

Subject **S.2598 (FRESH START Through Bankruptcy Act) Taxpayers/borrowers both stand to be harmed should student loan bankruptcy legislation not pass before HOUSE goes on holiday/Christmas break 2022 (Time-sensitive press inquiry) (Internal tracking: Personal e-mail to Sens. Durbin, Cornyn, & Hawley)**

From Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II (TM) <gordon@contractwithamerica2.com>

To <emily_hampsten@durbin.senate.gov>, <john_normoyle@durbin.senate.gov>, <Emily_Potoma@Durbin.Senate.gov>, <erica_deangelis@durbin.senate.gov>, <Joseph_Zogby@judiciary-dem.senate.gov>, <maddie_carlos@durbin.senate.gov>, <molly_rowley@durbin.senate.gov>, <pat_souders@durbin.senate.gov>, <ray_solorzano@durbin.senate.gov>, <sally_brown-shaklee@durbin.senate.gov>, <Stephanie_trifone@judiciary-dem.senate.gov>, <daniel_swanson@judiciary-dem.senate.gov>, <audrey_cook@cornyn.senate.gov>, <drew_brandewie@cornyn.senate.gov>, <natalie_yezbick@cornyn.senate.gov>, <andrew_siracuse@cornyn.senate.gov>, <austin_stonebraker@cornyn.senate.gov>, <murphy_mccollough@cornyn.senate.gov>, <eric_teetsel@hawley.senate.gov>, <nicole_reeves@hawley.senate.gov>, <phil_letsou@hawley.senate.gov>, <abigail_marone@hawley.senate.gov>, <info@dickdurbin.com>, <facebook@dickdurbin.com>, <info@dickdurbin.com>, <Dick@dickdurbin.com>, <press@dickdurbin.com>, <contact@dickdurbin.com>, <info@johncornyn.com>, <john@johncornyn.com>, <info@joshhawley.com>, <josh@joshhawley.com>, <celeste_gabinski@durbin.senate.gov>, <chris_peleo-lazar@durbin.senate.gov>, <corey_cowan@durbin.senate.gov>, <elena_haynes@durbin.senate.gov>, <erum_ibrahim@durbin.senate.gov>, <greg_bales@durbin.senate.gov>, <james_floyd@durbin.senate.gov>

Cc <Gww1210@gmail.com>, <Gww1210@aol.com>, <Gordon@ContractWithAmerica2.com>

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Date 2022-12-18 01:57

Priority Highest



- zPressInquiry-to-SenMarcoRubio-Cc-RepFranklin.pdf(~279 KB)
- zPressInquiry-to-SenRickScott-R-FL.pdf(~275 KB)
- zPressInquiry-to-SenTomCotton-R-AK.pdf(~274 KB)
- TwelveHigherEdBills.pdf(~80 KB)
- LegalMemo_ForgivenessExecOrder_WATTS_9-6-2021.pdf(~496 KB)
- WrittenTestimony_SenateJudiciary_Tue03Aug2021_WATTS.pdf(~427 KB)

From: Gordon Wayne Watts, National Director, CONTRACT WITH AMERICA: PART II (TM)

To: Sen. Dick Durbin ; Cc: Sens. Cornyn and Hawley - via legislative/comm staff

Subject: S.2598 (Student Borrower Bankruptcy Relief Act of 2022) Taxpayers/borrowers both stand to be harmed should student loan bankruptcy legislation not pass before HOUSE goes on holiday/Christmas break 2022 (Time-sensitive press inquiry) (Internal tracking: Personal e-mail to Sens. Durbin, Cornyn, & Hawley)

Date: Sunday, 18 December 2022

Dear Senator Durbin and colleagues:

After my initial press inquiry, below (which was sent out in seven parts, about 450 or 500 recipients per e-mail, total about 3,300 senatorial & congressional staff), I still haven't heard back from all lawmakers -- including you. *Before I forget, your bill has a "fatal flaw" that need to be addressed if you want it passed: It needs House companion legislation which *matches* in language, something related bill, H.R.9110 does NOT do, but for which I have a solution below, and I'm not lazy: See attached PDF's of my emails to other lawmakers suggesting they help you to get help on their legislation -- to see I'm pulling my weight.*

While your bill seems good, it seems to have little chance of passing in the 117TH CONGRESS (unless you get it on the floor for a vote right now -- in which case, sources tell me your bill will pass handily with like 75% or 85% of senators' votes) --but, it stands even less of a chance in the "divided Congress" that will result when we, Republicans, retake House in the 118TH CONGRESS), and I wanted to ask you about your bill before Congress takes recess in a few days for the holiday/Christmas break -- in time to save your bill from certain expiration.

