



Gordon Watts <gww1210@gmail.com>

Key "Higher Ed" news items of relevance to our situation...

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Mon, Nov 25, 2019 at 5:42 PM

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Logan, thank you for speaking with me just now. You raised one point I hadn't considered, and I was too slow to figure it out when we spoke -- my apologies, but better late than never. Anyhow, you insisted that allowing bankruptcy on standard terms like before (instead of the current "Undue Hardship" standard unique to student loans), there'd be a rush of bankruptcy filings, and cost the U.S. Government who owns or guarantees many loans. Ok, I'll admit that's a possible risk. But, with all due respect, you overestimate the possible damage (you suggested this might crash the dollar as I recall, and I suggested the dollar would crash for doing just the opposite, eg, filing the 2 antispending and antitaxation bills in question).

ANSWER: Even someone filed (a difficult process for nonlawyers) -- *and* even assuming bankruptcy court granted 100% discharge (possible, but not likely, as courts usually require some portion of the debt repaid), this would not be unlike the Emancipation Proclamation: "Economic" reasons for slavery existed, remember? However, even over the 'hue and cries' of angry Southern Businessmen (including Cotton plantation owners), that lack of "free labour" provided by the slaves would crash the economy, put them out of business, etc., guess what? It didn't happen. The nation recovered just fine.

In conclusion, since the number of "STUDENT Debt Slaves" (the correct term) is comparable, even if not identical to the number (actually, percentage) of African American Slaves which were freed by Abe Lincoln's Emancipation Proclamation, then the only factor to "compare" was the fact that Southern slave owners lost A LOT MORE than an potential Collegiate Debt Creditors, because the slaves gave their entire workday for the slaveowners; the current batch of debt slaves, by contrast, are certainly hurt, but inarguably NOT as much as the 1860's slaves prior to our Civil War. Since the economy didn't crash then, Logan, I must respectfully dissent and disagree with your assessment that we can't afford to obey God, Country, & Constitution, as set out below, and the attached files in my prior emails: Indeed, if Joshua, son of Nun, and successor to Moses, had to keep his word to REALLY EVIL BAD GUYS (see Joshua, chapter 9, "The Gibeonite Deception," Old Testament JudeoChristian Holy Bible), then how much *more* must *we* keep our word, given before the Lord, regarding the student loan contracts, and ALL their terms:

<https://www.BibleGateway.com/passage/?search=Joshua+9&version=NIV&interface=amp>

I hope I answered your questions, but if I didn't, feel free to hit me back up. 🤓

Gordon

On Mon, Nov 25, 2019, 2:11 PM Gordon Watts <gww1210@gmail.com> wrote:

Logan:

This is Gordon again -- I know you have a mountain of stuff to research, and some of what's below ("key" Higher Ed news items) is repetitive (stuff you've already seen), but I've compiled ALL the "known" Higher Ed stuff in one place (below -- and attached, for redundancy, to make sure you get a good copy -- It's often in 2 formats, Word *.doc and PDF, just to be sure). -- I'm resending the bills and proposed press release in question. (Oh, and I've included Student Loan expert, Alan Collinge -- Google him -- in the cc line again: Don't hesitate to reach out to him, to myself, or to Atty. Ed Boltz, a national bankruptcy expert, if you need any further assistance crafting a press release.)

Since I know you all will face a firestorm of "critics" no matter *what* Representative Spano does, I've tried to prepare you to be able answer questions. If you read only *one* thing, please read the "Key News Articles" below (or attached - same thing, but in different format). -- Since Senators Rubio and Scott are grappling with the same angry nest of hornet constituents, voters, and angry news media critics, I'm including them in my email to you. Let me repeat my prediction: If we continue along the current time-line of events, the path will result in Economic Disaster the likes of which we have not seen in our lifetime. But, since the prior methods worked quite well (when we didn't spend ANY tax\$\$ to make/back student loans, AND when student loans *did* have Bankruptcy Uniformity, in compliance with Art1, Sec8, Cl4, of the US Constitution), my suggestion to return to "what worked" should be a no-brainer. Oh, and I'm very disappointed at how we're angering voters in this swing state -- and may, as a result, lose the Senate, like we lost the House midterms. If that happens, you can kiss the country goodbye, since we'll be unable to enact any of our key agenda, including, but not limited to, sensible protection of our borders. We can't let that happen -- therefore, please see below...

