



Subject: **Charman Durbin, I need your help...**

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

To: <emily_hampsten@durbin.senate.gov>, <drew_brandewie@cornyn.senate.gov>, <kelli_ford@hawley.senate.gov>, <marilyn.dillihay@mail.house.gov>, <yardena.wolf@mail.house.gov>, <tumia.romero@mail.house.gov>

Cc: <ansley_bradwell@rubio.senate.gov>, <press@rickscott.senate.gov>, <Scott.Franklin@mail.house.gov>, <gww1210@gmail.com>, <gww1210@aol.com>, <Gordon@ContractWithAmerica2.com>

Bcc: <pat_souders@durbin.senate.gov>, <sally_brown-shaklee@durbin.senate.gov>, <Joseph_Zogby@judiciary-dem.senate.gov>, <erica_deangelis@durbin.senate.gov>, <info@durbinforsenate.com>, <Beth_Jafari@Cornyn.senate.gov>, <emily_costanzo@cornyn.senate.gov>, <murphy_mccollough@cornyn.senate.gov>, <natalie_yezbick@cornyn.senate.gov>, <eric_teetsel@hawley.senate.gov>, <corey_messervy@hawley.senate.gov>, <josh_divine@hawley.senate.gov>, <phil_letsou@hawley.senate.gov>, <nicole_reeves@hawley.senate.gov>, <marzie.thomas@mail.house.gov>, <willie.henry@mail.house.gov>, <alex.schnelle@mail.house.gov>, <bartholomew.sullivan@mail.house.gov>, <quentin.dupouy@mail.house.gov>, <mallory.delauro@mail.house.gov>, <jessica.gail@mail.house.gov>, <sarah.shapiro@mail.house.gov>, <jenell.brown@mail.house.gov>, <jill.hunter-williams@mail.house.gov>, <lavell.brown@mail.house.gov>, <raymond.gye@mail.house.gov>, <mike_needham@rubio.senate.gov>, <dan_holler@rubio.senate.gov>, <jessica_fernandez@rubio.senate.gov>, <clare_slattery@rubio.senate.gov>, <rich_kinkoff@rubio.senate.gov>, <lauren_reamy@rubio.senate.gov>, <taylor_sanchez@rubio.senate.gov>, <logan_turner@rubio.senate.gov>, <craig_carbone@rickscott.senate.gov>, <theresa_young@rickscott.senate.gov>, <mckinley_lewis@rickscott.senate.gov>, <clare_lattanze@rickscott.senate.gov>, <madeline_holzmann@rickscott.senate.gov>, <kyle_hill@rickscott.senate.gov>, <luis_laracuente@rickscott.senate.gov>, <micaela_kirwin@rickscott.senate.gov>, <bonita_scase@rickscott.senate.gov>, <alden_hodgdon@rickscott.senate.gov>, <hannah_hagen@rickscott.senate.gov>, <jack_heekin@rickscott.senate.gov>, <paul_bonicelli@rickscott.senate.gov>, <taylor_hulse@rickscott.senate.gov>, <brandon_morales@rickscott.senate.gov>, <press_scott@rickscott.senate.gov>, <cj_kiernan@rickscott.senate.gov>, <melissa.kelly@mail.house.gov>, <alice.hunt@mail.house.gov>, <russel.read@mail.house.gov>, <william.sitton@mail.house.gov>, <james.ring@mail.house.gov>, <keyden.smith-harold@mail.house.gov>, <keyden.smith-harold@mail.house.gov>, <charles.truxal@mail.house.gov>, <natalie.hellmann@mail.house.gov>, <scott@votescottfranklin.com>, <FL15SFIMA@mail.house.gov>, <FL15SF.Outreach@mail.house.gov>

Reply-To: <gww1210@gmail.com>, <gww1210@aol.com>, <Gordon@ContractWithAmerica2.com>

Date: 2022-04-27 11:07

Priority: Highest

- 4-experts_Paul-Ed-Gordon-and-RepDavis_weigh-in.pdf(~1.2 MB)
- UN-REDACTED_Group-6_PressInquiry_WATTS.pdf(~421 KB)
- REDACTED_Group-6_PressInquiry_WATTS.pdf(~393 KB)
- RepCohen-PressRelease_HR4907_30July2021.pdf(~71 KB)
- GordonWayneWatts_AMENDED_Testimony_SenateJudiciary_Tue03Aug2021_Proposed.pdf(~414 KB)
- ReviewOfMarkKantowitzForgivenessArticle_WATTS_9-6-2021.pdf(~430 KB)
- Supporters-StudentLoanBankruptcy-only-FINAL.pdf(~386 KB)
- WATTS_TheLedger-Online-PDF-FairUse-cache-GuestColumn-Tue19Nov2019.pdf(~1.0 MB)

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

To: Hon. Richard J. "Dick" Durbin, Chairman SENATE JUDICIARY COMMITTEE, Sens. Cornyn, Hawley, Reps. Cohen, Swalwell, Davis; Cc: Sens. Rubio, Scott, Rep. Franklin

Subject: Charmian Durbin, I need your help...

Date: Wednesday, 27 April 2022

Dear Charmian Durbin:

As you can see from the "To" and "Cc" lines, I writing the sponsors of your bill (S.2598) and a related bill (H.R.4907), and also my own lawmakers. So, I guess you can see I'm writing you about the student loan bankruptcy matter, and asking for your help. However, the "Subject" line just as well could've said "we both need each other's help." **Anyhow, as I'm sure you & your staff are busy, I'll cut right to the chase:** As you probably recall, I, as a higher ed reporter for The Register and CWA: Part II, sent a press inquiry to all 435 Members of Congress and 100 Senators last Wednesday, but what you probably don't know is a problem I'm having, and for which I seek your assistance. My father, the late Bobby Watts (who was close friends with the legendary "Big Daddy" Don Garlits, who still holds the #1 world ranking in drag racing) gave me a piece of advice that applies here: My father, when he was alive, said that if I was getting bullied/overwhelmed by an overpowering foe, he advised I seek other similarly-situated victims, politely asking them to "team up," asking them to "add their voice to mine," so we can speak with a unified voice and overcome our foes.