PRESS QUESTIONS TO YOU: Do you really think your bill has a chance of passing in either the 117TH or 118TH as things stand? Also, as part of my press inquiry, I ask: What do you think of my idea that YOU, Sen. Durbin, loudly and promptly cosponsor ALL TWELVE (12) bills listed in the attached PDF (yours and the 11 others), as a bipartisan gesture to solicit help from other lawmakers to support YOUR bill, S.2598? As a fellow-American, let me tell you: were I in your shoes right now, that's precisely what I'd be doing; I would immediately issue a press release announcing co-sponsorship AND SUPPORT of all said bills:

1 of 12 ■■■ H.R.7895 - Combating Excessive Student Debt Act of 2022, 117th Congress (2021-2022)

Sponsor: Rep. Rice, Tom [R-SC-7]

<https://www.Congress.gov/bill/117th-congress/house-bill/7895>

2 of 12 ■■■ S.4897 - Student Loan Reform Act of 2022, 117th Congress (2021-2022) [A bill that will reduce the cost of tuition by holding colleges financially responsible for the loans they encourage students to take. Specifically, the bill requires that colleges become guarantors of up to 50 percent of future federal student loans and fines colleges 25 percent of the value of future defaulted loans. This will force colleges to have a financial stake in their student's success, strongly incentivizing them to offer reasonably priced and useful degree programs.]

Sponsor: Sen. Cotton, Tom [R-AR] (Introduced 09/20/2022)

* <https://www.Congress.gov/bill/117th-congress/senate-bill/4897>

* <https://www.Cotton.Senate.gov/news/press-releases/cotton-unveils-bill-to-lower-college-tuition-cost-reform-student-loans>

3 of 12 ■■■ H.R.899 - To terminate the Department of Education., 117th Congress (2021-2022), Sponsor: Rep. Massie, Thomas [R-KY-4] (Introduced 02/05/2021), TWENTY (20) COSPONSORS

* <https://www.Congress.gov/bill/117th-congress/house-bill/899/cosponsors>

4 of 12 ■■■ S.323 - A bill to terminate the Department of Education., 117th Congress (2021-2022), Sponsor: Sen. Paul, Rand [R-KY] (Introduced 02/12/2021)

* <https://www.Congress.gov/bill/117th-congress/senate-bill/323>

5 of 12 ■■■ H.R.4907 - Private Student Loan Bankruptcy Fairness Act of 2019, 117th Congress (2021-2022) Sponsor: Rep. Cohen, Steve [D-TN-9] (Introduced 08/03/2021)

* <https://www.Congress.gov/bill/117th-congress/house-bill/4907/cosponsors>

6 of 12 ■■■ H.R.9110 - Student Borrower Bankruptcy Relief Act of 2022, 117th Congress (2021-2022), Sponsor: Rep. Nadler, Jerrold [D-NY-10] (Introduced 09/30/2022)

* <https://www.Congress.gov/bill/117th-congress/house-bill/9110/cosponsors>

7 of 12 ■■■ S.4772 - COLLEGE Act, 117th Congress (2021-2022), Sponsor: Sen. Scott, Rick [R-FL] (Introduced 08/04/2022), Official Titles as Introduced: A bill to require institutions of higher education participating in Federal financial aid programs to pay a percentage of the cost of attendance for each enrolled full-time student, based on the endowment fund of the institution, and for other purposes.

* <https://www.Congress.gov/bill/117th-congress/senate-bill/4772/titles>

8 of 12 ■■■ H.R.4563 - To amend title 11 of the United States Code to make debts for student loans dischargeable., 117th Congress (2021-2022), Sponsor: Rep. Grothman, Glenn [R-WI-6] (Introduced 07/20/2021), Cosponsor, Date Cosponsored Rep. Correa, J. Luis [D-CA-46] 07/22/2021

A BILL: To amend title 11 of the United States Code to make debts for student loans dischargeable.

(b) Application Of Amendments.—The amendments made by this Act shall apply only with respect to debts arising after the date of the enactment of this Act.