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Without bankruptcy defense, all the other "cool" things we want will lack "teeth" – i.e., enforcement motivation. For example, **#1** PSLF (Public Service Loan Forgiveness), **#2** Dept of Ed's "discharge under Borrower Defense to Repayment" program, **#3** Trump's request for Loan Limits legislation using tax\$\$ to make/back college loans, **#4** prohibitions against states taking away driver's licenses, professional licenses, for student loan default, etc., all will have no motives to compel enforcement. **#5** Repeated requests from lawmakers, policymakers, press, and consumer advocates, etc. for colleges to "be fair" in the tuition they charge students are ignored. [**Fact sheet by Gordon Wayne Watts (GordonWatts.com / gordonWAYNE watts.com) Mon.11/25/2019**]

#1 QUOTE: "The government made a simple promise to student loan borrowers - work in public service for 10 years, make valid loan payments for 10 years, and the Education Department would forgive the leftover balance on the loan. **The program is called Public Service Loan Forgiveness. But borrowers have complained for years that the process has not worked as advertised...**As of this summer, nearly 29,000 applications for Public Service Loan Forgiveness have been submitted and processed. But of those 29,000, just 289 applications were approved. That's a 99 percent denial rate. Now, some experts say the acceptance rate is sure to improve. It's early. But it's also hard to see how it could get much worse either." **SOURCE: "Data Shows 99% Of Applicants For A Student Loan Forgiveness Program Were Denied," by All Things Considered program, NPR, September 21, 2018, LINK: <https://www.npr.org/2018/09/21/650508381/data-shows-99-of-applicants-for-student-loan-forgiveness-denied>**

#2 QUOTE: "As part of the 2018 court ruling on the collapse of for-profit college chain Corinthian Colleges, the federal judge ordered DeVos and the Department of Education to cease all collections activities on federal student loans used to attend Corinthian schools, given that they would likely be eligible for **discharge under Borrower Defense to Repayment**. [] DeVos ignored the ruling..."

SOURCE: "Judge Threatens Betsy DeVos With Jail In Student Loan Case," by Adam Minsky, FORBES, Oct 8, 2019, LINK: <https://www.forbes.com/sites/adamminsky/2019/10/08/judge-threatens-betsy-devos-with-jail-in-student-loan-case/>

#3 QUOTE: "President Trump released a 10-point plan to reform the Higher Education Act, which is the primary legislation that governs higher education...Among others, his goals include: [] reduce the cost of higher education;...The administration calls for limits on federal student loan borrowing and more guidance for borrowers on how likely they are to repay student loans...**Potential Rationale:** Curb the rise of college tuition. Limit the rise in student loan debt. []**Potential Impact:** Lower education costs can mean less student loan borrowing." **SOURCE: "Trump Proposes Limits On Student Loan Borrowing," By Zack Friedman, FORBES, Tue. March 19, 2019, LINK: <https://www.forbes.com/sites/zackfriedman/2019/03/19/trump-proposes-limits-on-student-loans>**