Here, all seven of us (myself, and the 6 lawmakers in the "To" line) are trying to get some student loan bankruptcy bills passed into law, but facing long odds, even in a "Democrat" Congress who are, historically, more favourable, to student loan bankruptcy equality than my party (I'm a Republican.)

First, here's all I'm asking of you and the other lawmakers in question: I'd appreciate it if you took a look at the attached research, and, if you find it helpful, please circulate (publish) it among other lawmakers and/or quote from it. You see, after we sent our "**press inquiry**" (advocating your bills, here, as the best solution to the higher ed crisis) to 2,735 legislative staff of senators and members of congress (and followed up with a "**press release**" to 2,151 fellow journalists), I then attempted to do follow-up phone calls, but the day before yesterday, I was only about to call about fifty-nine (59) lawmakers before business hours stopped me, and yesterday, I was a bit sick feeling and only called about 10 or 12, as I recall. At this rate, your bill will go into Markup Committee without a fair review of your colleagues, and possibly fail to pass into law.

Secondly, I'd like to underscore one key fact I think that even you have probably overlooked: According to AT LEAST FOUR (4) higher ed financial experts (see attachments for quotes and citations), these bills are necessary to tamp down excessive lending in the Dept of Ed. If these 4 experts are correct (and I think they are), then this makes S.2598 and H.R.4907 the most important bills currently enrolled in this session's congress, and here's why: Student Debt, at almost ten (10%) percent of U.S. Debt, threatens to crash the dollar and collapse the U.S economy if not put in check immediately. Currently, taxpayers are "ahead" and have been profiting wildly: Students have repaid taxpayers \$1.22 for EVERY \$1.00 that taxpayers have lent them -- when looking just at how gov't recovers \$1.22 from every \$1.00 of defaulted student loans -- probably more when you consider that loans in good standing have no repayment problems. <https://ContractWithAmerica2.com/#PaidInFull> ARCHIVES: <https://Archive.ph/8sZDR#PaidInFull> AND: <https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#PaidInFull> Indeed, the government has been booking at least \$50 Billion/year{***} on the federal student loan portfolio since 2010.: <https://www.usatoday.com/story/news/2013/06/16/us-government-projected-to-make-record-50b-in-student-loan-profit/2427443> [[Source: "**Government projects to make \$50B in student loan profit,**" by David Jesse (via the *Detroit Free Press*), **USA Today**, Published 3:03 a.m. ET June 16, 2013 Updated 8:37 a.m. ET June 16, 2013, [LINK](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#)]] But if we don't put a halt to this unnecessary bleed-out, we absolutely WILL crash the dollar, since students (who have well-overpaid and repaid taxpayers) have been "bled dry," and will not / can not continue to repay.

So, besides the humanitarian reasons for S.2598 & H.R.4907 (bankruptcy, a means of self-defense for student loan borrowers, and not a liberal free handout, but rather required by the U.S. Constitution's "Bankruptcy Uniformity Clause," Art.I, Sec.8, cl.4), the taxpayer is also threatened with harm if your bills don't pass into law.

Now, this is a "strong" claim, so I'm going to call in 4 experts here, to verify my claims:

[[#1]] First, Congressman Danny K. Davis (D-IL-07), who is one of the sponsors and recipients of my email, rightly pointed out how private student loan lenders would be less reluctant to loan out insane amounts to students. While he was addressing protecting the student from excessive debt, this principle is also applicable to public student loans (which you bill addresses), thus this "thermostat" protects the lender in public loans too (me, the taxpayer).

[[#2]] As I'm "the" Gordon Wayne Watts who almost won the legendary Terri Schiavo case all by myself (doing better even than Jeb Bush and the girl's family -- combined -- all by myself), we may safely infer that I'm no dummy, and my own research agrees with Representative Davis' assessment.

[[#3]] While I'm usually hesitant to quote private conversations, I think Paul won't mind (especially as he asked me to contact lawmakers over these problem, something I was already doing, unbeknownst to him). Paul is not only the VP of a local Republican club in central Florida, he is also a financial expert by trade, and Paul tells me that he thinks my assessment is correct.

[[#4]] Lastly, you certainly know Alan Collinge, the author of the legendary <https://CHANGE.org/CancelStudentLoans> "million person" petition, seeking both cancellation (a controversial topic) and restoration of Constitutional bankruptcy rights (which your bills at least partly rectify). Well, in his huge <https://Facebook.com/groups/SLJgroup> group, his lieutenant is Ed. McKinely, a veteran of higher ed financing, and we're both "accidental activists," as "necessity is the mother of invention." You can see in the attached screenshots that Ed was kind enough to weigh in when I asked his assessment.

ALL FOUR OF US (two considered "Liberals," and two considered "Conservatives," and all 4 veteran higher ed funding experts) agree on this basic concept: Bankruptcy self-defense will, absolutely, make a lender (whether public or private) an incentive to lend responsibly, e.g., stop insane and dangerously excessive lending (in this case, with MY tax dollars!).

Do you see my point here? If your bills don't pass into law, the dept of ed will NOT stop the hemorrhage bleedout, and we WILL crash the dollar. (While others may or may not have come to this conclusion, nonetheless, this ramifications is the only inference I can draw here, and I'd like to know if anyone disagrees.)