[Editor's Note: NOT Retroactive, but better than most bills out there.] * <https://www.Congress.gov/bill/117th-congress/house-bill/4563/text>

9 of 12 ■■■ S.2598 - FRESH START Through Bankruptcy Act, 117th Congress (2021-2022), Sponsor: Sen. Durbin, Richard J. [D-IL] (Introduced 08/04/2021)

■■■ Cosponsor, Date Cosponsored

Sen. Cornyn, John [R-TX]* 08/04/2021

Sen. Hawley, Josh [R-MO] 09/15/2021

* <https://www.Congress.gov/bill/117th-congress/senate-bill/2598/cosponsors>

■■■ Shown Here: Introduced in Senate (08/04/2021) Fostering Responsible Education Starts with Helping Students Through Accountability, Relief, and Taxpayer Protection Through Bankruptcy Act of 2021 or the FRESH START Through Bankruptcy Act, This bill revises the treatment of student loans in bankruptcy. The bill makes federal student loan debt dischargeable in a bankruptcy proceeding ten years after the first loan payment is due, in addition to being dischargeable at any time in cases of undue hardship, as under current law. Further, institutions of higher education that have at least one-third of their students receiving federal student loans must partially repay a student loan to the Department of Education if that loan is later discharged in bankruptcy. The amount the institution must repay is dependent on the institution's average rates of student loan default and repayment.

* <https://www.Congress.gov/bill/117th-congress/senate-bill/2598>

10 of 12 ■■■ S.2596 - Leveraging Opportunities for Americans Now Act of 2021, 117th Congress (2021-2022), Sponsor: Sen. Rubio, Marco [R-FL] (Introduced 08/04/2021), * <https://www.Congress.gov/bill/117th-congress/senate-bill/2596> Shown Here:

Introduced in Senate (08/04/2021), Leveraging Opportunities for Americans Now Act of 2021

11 of 12 ■■■ S.210 - Protecting JOBS Act, 117th Congress (2021-2022), Sponsor: Sen. Rubio, Marco [R-FL] (Introduced 02/03/2021)

■■■ Cosponsor, Date Cosponsored

Sen. Warren, Elizabeth [D-MA]* 02/03/2021

* <https://www.Congress.gov/bill/117th-congress/senate-bill/210/cosponsors>

■■■ Official Titles as Introduced

A bill to prohibit States from suspending, revoking, or denying State-issued professional licenses or issuing penalties due to student default.

* <https://www.Congress.gov/bill/117th-congress/senate-bill/210/titles>

12 of 12 ■■■ H.R.1372 - Protecting JOBS Act, 117th Congress (2021-2022), Sponsor: Rep. Ross, Deborah K. [D-NC-2] (Introduced 02/25/2021)

<https://www.Congress.gov/bill/117th-congress/house-bill/1372/cosponsors>

■■■ Official Title as Introduced: To prohibit States from suspending, revoking, or denying State-issued professional licenses or issuing penalties due to student default.

<https://www.Congress.gov/bill/117th-congress/house-bill/1372/titles>

Our collective legacy hangs in the balance -- and even IF my sources are wrong (which tell me that your bill WILL pass handily if it goes to the floor vote NOW and doesn't wait til after DEMS lose the House in a few days) -- even IF I'm wrong (and I don't think I am), you MUST **get it out of committee and to a vote (something you, as Senate Judiciary Chairman, CAN and should do)**, so we can all have clean hands, a clean heart, and a clean conscience, knowing we all did our best -- win, lose, or draw. Therefore, I'm re-sending this time-sensitive press inquiry; please see below and note that, besides the concerns about ((#1.)) excess spending (a concern of us conservatives) and ((#2.)) harm to over-burdened student borrowers (a valid concern of Liberals/Democrats), I've discovered ((#3.)) a 3RD threat: Who will be your doctor if you have a heart attack/ stroke/ etc., if no Americans can afford to be a doctor, nurse, engineer, etc.? Hrm... Please see below: any legislation you pass must be done by holiday/Christmas break 2022, at which time Democrat-controlled Congress goes on holiday break, forever losing a chance for "long-term" meaningful solutions. Also, sources tell me that "LOAN WOLVES," an **MSNBC** documentary addressing this, just premiered last week, and may afford additional clarification:<https://www.msnbc.com/11th-hour/watch/-loan-wolves-documentary-investigates-student-debt-156913221547> Or: <https://www.YouTube.com/watch?v=UQv2EsrOD8o> Or:<https://www.NBC.com/loan-wolves>

I look forward to your responses to our short, 2-question press inquiry, below. P.S.: Please note my two highly-regarded legal memos are attached in PDF format. Tarry not -- we are running out of time. Tho I am a Republican, and you, a Democrat, we are all on the same side: I want you to succeed here, Senator Durbin!