#4 QUOTE: “Meanwhile, the number of Americans who need a license to work has almost quadrupled since the 1950s, with nearly a fifth of the nation’s workforce licensed...Fortunately, lawmakers are increasingly looking to protect borrowers from losing their licenses. **On Thursday, Sens. Marco Rubio (R-FL) and Elizabeth Warren (D-MA) reintroduced the Protecting JOBS Act. Under the bill (S. 609), any state that receives federal funding through the Higher Education Act would be barred from denying, suspending, or revoking an occupational license or a driver’s license “solely” because a borrower defaulted on their federal student loans.** [] “It is wrong to threaten a borrower’s livelihood by rescinding a professional license from those who are struggling to repay student loans, and it deprives hardworking Americans of dignified work,” Sen. Rubio said in a statement. “Our bill fixes this ‘catch-22’ and ensures that borrowers are able to continue working to pay off their loans, instead of being caught in a modern-day debtors’ prison.”” SOURCE: “**New Bill By Rubio, Warren Would Stop States From Suspending Job Licenses Over Unpaid Student Loans,**” by Nick Sibilla, FORBES, Mar 4, 2019, LINK: <https://www.forbes.com/sites/nicksibilla/2019/03/04/student-loan-debt-can-mean-losing-your-license-to-work-a-new-bill-by-rubio-and-warren-would-stop-it/>

#5 QUOTE: “If the Department of Education were seeing a material, financial loss with loan defaults, they likely would be far more assertive **about the reasons NOT to raise the loan limits**...and this would provide a critical check on the process.” – “Therefore, Congress continues to rubber-stamp these legislative efforts, **and the schools quickly raise their tuition to bump up against the new lending ceilings.**” SOURCE: “**Why College Prices Keep Rising,**” By Alan Michael Collinge (writer) and Peter J Reilly (FORBES Contributor), FORBES, March 19, 2012, LINK: <https://www.forbes.com/sites/peterjreilly/2012/03/19/why-college-prices-keep-rising/> **EXPLANATION:** In case you didn't get it, advocates and others of “good moral character” keep asking nicely for colleges to lower tuition to affordable levels, but since students can't declare bankruptcy (except under the near-impossible 'Undue Hardship' standard), the Dept of Ed isn't seeing a material loss, and has NO motive to ask lawmakers to lower loan limits, which would (of course) prevent students from borrowing so much, and, in turn, force colleges to lower tuition to affordable levels.

These 5 things aren't happening because Bankruptcy (the “Economic Second Amendment”) is lacking as a defense available to student borrowers. Remember, my conservative peeps: The 2ND Amendment is what protects the 1ST- & ALL others! – but even worse things will happen if we fail to enact Bankruptcy Equality for Student Loans (e.g., H.R.2648 and S.1414 — 116th Congress (2019-2020), "A bill to provide bankruptcy relief for student borrowers," – See below...

With GOP lawmakers REFUSING to sign on to H.R.2648 and S.1414, we will likely:

1. **ANGER VOTERS** – and: Lose the Senate like we lost the House (and for the same reasons: Unnecessarily angering MILLIONS – if not HUNDREDS of Millions of Americans, unnecessarily, as 44 Million have oppressive student loans, and another 30—40 Million are cosigners, family, or friends, and, as I this goes to publication, about twenty-six (26%) percent of ALL recent student loans default in the FIRST FIVE (5) YEARS alone, and the figure is probably closer to 50% or 75% over the lifetime of the loan.
2. **Alienate / Anger Democrat lawmakers,** whose votes we WILL need to get Trump's loan limits bill, and other (non-economic) bills passed into law.

OTHER facts to consider:

(A) PAST METHODS WORKED: Back when we has student loan bankruptcy, as an option, there was ALMOST NO discharge in bankruptcy. (Key concept: An armed society is a polite society, and everyone was “armed” with bankruptcy rights.) "By 1977 only .3% of student loans had been discharged in bankruptcy."