Now, as others have pointed out, the PPP loans cost a lot more, went out to far richer recipients, and cost taxpayer appropriation. By contrast, student loans, when they were initially appropriated by taxpayers, was a long time ago, and taxpayers have since been MORE than repaid. While I'm one of those "far right" Conservatives, who is generally against cancellation of debt, nonetheless, even I would agree that a "good case" can be made, not only for FULL AND 100% cancellation, but perhaps TAXPAYERS even owe STUDENTS some portion for the over-payment (and this doesn't even consider the illegal price-gouging, illegal change in contract terms, or deceptive lending via removal of "Truth in Lending" from student loans, all which I document in my research page, linked below.) But, I must agree with Sen. Rick Scott (R-FL) and other Conservatives: whether or not "cancellation" is justified, nonetheless, doing so wouldn't solve the underlying problem, and (in my humble view) would only free some "debt slaves," without ending debt slavery (and make Abraham Lincoln turn over in his grave). These student loan bankruptcy bills, however, are not only a more permanent fix for the problem (helping past, present, AND future predatory lending & price-gouging victims), but (and to the point), your bills here are actually politically viable (unlike cancellation, which has nowhere near the support of lawmakers or the president).

To that end, please take a look at the 7 attachments here, and, as you are able, circulate them among your colleagues, and give me a "helping hand": I'm only one person, and can't quite pull off this hat trick all by myself. You might do like sec. Betsy DeVos, and "steal my quotes" without giving me attribution (I called her out in my 3 columns: "A Polk Perspective: Fix our bankrupt policy on student debt," By Gordon Wayne Watts, Guest columnist, *The Ledger*, August 04, 2016: [Link * Archive](#) ; "Polk Perspective: Rescue taxpayers from mounting student debt," By Gordon Wayne Watts, Guest columnist, *The Ledger*, November 16, 2018, [Link * Archive](#) ; "Polk Perspective: Offer relief for taxes dressed up as 'loans'," By Gordon Wayne Watts, Guest columnist, *The Ledger*, November 19, 2019, [Link * Archive](#), or linked here: <https://archive.ph/2qdEW#selection-1737.165-1737.168> and here: <https://TheLedger.com/opinion/20191119/polk-perspective-offer-relief-for-taxes-dressed-up-as-loans> and see attached.

Here's a summary of the seven (now 8, as I added the column documenting DeVos' piracy and theft of my quote) attachments: First, I quote 4 higher ed finance experts to back up my claims above; secondly, there are 2 versions to my recent press inquiry below, a "redacted" version that uses Bcc to look professional, and the unredacted version, showing that, yes, it really went out to thousands of legislative staff. Also, I've attached a copy of Rep. Davis's recent press release, which I think is probably the most important quote in this whole matter. Also, my legal memos on both your bill and the controversial "forgiveness" matters are attached. Lastly, I've compiled an excellent list of supporters for student loan bankruptcy, both lawmakers, Conservative news sources, and local Republican leaders, important because my party -- the GOP -- has been a bit slow in this area, so I include it to show that your call for bankruptcy restoration (restoring it back to the way when higher ed worked) is not a "lone call."

Again, you're welcome to "steal my quotes" like DeVos did, if you so chose. (My ideas are not copyrighted, and it's for the cause.) Or, if you like, you can circulate my research (attached) and/or enter it into the record (like you recently did with other higher ed experts). I'm including my own lawmakers in the cc line, so they will not think I'm talking about them behind their back: While, for example, Rep. Scott Franklin or Senators Rubio and Scott, have long promised various spending cuts (a promise to adhere to our "Conservative" principles), I realise that these haven't been done, and I highly suspect that's only because the lack of bankruptcy self-defense as a "Free Market" force to incentivize the other players to cooperate.

Therefore, I'm going to continue the telephone follow-ups to all 100 senators and 435 house members, to follow up on our recent press inquiry, and I would appreciate your help here. Please let me know whether you're willing to help me here, and remember, Sen. Durbin, you need OUR help (referring to myself and my many friends on both sides of the isle and 45 million Americans with student debt, and another 40 or 50 million cosigners and family, total about 110 Million affected Americans) as much as WE need your help.

Gordon Wayne Watts

On 2022-04-20 00:25, "Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II (TM)" <gordon@contractwithamerica2.com> wrote:

**** Please pardon and forgive if you receive multiple copies; we had technical issues with our new email. Also, due to the time-sensitive nature of S.2598 markup, and ramifications, including (but not limited to) a crash of the dollar, this is a priority 1 matter. We look forward to your replies to our press inquiry, and, hopefully, a remedy to nefarious economic oppression on both taxpayer (a concern of Conservatives) and student (a concern of Liberals). Below is a re-send of the original press inquiry with minor corrections to grammar, etc.**

Gordon

----- Original message -----

From: gordon@contractwithamerica2.com
Date: 4/16/22 5:56 AM (GMT-05:00)
To: gww1210@gmail.com, gww1210@aol.com, Gordon@ContractWithAmerica2.com
Cc: gww1210@gmail.com, gww1210@aol.com, Gordon@ContractWithAmerica2.com
Subject: PRESS INQUIRY (Time-sensitive)
New Subject: PRESS INQUIRY (Time-sensitive) Re-send (internal tracking: Group VI, pacific west coast)

The banner contains the following text and elements:

- Left side: A portrait of Gordon Wayne Watts, with the text "Gordon Wayne Watts" and "National Director" below it.
- Center: "Contract With America: PART II (TM)" with an American flag icon and the URL <https://ContractWithAmerica2.com>.
- Right side: "The Register" logo with the URL <https://GordonWatts.com> and <https://GordonWayneWatts.com> below it.
- Bottom right: "Publisher and Editor-in-Chief" text.