Gordon

On Friday, 09 December 2022, at 6:34 P.M. EST "Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II(TM)" wrote:

From: Gordon Wayne Watts, National Director, CONTRACT WITH AMERICA: PART II (TM)

To: U.S. Senators and Members of Congress via staff email behind Bcc

Subject: Taxpayers/borrowers both stand to be harmed should student loan bankruptcy legislation not pass before HOUSE goes on holiday break on Dec.15, 2022 (Time-sensitive press inquiry) (Internal tracking: Group VI, pacific west coast)

Date: Friday, 09 December 2022

Contract With America: PART II (TM)
<https://ContractWithAmerica2.com>
 CONSERVATIVE NEWS THAT MATTERS:
The Register
 Gordon Wayne Watts National Director
<https://GordonWatts.com>
<https://GordonWayneWatts.com>
 Publisher and Editor-in-Chief

Dear Lawmakers and staff:

As we were doing news coverage of the current Higher Education lending bubble, we noticed alarms from both Conservative Republican[1] and Liberal Democrat[2] lawmakers alike that the availability of "student loan bankruptcy" is needed to force restraint on lending excesses that threaten the economy: in this case, student debt at \$2 Trillion is almost ten (10%) percent of total U.S. debt and threatens to crash the dollar. Thus, while Liberals are correct in claiming that student *borrowers* deserve "equal" treatment in availability of bankruptcy discharge, nonetheless, the threats to *taxpayers* seems to be a "bigger issue," and, to that end, we are timely asking lawmakers about this in our brief 2-question Press Inquiry today, Friday, 09 December 2022, exactly one week before House goes on holiday break on Thursday, 15 December 2022, at 3pm, EST[3], after which time Democrats forever lose this chance to pass collegiate debt bankruptcy legislation currently pending, as the Republican Party is historically much less amenable to restoration of student loan bankruptcy (as practically all other

unsecured debt has). In case lawmakers or staff have forgotten who *The Register* or its publisher are, I'm the same "Gordon Wayne Watts" who almost won the largest pro-life case since *Roe*, regarding the handicapped "feeding tube" girl, where I almost won my case in the Fla. Supreme Court[4], and besides being "socially" Conservative, I'm also a far-right "fiscal" Conservative, as shown by my Trademark project, CONTRACT WITH AMERICA: PART II(TM)[5], which is very close to getting copyright[6], or various columns I've published[7].

Sorry to be a bit "long winded," but many of you don't know me, and I want you to be assured that you aren't wasting your time to answer my brief, 2-question, press inquiry, below, which specifically relates to the following bipartisan student loan bankruptcy legislation: **S. 2598** (Durbin, Cornyn, Hawley), **H.R. 9110** (Nadler), **H.R. 4907** (private student loans, Rep. Steve Cohen), **H.R. 4563** (Grothman), and possible Sen. Rick Scott's R-FL, bill **S. 4772**, with similar claw-back measures as Sen. Durbin's bill, but based on slush fund, not performance:

QUESTION 1: Do you agree with Reps. Glenn Grothman (R-WI-06), Danny K. Davis (D-IL-07), and myself that, short of an unlikely miracle, only the threat of bankruptcy discharge will suffice to force restraint on uncontrolled lending by DOE, for student loans, using our precious and limited tax dollars? **YES // NO**

QUESTION 2: Regardless of the outcome of Pres. Biden's "cancellation" court case, this is not a "long-term" solution, and my press inquiry to lawmakers is this -- If DEMOCRATS don't restore bankruptcy to student loans (as it was back when the system worked), by the Dec.15, 2022 holiday break, at 3pm EST, will a REPUBLICAN-controlled House allow this needed legislation to pass? **YES // NO**

To help you understand the issue further, I've attached both of my legal memos (*Biden's authority to cancel such debt, recently updated, and my written expert testimony submitted to the Senate Judiciary recently*), as well as a "gif image" movie which makes certain claims about egregious price-gouging, listing several students. NOTE: I personally know two (2) of the named student borrowers as well as Mr. Collinge, the publisher, and can vouch for them, but even if I didn't know them, the general allegations of students having more-than fully repaid taxpayers -- and this, even at illegally-inflated levels -- is well-documented by no less than five (5) reputable sources: Forbes, Reuters, WSJ, USA Today, and The Register, as documented in my own research.[8] Thank you in advance; you may reply by email, by press release, or -- as some lawmakers do, simply cosponsor the legislation in question, and we'll pick it up on the wire. It's your move: whatever you do, you have one week, exactly, from now.

