice in recent decades, we didn't, so we sure won't now. Only 2 things will stop a crash of the dollar due to unnecessary lending: a VERY VERY VERY unlikely miracle, or reinstatement of bankruptcy aka the Economic 2nd Amendment, which: a well-armed society is a polite society. My solution is the only viable solution, and if not done... Say hello to a crash of the dollar. If you disagree, please tell us your solution. If not, pkz join me and **James Judge** (is he kin? Just curious).

<https://ContractWithAmerica2.com/#free>

<https://Archive.vn/laznT#free>





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1h **Care** Reply**Frisco Judge**

Gordon Wayne Watts I never get offended, you can call me anything you want! lol I'm 65, Google minimum wage 1978-\$2.65 an hour, my second year in college, \$3,500 a semester, you can research that as well. A kid today can easily get four years of college in for 100K, that is not a huge debt. If you bust your ass or work smart it's a walk in the park. I don't sit around and ponder about how everything is unfair, I always just keep pounding away and it gets done. This column has a lot of people bitching about almost everything that's wrong with this country and that's not going to change overnight when there's more takers than givers. Unfortunately, that's become the USA. I believe **James Judge** can make a difference one step at a time

1h **Love** Reply**Gordon Wayne Watts**

Frisco Judge I agree about **James Judge**. Thx 4 your open mind and not being offended. Yes, I might have slightly over estimated how costs have gone up, but ...

<https://ContractWithAmerica2.com/#college>

<https://Archive.vn/laznT#college>

<https://Web.Archive.org/.../contractwithamerica2.com...>

...my research says it's gotten much harder to pay for college. As you are smart, honest, and not afraid to discuss things, and compare notes, I'd like your thoughts on that section which has tuition versus consumer price index.

59m **Care** Reply Edited**Gordon Wayne Watts**

Frisco Judge please excuse my link typos. You might have to refresh and reload the page. It's section 6 in key issues

56m **Like** Reply





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**Gordon Wayne Watts**

Glenn Haller first off, **James Judge** is a Christian First, and then a Republican, and if gamblers, even colleges (who -- like Dept of Ed -- get taxpayer money) have available this standard consumer protection, it would violate Sovereign King Jesus'es golden rule, where lawmakers say "bankruptcy self-defense for me, but not for thee."

This ALONE should be sufficient to reinstate bankruptcy availability as it was in our grandparents time, when the system was fair. IF you support Jesus'es golden rule and Sovereign King Jesus. (Do you?)

Secondly, however, the US CONSTITUTION'S BANKRUPTCY UNIFORMITY CLAUSE, Art.I Sec.8 Cl.4, a special case of EQUAL PROTECTION, was modeled after the golden rule. Look it up: While the US CONSTITUTION doesn't Guarantee bankruptcy be available for anyone, still, if it is, it must be uniform. IT IS NOT. Do you not support the US CONSTITUTION?? Not flaming, just asking.

Lastly, tho, only 2 things under heaven will force the US DEPT OF EDUCATION to STOP lending to students using my taxpayer dollars: either a VERY, VERY, VERY unlikely miracle, or reinstatement of bankruptcy availability as a Conservative Free Market check on profligate spending / LENDING by U.S. DEPARTMENT OF EDUCATION, and if you disagree, please tell me why Republicans lawmakers didn't obey our own platform regarding its ****prohibitions**** against taxpayers funded student loan originations spending? RINOS? Yes, but that cannot fully explain why we didn't even try, even when we had a GOP led House, Senate, and Oval Office TWICE in recent decades, ok? Thus, ONLY if bankruptcy self-defense is reinstated, like in our grandparent's time, back when the system had checks on profligate lending, ok?, ONLY then will DEPT OF EDUCATION stop lending so much (think: Economic 2nd Amendment, a way to force down irresponsibly excess lending), but -- and this is the most important thing you'll hear all day except if it deals with salvation or saving a life: Only restoration of bankruptcy defense to student loans will force lobbyists back so weak kneed coward





Every time I hear **Rep. Virginia Foxx** say (paraphrase) students should shut up and repay their loan (I agree with this), but NOT have bankruptcy self-defense (like she and her cronies have, even those that get taxpayer backed grants and loans), that reminds me of Nancy Pelosi and libs saying "2nd Amendment rights for me and my private Security forces, but not for thee."

Not only would you be a double standard hypocrite if you support Pelosi and Foxx on their double standard, Glenn, but you'd run afoul the US CONSTITUTION and Sovereign King Jesus, Himself, and worse actually, prevent a NEEDED check and balance on excess lending by Liberal Swamp Dept of Ed and remove a NEEDED check and balance on liberal pork spending Swamp lobbyists who will crash the dollar if you prevent reinstatement of this needed Conservative Free Market check on profligate spending by Libs. Yes, if reinstatement happens, will cost a bit up front (like how reinstatement of police stations burned to the ground after riots cost a few lives of stupid rioters), but long-term, crime, including predatory lending, ON MY TAXPAYER DOLLARS, goes down when the US CONSTITUTION IS OBEYED and this needed check is reinstated.

Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II®™, Registered Trademark ; <https://ContractWithAmerica2.com> ; Editor-in-Chief, The Register ; <https://GordonWatts.com/> / <https://GordonWayneWatts.com>

BS, The Florida State University, double major with honours: Biological & Chemical Sciences, AS, United Electronics Institute, VALEDICTORIAN

- * <https://GordonWatts.com/education>
- * <https://GordonWayneWatts.com/education>

Phone: (863) 687-6141 And: (863) 688-9880

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16h **Care** Reply Edited







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16h **Care** Reply





Gordon Wayne Watts

Glenn Haller the fact that taxpayers are making these loans is even MORE reason to reinstate the only known solution shy of a very, very, very unlikely miracle to force doen lending, and force The Liberal Swamp higher ed lobbyists BACK and allow needed cuts to Liberal pork spending ContractWithAmerica2.com/#pork

16h **Care** Reply



Reply to Glenn Haller



Cristina Shoman

Agree!!

15h **Care** Reply 2



Gordon Wayne Watts

Cristina Shoman supports you, **James Judge** , as does EVERYONE ON BOTH SIDES OF THE POLITICAL SPECTRUM.... except a few rich, Liberal, Swamp creatures in the Liberal Dept of Ed and banks and loan servicers. See, my advice was good after all!

14h **Care** Reply Edited



Reply to Cristina Shoman



Alan Collinge

Good. Do that second thing first plz.

15h **Like** Reply



AJ Groves

You'd fit right in during 1940s Germany you fascist fuck. I've seen some tone deaf veterans but to serve your county and then portray ideals in-line with the Nazi party is completely ridiculous.

https://youtu.be/IQAJD7rcbrs?si=Kh6oc4UaY5Kh_AUF

13h **Wow** Reply Edited