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: Press Inquiry (4-part multiple choice question on higher ed epic failure; time-sensitive due to the Markup schedule on at least one bill, S.2598)

Date: Saturday, 16 April 2022

Dear Lawmakers and staff:

As we've been giving ongoing coverage of the epic fail in American Higher Education funding, we've been informed by official sources that S.2598, an historic and landmark bill, is headed for markup at light speed, and, speaking only for myself, my gut feeling says that a related bill, H.R.4907, is shortly to follow, though we have no official word. In case you haven't heard of our organisation or myself, I'm the higher ed reporter & editor in chief of *The Register*, Conservative online news & Nat'l Dir., **CONTRACT WITH AMERICA: PART II (TM) (***)**, a nonpartisan research project patterned after Newt Gingrich's original CWA (though not affiliated), which

advocates for bipartisan issues such as protecting the power/telcom "grid," cutting excess "pork" spending, and affordable college. We're working on a press inquiry to lawmakers inquiring where you stand on proposed solutions. We've found these four dominant in the political zeitgeist:

((A)) LIBERAL SOLUTION: Free College (like we do with taxpayer-funded Public Ed), and broad student loan cancellation.

((B)) STATUS QUO: College is excessively unaffordable to most; both taxpayer and student feel the crunch.

((C)) DE NOVO: New "repayment" programs or plans (such as S.2596, Sen Rubio's "LOAN ACT").

((D)) MIDDLE-GROUND COMPROMISE: S.2598, the current student loan bankruptcy bill with a modest 10-year wait period, claw-back accountability measures for "bad colleges," and a bill with twice as many GOP sponsors as Democrat, along with H.R.4907, which addresses Private Student Loans:

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

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

PRESS INQUIRY, PROPER: While these 4 choices look "deceptively simple," and some may've made up your minds on proposed solutions, I'd respectfully ask lawmakers and staff to carefully review the "pros" and "cons" legislative analyses given below for ****ONE**** solid reason: While I'm a stranger to most readers, nonetheless, it's a matter of record that I'm "the" Gordon Wayne Watts who nearly won the legendary Terri Schiavo case, the largest pro-life case since Roe -- all by myself -- doing better in court than even Gov. Jeb Bush or the family's team of lawyers -- combined. (See references below to verify and/or Google me.) So, no matter your political orientation, you can be assured my analyses are thorough/complete. Below my press credentials are the pro/con legislative analyses and **one multiple choice question being asked:**

(*)** Conservative Press credentials documentation>>

((I.)) MORAL: I'm "the" Gordon Wayne Watts who almost won the legendary Terri Schiavo case all by myself, losing 4-3 in the Fla. Supreme Court, doing better even than former Fla. Gov. Jeb Bush, who lost 7-0 when Bush tried to win: Ask Google "What role did Gordon Wayne Watts play in the Terri Schiavo issue," or, perhaps, see the sources cited in <https://ContractWithAmerica2.com/#staff> ARCHIVES: <https://Archive.ph/8sZDR#staff> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#staff>

PRIMARY SOURCES: **** 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://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://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>

See also: "BREAKING- FLA GAY MARRIAGE: Novel legal argument brought to bear strongly defends Florida's definition of marriage; under review in the 11th U.S. Circuit Court of Appeals" - LAKELAND, FLORIDA (PRWEB) DECEMBER 01, 2014, LINK: via PRWeb.com * Archive Today * Wayback Machine [Here, I defend 1-man-1-woman marriage, but also defend our gay friends who are sometimes mistreated in various areas.]

((II.)) FISCAL: Besides that, see some of my published columns, such as "Polk Perspective: Offer relief for taxes dressed up as 'loans'," By Gordon Wayne Watts, Guest columnist, *The Ledger*, November 19, 2019, <https://www.TheLedger.com/story/opinion/columns/2019/11/19/polk-perspective-offer-relief-for-taxes-dressed-up-as-loans/2262933007/> ARCHIVES: <https://Archive.vn/2qdEW> AND: <https://ContractWithAmerica2.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Tue19Nov2019.pdf> Besides the fact that I carefully document that former Ed Sec Betsy DeVos, plagiarized me without attribution, you can see my quote in my column: "To be clear, I'm conservative and don't seek free college, loan forgiveness, or liberal free handouts."

((III.)) RECENT: More-recent news coverage at <https://GordonWatts.com/#GOP> Or: <https://GordonWayneWatts.com/#GOP> documents "pretty convincing" evidence that it was my press inquiry to Sen. Josh Hawley (R-MO) which caused him to sign on as cosponsor to S.2598.

((IV.)) Nat'l Dir, CONTRACT WITH AMERICA: PART II:

<https://ContractWithAmerica2.com>

Conflict of Interest disclosure: While I do have student loans outstanding, they're all in IBR (Income-based Repayment), with monthly payments of \$0.00 for the foreseeable future, and thus any loan "forgiveness" or "cancellation" would not benefit me whatsoever, so I declare no appreciable conflict of interest. Documentation:

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

ARCHIVES:

<https://Archive.ph/8sZDR#conflict>

AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#conflict>

Legislative Analyses:

((A)) LIBERAL SOLUTION: Free College (like we do with taxpayer-funded Public Ed), and broad student loan cancellation.

Pros: Students have repaid taxpayers \$1.22 for EVERY \$1.00 that taxpayers have lent them -- when looking just at how gov't recovers \$1.22 from every \$1.00 of defaulted student loans -- probably more when you consider that loans in good standing have no repayment problems. <https://ContractWithAmerica2.com/#PaidInFull> ARCHIVES: <https://Archive.ph/8sZDR#PaidInFull> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#PaidInFull> Thus, a good argument could be made for cancellation on "repayment" grounds alone.