[1] Statement of Rep. Glenn Grothman, R-WI-06: <https://Grothman.House.gov/news/documentsingle.aspx?DocumentID=2398>
OR: <https://Archive.ph/qSnfc>
OR: <http://Web.Archive.org/web/20221208195226/https://grothman.house.gov/news/documentsingle.aspx?DocumentID=2398>

[2] Statement of Rep. Danny K. Davis, D-IL-07: <https://Cohen.House.gov/media-center/press-releases/congressmen-cohen-davis-and-swalwell-introduce-private-student-loan-0>
OR: <https://Archive.ph/4Myba>
OR: <https://web.Archive.org/web/20221208194747/https://cohen.house.gov/media-center/press-releases/congressmen-cohen-davis-and-swalwell-introduce-private-student-loan-0>

[3] LINK: <https://www.MajorityLeader.gov/calendar>
OR: <https://Archive.ph/IxbCa>
OR: <http://Web.Archive.org/web/20221207195506/https://archive.ph/IxbCa>
OR: <https://www.MajorityLeader.gov/sites/democraticwhip.house.gov/files/2022-HOUSE-CALENDAR.pdf>
OR: <https://Web.Archive.org/web/20221205002732/https://www.majorityleader.gov/sites/democraticwhip.house.gov/files/2022-HOUSE-CALENDAR.pdf>

[4] [*] *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)<https://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) <https://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)<https://Media.CA11.UsCourts.gov/opinions/pub/files/200511556.pdf>
[*] Key Phrase search: <https://www.Google.com/search?q=gordon+wayne+watts+terri+schiavo>

[5] <https://ContractWithAmerica2.com>
* <https://Archive.vn/contractwithamerica2.com>
* http://Web.Archive.org/web/*/https://ContractWithAmerica2.com

[6] https://TSDR.USPTO.gov/#caseNumber=90607682&caseSearchType=US_APPLICATION&caseType=DEFAULT&searchType=documentSearch

[7] (*) "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> OR: <https://Archive.vn/2qdEW> OR:<https://ContractWithAmerica2.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Tue19Nov2019.pdf>
(*) "ANOTHER VIEW: America faces challenges no matter who is in control," By Gordon Watts, Another View, *GWINNETTE FORUM*, December 6, 2022 7:17 am, LINK:<https://www.GwinnettForum.com/2022/12/another-view-america-faces-challenges-no-matter-who-is-in-control/> OR:<https://Archive.ph/fWpVf> OR:<https://Web.Archive.org/web/20221206134100/https://www.gwinnettforum.com/2022/12/another-view-america-faces-challenges-no-matter-who-is-in-control/>

(*) "BREAKING -- DOUBLE HEADER: I. Pres. Biden issues unprecedented ninth (9TH) "pause" on student loan repayment, interest, collections ; II. "Red state Georgia" did not experience "Red Wave" in recent senate runoff. Georgia's unique "student debt" crisis suspected as key factor; Congress has one week to pass key student loan bankruptcy legislation to "tamp down" excess DOE student loan originations or else face certain crash of the dollar," By Gordon Wayne Watts, *The Register*, December 7, 2022,
LINKS:<https://GordonWatts.com/#NoRedWave> AND:<https://GordonWayneWatts.com/#NoRedWave> AND: <https://Archive.ph/xs3Pd#NoRedWave> AND:<https://Web.Arc>

[8] (*) <https://ContractWithAmerica2.com/#PaidInFull>
(*) <https://GordonWatts.com/n.index.html#PaidInFull>
(*) <https://GordonWayneWatts.com/n.index.html#PaidInFull>
(*) <https://Archive.ph/qoFy6#PaidInFull>
(*) <https://Web.Archive.org/web/20221205050402/https://contractwithamerica2.com/#PaidInFull>
Documents folder (legal memos etc.) - SEE ALSO: <https://ContractWithAmerica2.com/SLJ/>
AND: <https://Web.Archive.org/web/20221208182913/https://contractwithamerica2.com/SLJ/>

A black rectangular graphic with a red header bar on the left containing the text "STUDENT LOAN JUSTICE" in white. To the right of the header bar, the text "Pass S.2598" is written in yellow. In the center, the name "Robert (NY)" is written in white, underlined. Below the name, the following financial figures are listed in white: "Borrowed: \$20,654", "Repaid: \$39,930", and "Owes: \$167,034". At the bottom of the graphic, a red bar contains the text "StudentLoanJustice.Org" in white, followed by a small grid of white dots.

With kind regards, I am, Sincerely,

Gordon Wayne Watts, editor-in-chief, **The Register: "CONSERVATIVE NEWS THAT MATTERS"**
**** Please Reply to:** Gordon@ContractWithAmerica2.com, Gww1210@gmail.com, Gww1210@aol.com

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