

N KHAN

# Iwo Jima



11 years ago, Khizr Khan, a lawyer by training, took his sons to the Jefferson Memorial, where they were instructed to read the inscriptions about swearing resistance against tyranny over the minds of men.

The middle son, Humayun, perhaps inspired, went to the school Thomas Jefferson founded, the University of Virginia, where he joined the ROTC. After graduation, he became an Army officer who was sent to Iraq, where he gave his life protecting his troops. So when a grieving American father in Philadelphia rhetorically addressed Donald Trump with "Have you ever been to Arlington (National) Cemetery?" and told him to "go look at the graves of brave patriots who died defending (the) United States of America" — people of "all faiths, genders and ethnicities" — he had the moral standing to do so. He added to Trump, "You have sacrificed nothing — and no one."

Marine chaplain Roland Gittelsohn could not have said it better than Khan: "Hillary Clinton was right when she called my son 'the best of America.' If it was up to Donald Trump, he never would have been in America."

From Iwo Jima to Philadelphia in 71 years — it's a short trip.

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## A POLK PERSPECTIVE: STUDENT DEBT

# Fix our bankrupt policy

By Gordon Wayne Watts  
Guest columnist

In May 2014 U.S. Rep. Dennis Ross told those listening to a "teletown" hall meeting that if college students can't repay their loans from a private bank, we should "go back" to our prior laws and allow them to declare bankruptcy.

"If a student does file for bankruptcy [under current laws], they can have all other debt discharged — but their student loans. So, we're not really doing a good service ... by making them over-indebted for their education," Ross said at the time.

Ross breaks ranks with the typical GOP opinion with this candid admission. For example, HR 1674, the Private Student Loan Bankruptcy Fairness Act of 2015, a bill introduced in March 2015 by Rep. Steve Cohen, D-Tenn., that would allow bankruptcy proceedings for student loans has 40 co-sponsors, all Democrats. Typically, most or all cosponsors of such bills are Democrats. But both parties are reluctant to allow bankruptcy discharge for college loans as regularly happens with credit card users, banks, or the über-rich.

Although Ross made these statements two years ago, he has yet to introduce bills offering relief to suffering students. This is troubling because Ross claims to support such an idea, yet hasn't acted on his belief. He acknowledges that college loans deserve bankruptcy, but has yet to introduce or cosponsor such legislation.

Does he only represent the rich? Not only would bankruptcy — and other standard consumer protections, like truth in lending, refinancing and statutes of limitations

— help struggling college borrowers, they would scare off lenders, resulting in sharp declines in tuition.

Actually, making college loans equal to credit card loans would extend to them all standard consumer protections.

Ross should cosponsor bills like HR 449, the Discharge Student Loans in Bankruptcy Act of 2015, which, surprisingly, has bipartisan support, and which would allow borrowers to discharge private loans as well as those from nonprofits and government.

Then, Congress should pass a bill reversing the obscene increases in college loan limits as allowable by the College Access and Opportunity Act of 2005, a bill introduced by former Speaker John Boehner, which was the cause of this crippling and massive college debt, and benefited only the banks and universities.

When colleges and universities knew students could take out "deep pockets" loans, they jacked up tuition in response to the additional money available, thereby fueling tuition inflation and proving former Education Secretary Bill Bennett's hypothesis: When you subsidize anything, price goes up.

At the teletown hall meeting, Ross also said that we needed to "get the government out of the business of loaning the money because we're loaning taxpayer dollars."

However, he has yet to introduce a bill that does this. So, please end all higher education loans.

American colleges in the 1950s and '60s were the best in the world without the need for loans. We can do without loans today.

Many experts, such as

former Congressman Ron Paul and Bennett, agree that we shouldn't even have college loans in the first place. When universities see subsidies, they increase tuition simply to pay for big-dollar salaries. This costs students skyrocketing tuition and taxpayers, who back these loans. For those who think I'm asking for a liberal, free handout, remember college used to be free in America, and currently is free in many technologically advanced countries, including Germany. Indeed, liberals have a strong argument for free college, since an uneducated, debt-burdened populace threatens our national security.

So, if a strong argument exists for free college, how much more indefensible is it to deny the modest reforms I've suggested?

Students are told from their youth that they need an education to compete in today's world. Let's not punish them forever for doing what is right.

So, I ask Congressman Ross to introduce legislation that represents the 99 percent, not the rich 1 percent — legislation that simply makes college loans "equal" in all respects to credit card loans. Once that is done, end this wicked college loan system. We never needed it in the past, and we need to end this new form of debt slavery. Slavery was wrong in the past, and it's wrong now. It must stop.