Pros: Students have not only fully repaid taxpayers, and then some, but this was at illegally-inflated price-gouging levels:<https://ContractWithAmerica2.com/#price> ARCHIVES: <https://Archive.ph/8sZDR#price> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#price> Thus, fraud alone (price-gouging is illegal) justifies cancellation, and possibly some tort damages. (As colleges have been paid by taxpayers, the second loans are disbursed, there's no concern here, either.)

Pros: In many, even if not all, outstanding student loans, the change in loan contract terms by changes in the law violated clear and unambiguous Contract Law, as well as provisions of the US Constitution: <https://ContractWithAmerica2.com/#contract> ARCHIVES:<https://Archive.ph/8sZDR#contract> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#contract>

To put it another way, some old timers say "they knew what they were signing," but this is false: The rules were changed after the horse race begun. Changes in a contract are prohibited by well-settled law, and any changes made void the contract "ab initio" (legal term: from the get go), torts possibly also justifying some payment to borrowers harmed.

Pros: Experts project that eighty-five (85%) Percent of all students are expected to default and/or otherwise never repay their loans before they die:<https://ContractWithAmerica2.com/#SuperHighDefaultRate> ARCHIVES: <https://Archive.ph/8sZDR#SuperHighDefaultRate> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#SuperHighDefaultRate> This implies predatory lending.

Pros: Older people outnumber younger people with student loans, and they owe far more: <https://ContractWithAmerica2.com/#older> ARCHIVES:<https://Archive.ph/8sZDR#older> AND: <https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#older> There are more people over 50 than under 25 with student loan debt, more people over 35 than under 35 with student loans, and the older groups owe far more in both cases. This implies predatory lending.

Pros: According the official Dept of Ed data, over half of all student loans borrowers were not paying, even before the pandemic, in 2019, probably closer to 65% when you consider \$0.00/month IBR payments. <https://ContractWithAmerica2.com/#OverHalfNotPaying> ARCHIVES:<https://Archive.ph/8sZDR#OverHalfNotPaying> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#OverHalfNotPaying> This implies predatory lending.

Cons: Enacting broad loan cancellation would free some debt slaves but not abolish debt slavery and be abhorrent to Abraham Lincoln who would be turning over in his grave.

Cons: Moreover, where broad loan cancellation enacted for past victims of predatory lending, there might be "push back" against efforts to fix the broken system for future students. (Critics might say we "can't afford it" because we've already done cancellation.)

ANALYSES: We take no official position for or against student loan cancellation (and the undersigned author is "Conservative" and is personally opposed to "Liberal" free handouts); however, we do note that both The President and the Sec. of Education do, indeed, have 100% and full legal authority granted him under the 1965HEA to cancel any/all student debt:https://ContractWithAmerica2.com/ReviewOfMarkKantrowitzForgivenessArticle_WATTS_9-6-2021.html ARCHIVES: <https://Archive.ph/vESIf> AND:http://Web.Archive.org/web/20220106142652/https://contractwithamerica2.com/ReviewOfMarkKantrowitzForgivenessArticle_WATTS_9-6-2021.html Moreover, it is well-documented that cancellation by Executive Order would require no appropriation nor any new taxes or cuts in spending. However, if "cancellation" was done by Legislation, "PayGo" rules, if not waived (and they probably wouldn't be) would indeed require appropriations.

CONCLUSION: While excellent legal, constitutional, and moral bases exist for 100% loan cancellation (and then some due to tort damages), not only would it not solve the problem "long term," and possibly create push back, but cancellation is not politically viable in the current political environment. While broad cancellation has strong polling support, few lawmakers are willing to consider it, and President Biden has made his view clear: He will not keep his promises in this regard. No matter our views, cancellation isn't a viable option at this time.

((B)) STATUS QUO: College is excessively unaffordable to most; both taxpayer and student feel the crunch.

Pros: The "INERTIA" and "STARE DECISIS" arguments: Any change would "rock the boat," and thus the arguments for defending status quo are to stand by precedent.

Cons: Allowing this to go unchallenged harms Black Americans at a disproportionate rate: "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: [Archive Today cache](https://Archive.Today/cache); [Wayback Machine archive](https://WaybackMachine.archive.org); See also: SOURCE: "REPORT: Black-white disparity in student loan debt more than triples after graduation," by Judith Scott-Clayton and Jing Li, *The Brookings Institution*, Thursday, October 20, 2016. <https://ContractWithAmerica2.com/#black> ARCHIVES:<https://Archive.ph/8sZDR#black> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#black> Cons: This hurts over 45 Million Americans with student debt and another 40-50 Million who are cosigners, family/friends, etc., about 100M Americans:<https://ContractWithAmerica2.com/#100m> ARCHIVES: <https://Archive.ph/8sZDR#100m> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#100m>

Cons: Currently, taxpayers are "ahead" and should ask nothing for a debt that has already been "more than paid" slightly over TWO times: BUT -- An old 2019 Wall Street Journal article, quotes the CBO (The Congressional Budgeting Office), which said that the U.S. Student-Loan Program has begun losing money (running a deficit), and that was in early May 2019, BEFORE the Covid-19 Economic Downturn. <https://ContractWithAmerica2.com/#cbo> ARCHIVES: <https://Archive.ph/8sZDR#cbo> AND: <https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#cbo> Thus, we can't allow this to continue lest we crash the dollar. (Indeed, "free" college would cost taxpayers less than the current situation: Like Public Ed, we could regulate the costs with price controls.)