LINK: <https://www.linkedin.com/pulse/history-student-loans-bankruptcy-discharge-steven-palmer> **

"Debunking the first premise is the fact that by 1977, under 0.3% of the value of all federally guaranteed student loans had been discharged in bankruptcy...(See H.R. REP. NO. 95-595, at 148 (1977).)" Harvard Law Review,

LINK: http://HarvardLawReview.org/wp-content/uploads/pdfs/vol126_student_loan_exceptionalism.pdf

(B) CURRENT METHODS DON'T work: The costs of college (which was once FREE – or very close to it) have now become unaffordable, and, now ALMOST TEN (10%) PERCENT of total U.S. Debt is college debt. This hurts student AND taxpayers. The definition of “insanity” is for lawmakers to keep doing that which DOESN'T work, and yet expecting different results. – Want to crash the dollar, or have you had enough? Maybe try it MY way, for once, and get the bankruptcy equality and loan limits BACK into law. [Almost \$2 Trillion in student debt, paid for by tax dollars, divided by slightly more than \$20 Trillion total U.S. debt is almost ten (10%) percent =equals= a “WILL crash the dollar” prediction if not stopped!]

(C) BLACK AMERICANS HURT DISPROPORTIONATELY: “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, LINK: <https://TIME.com/money/4540266/student-debt-racial-gap/>

(D) “A quarter of borrowers who take out student loans end up defaulting within five years...**Nationwide, 26% of borrowers defaulted**, Pew said.” Source: “1 in 4 Americans defaulted on their student loans, study finds,” by Sarah Min, CBS News: MONEYWATCH, Nov 07, 2019, LINK: <https://www.CBSnews.com/news/1-in-4-americans-defaulted-on-their-student-loans-in-five-years/> COMMENTS: Look again, dear reader: This is just in the FIRST FIVE (5) YEARS. Probably, true default rate is closer to 50% or 75% over the lifetime of the loan.

(E) “Was college once free in United States, as Bernie Sanders says?,” By Amy Sherman on Tuesday, February 9th, 2016 at 4:00 p.m., (Rated: “Mostly True”), PolitiFact, LINK: <https://www.PolitiFact.com/florida/statements/2016/feb/09/bernie-s/was-college-once-free-united-states-and-it-oversea/> QUOTE: “**Our ruling** [] Sanders said, "Making public colleges and universities tuition free, that exists in countries all over the world, used to exist in the United States." [] There are at least nine advanced countries that offer free college, including the recent addition of Germany. [] There was a time in the United States when some public colleges and universities charged no tuition. However, tuition has never been set as a national policy -- it is a decision for each school or state government officials. And some colleges charged tuition dating back to the 1800s. [] Sanders' statement is accurate but needs clarification. We rate this statement Mostly True.” COMMENTARY: If we had 'free' college in the past (or real close to it), then MY more-moderate compromises are VERY reasonable,

if not outright required to prevent a crash of the dollar, loss of the Senate over to Democrats, and an over-debt-burdened, and under-educated populace, both of which THREATEN National Security.

(F) Over 44 Million Americans have collegiate debt (and more, probably 30—40 Million more, are co-signers / family!! CONSERVATIVE TOTAL: 44M + 40M ≈ 84+ Million Americans!?) Want a “quick” way to anger LOTS of voters? Look no further than HERE → ** <https://Breitbart.com/politics/2019/04/12/amnesty-advocates-help-illegal-immigrants-get-college-scholarships-while-44-7-million-americans-saddled-with-student-debt>

** <https://BusinessInsider.com/millennials-college-not-worth-student-loan-debt-2019-4>

* <https://BusinessInsider.com/successful-y-combinator-application-goodly-new-student-debt-startup-2019-4>

* <http://TheFiscalTimes.com/2019/04/22/Elizabeth-Warren-s-New-640-Billion-Student-Debt-Cancellation-Plan>