— Gordon Wayne Watts (contact him at [GordonWatts.com](mailto:GordonWatts.com) or [GordonWayneWatts.com](mailto:GordonWayneWatts.com)) is a Lakeland resident and a former candidate for the Florida House of Representatives.

Accepted by all observant Christians as Canon Scripture: **The Holy Bible – *JESUS speaking:***

“**46** And He said, “Woe to you also, lawyers! For you load men with burdens hard to bear, and you yourselves do not touch the burdens with one of your fingers.” [**Luke 11:46, NKJV**] “**3** Therefore whatever they tell you to observe, that observe and do, but do not do according to their works; for they say, and do not do. **4** For they bind heavy burdens, hard to bear, and lay them on men’s shoulders; but they themselves will not move them with one of their fingers.” [**Matthew 23:3-4, NKJV**] **See also JAMES, the brother of our Lord, Jesus:** “**1** Now listen, you rich people, weep and wail because of the misery that is coming on you. **2** Your wealth has rotted, and moths have eaten your clothes. **3** Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days.” [**James 5:1-3, NIV**] – Commentary: 'Lawyers' & others, such as Federal Lawmakers, who “load men with burdens” (by passing laws stripping students' ability to obtain bankruptcy for most college loans -and stripping 'Truth In Lending' requirements to give borrowers fair 'Due Process' notice of this) certainly violate the Golden Rule. **Lawmakers are hypocrites: They wouldn't accept this 'too hard to bear' 'burden' on their shoulders!**

Accepted by both Jews & Christians as Canon Scripture: MOSES, prophet Nehemiah, & wise-man, King Solomon speaking:

\* **Exodus 22:25, (AMP)** – “If you lend money to any one of My people with you who is poor, you shall not act as a creditor (professional moneylender) to him; you shall not charge him interest.

\* **Nehemiah 5:7; 5:10; 10:31b (AMP)** – **7** I thought it over and then challenged the nobles and the rulers. I said to them, “You are exacting usury (excessive interest) from your own brother (relative).” So I held a great assembly to confront them. **10** And likewise I, my brothers, and my servants are lending them money and grain. Please, let us stop [charging] this interest. **31b** ...we will not buy from them on the Sabbath or on a holy day; and we will give up raising crops during the seventh year [leaving the land uncultivated], and forgive every debt.

\* **Proverbs 28:8 (AMP)** – He who increases his wealth by interest and usury (excessive interest) Gathers it for him who is gracious to the poor.

**Gordon Wayne Watts** ([gww1210@aol.com](mailto:gww1210@aol.com) ; contact him at [GordonWatts.com](http://GordonWatts.com) or [GordonWayneWatts.com](http://GordonWayneWatts.com)) is a Lakeland, Fla. resident[[\*\*]], one-time candidate for Florida state house, and part-time advocate. He almost won on behalf of Terri Schiavo[1], all by himself, in state court, and, more recently, was believed to be the only NonLawyer that a Federal Appeals court allowed to participate in the recent spate of 'Gay Marriage' cases.[2] Watts is currently asking the US Supreme Court to strike the law in question.[3] Watts has a double major with honours in Biological & Chemical Sciences from The Florida State University, and was Valedictorian of his graduating class at United Electronics Institute. **DISCLAIMERS:** Watts has a huge college debt, estimated to be almost 60 thousand dollars, according to the March 18, 2016 intervention motion he filed in Tetzlaff v. ECMC, #15-485, before the US Supreme Court[3], which suggests a bias for relief. But as Watts is currently on IBR (Income Based Repayment) with his loan, capping him at 10% of his discretionary income, which is 10% of zero, and does not expect this to change, this removes a conflict of interest (aka personal bias) of monetary gain from the proposed change in law he seeks. [[\*\*]] Lakeland, Fla. is squarely between Tampa & Orlando, Florida.

[1] **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)

<http://www.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)

<http://www.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)

<http://media.ca11.uscourts.gov/opinions/pub/files/200511556.pdf>

[2] Consolidated Appeals Docket: 11th U.S. Circuit Court of Appeals

Case #: 14-14061 (**James Brenner, et al v. John Armstrong, et al**)

Case #: 14-14066 (**Sloan Grimsley, et al v. John Armstrong, et al**)

[3] “Is the Mark Tetzlaff Case Over at the Supreme Court? Maybe Not.” Posted by: Guest Post March 23, 2016: <https://GetOutOfDebt.org/98813/mark-tetzlaff-case-supreme-court-maybe-not>

Case #: 15-485, **Mark Warren Tetzlaff, Petitioner v. Educational Credit Management Corporation** (U.S. Supreme Court, Docketed: October 16, 2015)

[http://GordonWatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485\\_Tetzlaff-v-ECMC.html](http://GordonWatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485_Tetzlaff-v-ECMC.html)

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