Cons: No less than nineteen (19) U.S. States hold more collegiate loan debt than their entire annual state budgets:<https://ContractWithAmerica2.com/#19states> ARCHIVES: <https://Archive.ph/8sZDR#19states> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#19states> Cf: <https://www.BusinessInsider.com/student-loan-debt-analysis-annual-state-budget-comparison-cancellation-biden-2021-4>

((C)) DE NOVO: New "repayment" programs or plans (such as S.2596, Sen Rubio's "LOAN ACT"), which reduces interest to zero in favour of set fees.

Pros: Sen. Rubio, my senior senator, means well (and this would be good, in theory).

Cons: Without the "threat of bankruptcy defense" to force the Dept of Ed to administer this fairly, it would fail, and if anyone disagrees, then please explain why ninety-nine (99%) of all PSLF (Public Service Loan Forgiveness) applicants are rejected.

<https://ContractWithAmerica2.com/#PSLFailure> ARCHIVES: <https://Archive.ph/8sZDR#PSLFailure> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#PSLFailure> Cf: <https://www.cnbc.com/2021/03/23/the-us-already-has-student-debt-forgiveness-but-barely-anyone-gets-it.html> Even were Sen. Rubio's bill, S.2596, to pass, it would likely be administered unfairly like PSLF was. Moreover, Credit Card lenders "work with" borrowers to refi, unlike the broken American Higher Ed lending system.

((D)) MIDDLE-GROUND COMPROMISE: S.2598, the current student loan bankruptcy bill with a modest 10-year wait period, claw-back accountability measures for "bad colleges," and a bill with twice as many GOP sponsors as Democrat, along with H.R.4907, which addresses Private Student Loans:

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

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

Cons: The "INERTIA" and "STARE DECISIS" arguments: Any change would "rock the boat," and thus the arguments for defending status quo are to stand by precedent.

Pros: Bankruptcy Uniformity is not a free handout but rather required by the US Constitution's Uniformity clause:

<https://ContractWithAmerica2.com/#bankruptcy> ARCHIVES: <https://Archive.ph/8sZDR#bankruptcy> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#bankruptcy> NOTE: US Bankruptcy Code for student loans not only lack uniformity compared to other debt (unsecured credit cards, for example), but also amongst itself: Some Federal circuits use the "Undue Hardship" standard, whereas others use the "totality of circumstances" standard when considering discharge of student debt. (Google these or ask me if you need help, here.)

Pros: (FOR CONSERVATIVES) Only with the threat of bankruptcy self-defense will the Dept of Ed tamp down obscenely excessive taxpayer-funded student loan subsidies, thereby putting a stop to "trillions" bleeding out in pork spending. (Example: Credit Card companies aren't lending excessive amounts to borrowers because they can defend in bankruptcy.)

Pros: (FOR CONSERVATIVES) Only with the threat of bankruptcy self-defense will lobbyists "see the handwriting on the wall," and back off sufficient to let "Conservative" lawmakers file/enact legislation to cut pork subsidy spending? (Example: If you disbelieve, then please explain why even very Conservative lawmakers haven't even filed such bills, much less passed them into law. EXAMPLE: Sen. Rick Scott's (R-FL) failure to enact or even file price-control or subsidy cuts (promised in his 9-10-2019 press release) proves the need for this Free Market force to tamp down excess lending by Dept of Ed, making them reluctant to waste trillions in unneeded loans which we never needed in the past. LINK: <https://www.RickScott.senate.gov/sen-rick-scott-announces-proposals-lower-cost-higher-education> ARCHIVES: <https://Archive.vn/bOrSL> AND: <https://Web.Archive.org/web/20201026053431/https://www.RickScott.Senate.gov/sen-rick-scott-announces-proposals-lower-cost-higher-education> AND: https://ContractWithAmerica2.com/FannyDeregulation/SCOTT-PressRelease-Sept-10-2019_PDF.pdf)

Pros: (FOR CONSERVATIVES) College debt is almost ten (10%) percent of total US Debt and must be reduced or eliminated to avert a crash of the dollar: "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." Source: U.S. Dept of Education, Sec. of Education, Betsy DeVos, 11-27-2018 speech: LINK-1: <https://Archive.vn/aRkbd> LINK-2: <https://Web.Archive.org/web/20210108035439/https://www.ED.gov/news/speeches/prepared-remarks-us-secretary-education-betsy-devos-federal-student-aid-training-conference> LINK-3: https://GordonWatts.com/DeVos-speech_11-27-2018_PDF.pdf LINK-4: https://ContractWithAmerica2.com/DeVos-speech_11-27-2018_PDF.pdf

Pros: (FOR CONSERVATIVES) College debt, if not addressed by lawmakers (students, who've over-paid, can't pay any more, so forget that) will crash the dollar if lawmakers don't cut or eliminate taxpayer-funded subsidies, here: Without the "Free Market" forces of bankruptcy to tamp down excessive spending of tax dollars, we absolutely will crash the dollar and collapse the US economy:

<https://GordonWatts.com/#crash>

<https://GordonWayneWatts.com/#crash>

<https://Archive.ph/kxGMw#crash>

<https://Web.Archive.org/web/20220411190915/https://gordonwatts.com/#crash>

Pros: (FOR LIBERALS) Only with the threat of bankruptcy self-defense would IBR, IDR, and PSLF be administered fairly.

Pros: (FOR LIBERALS) Only with the threat of bankruptcy self-defense would the Dept of Ed become more reluctant to lend irresponsibly, thus colleges would be forced to lower costs when they realise that borrowers no longer have "deep pockets" loans from the "Sugar Daddy" taxpayer.

Pros: Of all the options being discussed, this is the only option that is politically viable and yet still effective at being a "compromise" that doesn't compromise ones values, helping students (a concern of liberals) and taxpayers (a concern of conservatives), causing pain only to colleges, who are in no need of additional enrichment, especially given the quality compared to higher education in other countries which charge students and taxpayers far less.