(G) The Founding Fathers called for uniform bankruptcy laws ahead of the power to raise an army and declare war. Student loans are the ONLY type of loan in this country from which these have been stripped. As I document, in my recent columns, current U.S. Code violates both the Uniformity Clause (Art.I, Sec.8, Cl.4, U.S. Constitution), a special case of Equal Protection –and the Contract Clause (Art.I, Sec.10, Cl.1, U.S. Constitution): Current Bankruptcy code is NOT uniform (you ask any college student), and also changes in Federal Law impaired (changed) existing contracts (which, in any other profession, would be illegal, but – like Terri Schiavo – “exceptions” were made as to who is –and is not– protected by the Law). For proof that there WERE changes to Federal Bankruptcy law (that constituted an impairment of existing loan contracts, and thus violation of the Contract Clause), see e.g., the 'Annotated' notes on my 700-word Ledger column, at either of these mirrors: https://GordonWatts.com/ANNOTATED_700-word_Column-PART-3-Spano.pdf

or: https://gordonWAYNEwatts.com/ANNOTATED_700-word_Column-PART-3-Spano.pdf Or see the testimony of Bankruptcy expert, Atty. Ed Boltz, before the House Judiciary Committee:

(H) LBJ promised in 1965 that student loans would be “free of interest.” Today, Interest on the nation's student debt grows at \$100 Billion per year. (Google this to verify or deny.)

(I) The Federal government is profiting upwards of \$50 Billion per year on this program, and even makes a profit on defaulted student loans. (See e.g., Alan Collinge's column, above, to document this.)

(J) Conservatives from places like the National Review, Cato Institute, George Mason University, and Bloomberg (and myself, the undersigned writer – a “far right” Conservative) are calling for the return of bankruptcy rights to

student loans. For documentation of this, see my recent letter to The President:

* https://GordonWatts.com/proof-read_Letter-to-the-President_withReferencesAndAttachments_PDF.pdf

* https://gordonWAYNEwatts.com/proof-read_Letter-to-the-President_withReferencesAndAttachments_PDF.pdf

(K) The estimated cost of returning bankruptcy to student loans is less than \$3 Billion per year in annual discharges. This is far less than annual government profits on the loans. (For proof of this theorem, please see the Harvard Law Review documentation, linked above, which shows that almost NO discharges happened back when bankruptcy WAS legal, from which we can infer a low, \$3B figure. By contrast, the sheer number of loans, SIZE of each loan, and fact that many (if not most) are “in distress,” clearly implies a huge profit margin, which is basically a bubble ready to burst.

(L) BONUS POINT: The Housing Bubble of 2007-2008 was bad, but it would have been much worse had borrowers LACKED bankruptcy (a Free Market check/balance against predatory lending). Student Debt, by contrast, will be a much worse bubble if left unchecked (since borrowers, here, LACK bankruptcy as a Standard Consumer Protection defense).

(M) BONUS POINT: If you look carefully at my political ideology graph (costs of college vs. political ideology), you'll see, clearly, that even though “Free College” is “Liberal” (a 'Liberal' Free Handout), the current costs of college (tuition, shown to be a type of tax, as it's funding going to an arm of government, state colleges, here), the “excessive tax” is FAR more “Liberal” as in “tax-and-spend” liberal. So, while I don't support 'Free College,' even THAT is nowhere as Liberal as the current state of affairs. PROOF: See 'Figure 1' – and 'Updated' Figure 1, at any of these mirrors:

- <https://GordonWatts.com/Higher-Ed-Tuition-Costs.html>
- <https://gordonWAYNEwatts.com/Higher-Ed-Tuition-Costs.html>
- http://Gordon_Watts.Tripod.com/Higher-Ed-Tuition-Costs.html
- <https://ThirstForJustice.net/Higher-Ed-Tuition-Costs.html>

(O) COLLEGE Debt is almost TEN (10%) PERCENT of Total Debt – PROOF: Apparently, in response to my column, Sec. of Education, Betsy DeVos, her 11-27-18 speech, 11 days later, repeated my complaints that “Collegiate debt, now almost \$2 trillion, is almost 10 percent of total U.S. debt.” I quote her: “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.”