Pros: Broad bipartisan support, even among GOP Republican lawmakers, normally reluctant to support collegiate debt bankruptcy uniformity:

** Sen. John Cornyn (R-TX), original sponsor of S.2598, FRESH START Through Bankruptcy Act, 116th Congress (2021-2022)

** Sen. Josh Hawley (R-MO), cosponsor of S.2598, FRESH START Through Bankruptcy Act, 116th Congress (2021-2022)

** Sen. Richard J. "Dick" Durbin (D-IL), currently the Democratic Whip and Chair: U.S. SENATE JUDICIARY COMMITTEE: "Primary Sponsor" of S.1414 - Student Borrower Bankruptcy Relief Act of 2019, 116th Congress (2019-2020) - and: "Primary Sponsor" of S.2598 - FRESH START Through Bankruptcy Act, 116th Congress (2021-2022) - Sen. Durbin makes key comments in the Senate Judiciary Committee for S.2598, about growing bipartisan support—which is true, and necessary for progress.

** Rep. Glenn S. Grothman (R-WI-06th) - Conservative Republican: "Primary Sponsor" of H.R.5899 - To amend title 11 of the United States Code to make debts for student loans dischargeable., 116th Congress (2019-2020)

** Rep. John Katko (R-NY-24th) - Conservative Republican, and a former Federal Prosecutor: "Primary Sponsor" of H.R.770 - Discharge Student Loans in Bankruptcy Act of 2019, 116th Congress (2019-2020) - -as well as an "Original cosponsor" of H.R.2648 - Student Borrower Bankruptcy Relief Act of 2019, 116th Congress (2019-2020) - -as well as an "Original cosponsor" of H.R.2366 - Discharge Student Loans in Bankruptcy Act of 2017, 115th Congress (2017-2018) - -as well as a cosponsor of H.R.449 - Discharge Student Loans in Bankruptcy Act of 2015, 114th Congress (2015-2016)

** Rep. Christopher H. Smith (R-NJ-04th) - Conservative Republican, and long-term, well-respected Congressman: "CoSponsor" of H.R.770 - Discharge Student Loans in Bankruptcy Act of 2019, 116th Congress (2019-2020)

** Rep. Ralph Norman (R-SC-05th) Conservative Republican: "Original cosponsor" of H.R.5899 - To amend title 11 of the United States Code to make debts for student loans dischargeable., 116th Congress (2019-2020)

** Rep. David W. Jolly (R-FL-13th) former member of Congress who was a life-long Republican, who served in Congress from 2014 to 2017, following the death of his mentor and former boss, Rep. C.W. "Bill" Young - and a staunch opponent of the Affordable Care Act and abortion -but who quit the GOP and registered as "Independent" only over differences with President Trump: Cosponsor of H.R.449 - Discharge Student Loans in Bankruptcy Act of 2015, 114th Congress (2015-2016)

Pros: Broad bipartisan support among Americans, not just lawmakers, with the following support: "updating bankruptcy laws to get rid of student debt (66%)" and "restrictions or price controls on the cost of a university education (78%)."

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

ARCHIVES:

<https://Archive.ph/8sZDR#polls>

AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#polls>

Pros: Back when student loans were treated the same as all other loans in bankruptcy court, only about zero-point-three (0.3%) percent were discharged in bankruptcy, thus change in bankruptcy laws was not justified, but rather done on false pretenses:

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

ARCHIVES:

<https://Archive.ph/8sZDR#harvard>

AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#harvard>

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

Or:

Cf:

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

Or:https://Web.Archive.org/web/20210919080910/http://harvardlawreview.org/wp-content/uploads/pdfs/vol126_student_loan_exceptionalism.pdfTherefore, if bankruptcy defense worked well back them, it can work well again. "If it ain't broke, don't fix it."

Pros: While reasonable minds can disagree on the "free college" and "loan forgiveness" matters, almost all Americans are fed up with "Bankruptcy for me, but not for thee" double standards pushed by politicians of both political parties -- which many believe violate The "Golden Rule" in three (3) Major World Religions and has strong polling data to support this contention:

JUDAISM: Leviticus 19:18b, Leviticus 19:34, The Golden Rule, OLD TESTAMENT (PENTATEUCH)

CHRISTIANITY: Matthew 22:39b, Mark 12:31b, Luke 6:31, Matthew 7:12, The Golden Rule, NEW TESTAMENT (HOLY BIBLE)

ISLAM: Surah 24:22 An-Nur, The Light, on treatment; Surah 2:275 Al-Baqarah, The Cow, on prohibitions of usurious interest; See also: Surah 3:130, The Family of Imran; Surah 4:161, The Women; Surah 30:39 al-Rum aka The Romans (THE NOBLE QUR'AN)

<https://ContractWithAmerica2.com/#polls> ARCHIVES: <https://Archive.ph/8sZDR#polls>

AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#polls>

Most Americans fall into one of these "3 major" religions, and should be expected to comply; however, even most atheists and agnostics, when questioned about "fair treatment" would probably find repugnant and morally objectionable a legal standard that allows rich colleges to obtain bankruptcy discharge (as well as rich businesses and even gamblers, a point mentioned in passing in the SENATE JUDICIARY hearing on S.2598), but deny poor college students. (The only Americans in favour of "unfair" bankruptcy standards are probably those few rich folk who directly benefit, but, while their welfare is important, the needs of the many outweigh the needs of the few - or the one - as Lenard Nimoy's SPOCK rightly tells viewers in one recent STAR TREK movie.) See also:

Unequal Scales / Unfair Balances (Prov.11:1-3, 16:11, 20:23, Deut.25:13-15, Hosea 12:7-8, Micah 6:11), Jubilee (Lev.25, Num.36:4), Usury (Ex.22:25, Lev.25, Deut.23:19-20, Ps.15:5, Prov.28:8, Ez.18:8-13, Is.24:2, I Tim.6:17-19, James 5)

See also supporting documentation:

https://GordonWatts.com/GordonWayneWatts_AMENDED_Testimony_SenateJudiciary_Tue03Aug2021_Proposed.pdf

https://ContractWithAmerica2.com/GordonWayneWatts_AMENDED_Testimony_SenateJudiciary_Tue03Aug2021_Proposed.pdf

https://Web.Archive.org/web/20220127234544/https://www.gordonwatts.com/GordonWayneWatts_AMENDED_Testimony_SenateJudiciary_Tue03Aug2021_Proposed.pdf

<https://ContractWithAmerica2.com/Supporters-StudentLoanBankruptcy-only-FINAL.html>

<https://Archive.ph/njFTa>

<https://web.archive.org/web/20211127102408/https://www.gordonwatts.com/Supporters-StudentLoanBankruptcy-only-FINAL.html>

CLOSING REMARKS in favour of S.2598:

QUOTE: "[Sen. Elizabeth] Warren, who is not a sponsor of that bill [S.2598], declined to comment on whether she would support it, saying she is committed to cancellation as the way to relieve borrowers of the country's collective \$1.7 trillion in student debt. [] "I am not going to negotiate against myself," Warren said. "We need the president to cancel \$50,000 in student loan debt.""

"Biden gives reprieve for student loans, but borrowers want permanent relief," by Haley Fuller, Globe Correspondent, *BOSTON GLOBE*, Updated January 28, 2022, LINK: <https://www.BostonGlobe.com/2022/01/28/nation/biden-gives-reprieve-student-loans-borrowers-want-permanent-relief/> ARCHIVES: <https://Archive.ph/zuzKt> AND: <https://Web.Archive.org/web/20220128231300/https://www.bostonglobe.com/2022/01/28/nation/biden-gives-reprieve-student-loans-borrowers-want-permanent-relief/>

AND: https://ContractWithAmerica2.com/BostonGlobe-on-LizWarren_1-28-2022_viaArchiveToday.pdf

Official RESPONSE from this undersigned writer: Sen. Liz Warren's (D-MA) refusal to get behind Sen. Durbin's student loan bk bill, S.2598, "negotiates against" herself insofar as it leaves borrowers defenseless as evidenced by the 99% PSLF failure rate and other mistreatments.

Further RESPONSE from this undersigned writer: Sen. Rick Scott's (F-FL) refusal to join Sens. Hawley (R-MO) and Cornyn (R-TX) on S.2598 "negotiates against" himself insofar as his continued failure to enact or even file price-control or subsidy cuts (promised in his 9-10-2019 press release) proves the need for this Free Market force to tamp down excess lending by Dept of Ed, making them reluctant to waste trillions in unneeded loans which we never needed in the past. LINK:

<https://www.RickScott.senate.gov/sen-rick-scott-announces-proposals-lower-cost-higher-education> ARCHIVES: <https://Archive.vn/bOr5L> AND:

<https://Web.Archive.org/web/20201026053431/https://www.RickScott.Senate.gov/sen-rick-scott-announces-proposals-lower-cost-higher-education> AND:

https://ContractWithAmerica2.com/FannyDeregulation/SCOTT-PressRelease-Sept-10-2019_PDF.pdf

PRESS INQUIRY, PROPER -- REPRISED: Of the four proposed solutions, above, which one do you support? You may pick several if they don't conflict, for example, you can pick cancellation and bankruptcy restoration, but you can't pick status quo and anything else.

((A)) LIBERAL SOLUTION: Free College loan cancellation -- strongly justified, but **politically unviable**.

((B)) STATUS QUO: College is excessively unaffordable to most; both taxpayer and student feel the crunch.

((C)) DE NOVO: New "repayment" programs or plans (such as S.2596, Sen Rubio's "LOAN ACT"), which will fail like PSLF's 99% reject/fail rate. Well-meaning but ineffective.

((D)) MIDDLE-GROUND COMPROMISE: S.2598, the current student loan bankruptcy bill with a modest 10-year wait period, claw-back accountability measures for "bad

4/27/2022

Roundcube Webmail :: Charman Durbin, I need your help...

colleges," and a bill with twice as many GOP sponsors as Democrat, along with H.R.4907, which addresses Private Student Loans:

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

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

TO REPLY -- You have several options:

[[#1.]] **We plan on monitoring Congress.gov for cosponsors to these bills and will do news and commentary as appropriate.**

[[#2.]] **You may "reply to all," including all three of our email addresses to ensure delivery while we get our email network set up: Gww1210@gmail.com is my main personal email, and alternates are Gww1210@AOL.com and Gordon@ContractWithAmerica2.com, my professional email for business use only.**

[[#3.]] **Alternatively, you may call me if you have questions: 863-687-6141 or 863-688-9880.**

[[#4.]] **Bonus 4th option: I can sometimes be reached by social media.**

We await your reply; please tarry not, as these bills are headed towards markup at last word.

With kind regards, I am, Sincerely,

Gordon Wayne Watts, editor-in-chief, *The Register*

www.GordonWayneWatts.com / www.GordonWatts.com

National Director, CONTRACT WITH AMERICA: PART II^(TM)

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ALWAYS FAITHFUL - To God

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Truth is the strongest, most stable force in the Universe

Truth doesn't change because you disbelieve it

TRUTH doesn't bend to the will of tyrants

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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 Keith A. Fournier, Copyright 1993, by Liberty, Life, and Family Publications.

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

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