LINK: <https://www.ED.gov/news/speeches/prepared-remarks-us-secretary-education-betsy-devos-federal-student-aids-training-conference>

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* **Two *OTHER* Constitutional violations are occurring: **ILLEGAL Monopoly**, and **Lack of Notice (Due Process)****

(P) ILLEGAL Monopoly “Legally,” yet another problem exists: U.S. Colleges & Universities hold a monopoly on Higher Education, but it isn't seen (due to the fact that it's so widespread). However, **Dictionary.com** verifies & proves my claim, as it defines a 'monopoly' as: “exclusive control of a commodity or service in a particular market, or a control that makes possible the manipulation of prices. Compare duopoly, oligopoly.” <http://www.Dictionary.com/browse/monopoly> – College price-gouging students are more-able if (since) they hold a monopoly (which we all know is illegal). [source: case-law on monopolies – they're illegal, hello?]

(P) Lack of Notice (Due Process) “Legally,” when students were not told of the lack of bankruptcy & other 'standard' consumer protections when taking out the loan (which happened because Truth in Lending requirements were removed), this violated fundamental Federal Due Process, as it is a law void for vagueness, due to the lack of proper notice. [source: Case Law on laws 'Void for Vagueness,' and U.S. Constitution DUE PROCESS rights]

(O) SLAVERY – Redux: We've already seen how oppressive (and illegally-obtained, since it was done deceptively and without Truth in Lending—above) collegiate debt hurts Black Americans, but let's revisit this—REDUX: **Some have said that “we paid our loans,” and that existing “debt slaves” (the correct legal term) should pay their **own** freedom. But is this right? ANSWER: No! ➡** Back when President Abraham Lincoln issued the “Emancipation Proclamation,” some existing slaves had already bought (purchased) their own freedom. However, when the rest of the slaves were freed, do you recall any of the “bought my freedom” slaves telling Abe Lincoln to chill out – and make these slaves pay for their own freedoms? NO! They celebrated with them – and rightly so. (Granted, if someone has paid off their college debt and then can't file bankruptcy, perhaps some tax credit would be appropriate, but that is not what happened with even the slavery issue in the Civil War era, and maybe it is not necessary here.)

(P) “The Lasting Impact on Students’ Lives: I also found that students who graduate with excessive debt are about 10% more likely to say that it caused delays in major life events, such a **buying a home, getting married, or having children**. They are also about 20% more likely to say that their debt influenced their employment plans, causing them to take a job outside their field, to work more than they desired, or to work more than one job... What Can Be Done?...Colleges must

also be given better tools to limit student borrowing. For example, college financial aid administrators must be permitted to **reduce federal loan limits** based on the student’s enrollment status and academic major.” source: “Why the Student Loan Crisis Is Even Worse Than People Think,” *TIME*, by Mark Kantrowitz <http://TIME.com/>

money/4168510/why-student-loan-crisis-is-worse-than-people-think/ Jan. 11, 2016 –Mark Kantrowitz is one of the nation’s leading student financial aid experts.

CHRISTIANS: We must not fail to obey the authorities over us: “13:1 Let every soul be subject to the governing authorities. For there is no authority except from God, and the authorities that exist are appointed by God. 13:2 Therefore whoever resists the authority resists the ordinance of God, and those who resist will bring judgment on themselves. 13:3 For rulers are not a terror to good works, but to evil. Do you want to be unafraid of the authority? Do what is good, and you will have praise from the same.” – **Romans 13:1-3, Holy Bible, NKJV** [[**The “governing authorities” here INCLUDES the U.S. Constitution's “uniformity” and “contract” clauses**, Art. I, Sec. 8, Cl. 4 of the U.S. Constitution, which requires that ANY “bankruptcy” law be UNIFORM, but it is not: You ask ANY college student: Section 523(a)(8) of U.S. Code (the offensive law in question), is NOT “uniform,” DOES violate the U.S. Constitution, and therefore DOES violate God's standards in Romans 13:1-3]] – – and the Contract Clause (Art.I, Sec.10, Cl.1, U.S. Constitution)

(1) OLD Testament (Accepted by Jews & Christians) College Tuition is a type of “tax,” because it's monies\$\$ going to an “arm of the government” (state government colleges, in this case), and, as collegiate tuition is WAAAY to high, it's safe to say that students are being “over-taxed” big time—which “over-taxing” is FORBIDDEN by the God: 1 Samuel 22:1-2 (King David—before he was King—got support from many over-taxed citizen) 1 Kings 11:42-43 ; 1 Kings 12:1-20 (Solomon's EVIL, STUPID son, Rehoboam committed this sin! And it led to civil unrest, and a brief civil war!) 2 Chronicles 9:30-31 ; 2 Chronicles 10:1-19 (Reprise: Solomon's EVIL, STUPID son, Rehoboam))

(2) NEW Testament (Accepted by Christians) “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.”
 “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.” [Luke 11:46; Matthew 23:3-4, NKJV, Words of Jesus in red] **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! **By the way, just because student can get “income based repayment,” that doesn't mean everything's alright:** [[1]] It takes several days each year to fill out the paperwork, and re-certify, [[2]] Even IF anything's forgiven eventually, it's “taxable” income, [[3]] People with student debt problems can end up with “bad” credit, which makes it much harder to get jobs, and they can lost their driver's licenses and professional licenses if it does to far, and finally, all those lead to [[4]] Excessive stress, which is bad for the health, and of course, reduces earning potential.

** “...thou shalt love thy neighbour as thyself: I am the LORD.” LEVITICUS 19:18b, Holy Bible, KJV (See also: Leviticus 19:34 – **Note: The Christian Old Testament comprises parts of the Jewish Torah**)

** “...Thou shalt love thy neighbour as thyself,” MATTHEW 22:39b, MARK 12:31b, Holy Bible, KJV

** “Do to others as you would have them do to you,” LUKE 6:31, Holy Bible, NIV

** “Therefore all things whatsoever ye would that men should do to you, do ye even so to them: for this is the law and the prophets,” MATTHEW 7:12 (KJV)

(3) ISLAM (Accepted by Muslims) – Moreover, most devout Muslims will recall that Surah 3:130, Surah 4:161, and even Surah al-Rum (The Romans) Quran 30:39 prohibit usury (excessive interest), which is usually present in collegiate loans. See also Al-Baqarah (The Cow), Surah 2:275, THE NOBLE QUR'AN, which has an especially harsh/eternal punishment for: “Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, "Trade is [just] like interest." But Allah has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah . But whoever returns to [dealing in interest or usury] - those are the companions of the Fire; they will abide eternally therein.”

One more thing from the Christian Holy Bible:

Mark 11:25-26 King James Version (KJV), Holy Bible, Jesus speaking:

25 And when ye stand praying, forgive, if ye have ought against any: that your Father also which is in heaven may forgive you your trespasses. **26** But if ye do not forgive, neither will your Father which is in heaven forgive your trespasses. **[[Gordon says: And this would include student debt being forgiven – either completely or partly through bankruptcy, since we can't call Jesus a liar.]]**

CONCLUSION: We won't forever and always have a chance to do that which is right in the sight of the Lord – perhaps we were put here “for such a time as this”: Looking at Esther 4, from the Old Testament Bible (accepted by Jews & Christians alike) → New International Version (NIV) → Esther 4:9:15a →

“**9** Hathak went back and reported to Esther what Mordecai had said. **10** Then she instructed him to say to Mordecai, **11** “All the king’s officials and the people of the royal provinces know that for any man or woman who approaches the king in the inner court without being summoned the king has but one law: that they be put to death unless the king extends the gold scepter to them and spares their lives. But thirty days have passed since I was called to go to the king.” **12** When Esther’s words were reported to Mordecai, **13** he sent back this answer: “Do not think that because you are in the king’s house you alone of all the Jews will escape. **14** For if you remain silent at this time, relief and deliverance for the Jews will arise from another place, but you and your father’s family will perish. And who knows but that you have come to your royal position for such a time as this?” **15** Then Esther sent this reply...”

CONCLUSION: Just like when your heart is getting operated on, and the doctor MUST address both “input” and “output” of blood to keep you alive, American Higher Ed WON'T work if we refuse to address both excessive taxation (tuition) and excess spending (of tax dollars), which necessitates Rep. Spano – at the VERY LEAST – push both bills into law. (Even that won't be enough, so compromise is out of the question: If you're a Christian like me, read the book of Revelation, the last book in the Bible, about being “lukewarm” and compromising.) If we don't obey God, we WILL get a cursed economy. Proof is the current apathy by lawmakers hasn't fixed the problem. (Prior methods worked well –both existence of Constitutional Bankruptcy Equality, as well as refusals to give “student aid” loans to college students on the tax dollar: This WASN'T student aid: It HURT students (higher tuition, when colleges

saw students had deep pockets loans) and HURT taxpayers (we will crash the dollar, lose the Senate, & then be unable to enact our GOP agenda, and lose the country, all because we were rebelliously sinful & insisted on committing the "Sin of Rehoboam," refusing to lighten the load just a little). If we DON'T enact both bills (bankruptcy & spending cuts), we WILL crash the dollar (resulting in the total forgiveness of all loans, since the dollar will have crashed). If we DO enact these bills, we might avert disaster. **Gordon Wayne Watts**



For further

information:

DOUBLE Trouble



*Students AND Taxpayers hurt!
by GREEDY banks & colleges!*

* "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> FAIR USE CACHE

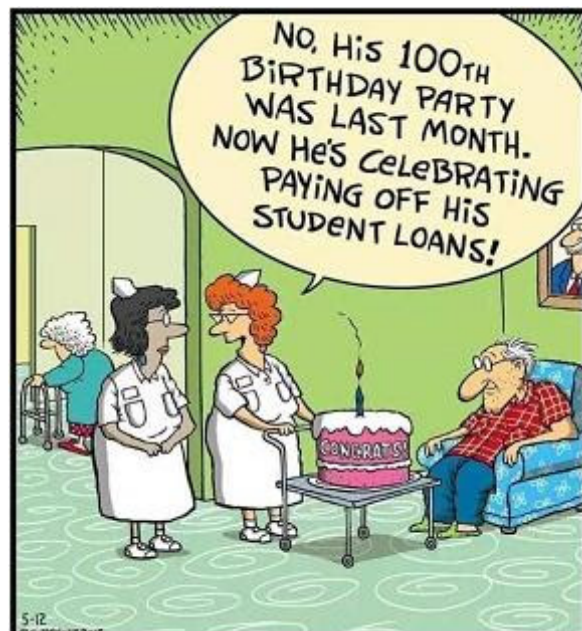
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* "Polk Perspective: Rescue taxpayers from mounting student debt," By Gordon Wayne Watts, Guest columnist, *The Ledger*, November 16, 2018, LINK: <https://www.TheLedger.com/opinion/20181116/polk-perspective-rescue-taxpayers-from-mounting-student-debt> FAIR USE CACHE

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* "Polk Perspective: Offer relief for taxes dressed up as 'loans'," By Gordon Wayne Watts, Guest columnist, *The*

Ledger, November 19, 2019, LINK: <https://TheLedger.com/opinion/20191119/polk-perspective-offer-relief-for-taxes-dressed-up-as-loans> FAIR USE CACHE #1: <https://GordonWatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Tue19Nov2019.pdf> FAIR USE CACHE #2: <https://GordonWWANEwatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Tue19Nov2019.pdf>

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Outside links:

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- * <https://Twitter.com/AlanSLJ> (Regularly-updated Twitter feed)
- * <https://m.Facebook.com/groups/SLJGroup> (Facebook group for Mobile devices/iPhones)
- * <https://Facebook.com/groups/SLJGroup> (Facebook group)

Gordon Wayne Watts

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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

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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