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Tuesday, December 6, 2022

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[ANOTHER VIEW: America faces challenges no matter who is in control](#)

December 6, 2022 7:17 am

By Gordon Watts

PLANT CITY, Fla.—Regardless of who wins the remaining midterms, or which party gets control of the House, Senate or Oval office, America faces challenges. Georgia, especially, faces

multiple challenges. Among them:

- *Business Insider* reports 19 states have higher student-loan debt than annual budgets. Georgia ranks highest among the states, with a state budget slightly more than \$48 billion but Georgians' total federal student debt is about \$82 billion! (Could this be why there was no "red wave" in Georgia's last two senatorial elections?)
- Moreover, 45 million Americans face unbearable student debt; another 50-60 million are cosigners/family, for a total of well over a hundred million. Today students don't have affordable college like their parents/grandparents did.
- Black Americans have twice as much student debt and three times the default rate as the national average. With student debt over \$2 trillion, it's almost 10 percent of total U.S. debt. The largest discretionary spending, Social Security and defense spending, are larger, but not discretionary.



Reasonable minds can disagree on Biden's "forgiveness" plan, but even if it survives court challenges, this isn't a long term solution. When the last pause expires, what then?

A long-term solution would return standard consumer protections, like bankruptcy, to student loans, as all other debt has. Currently-enrolled legislation would do so. The bipartisan Durbin/Cornyn/Hawley bill, and Steve Cohen's resolution for private student loans; and Rick Scott's claw-back bill, are all worth a look.

These expire on December 15 when the Democratic-controlled House goes on Christmas break and Republicans take over. I'm Republican, but I'm Christian first, and let's be honest: modern-day Republicans are hypocrites and want protection for themselves and rich cronies, but not poor students. If these bills don't pass in a Democratic Congress, you can forget a GOP solution!

Bankruptcy Uniformity isn't a liberal free handout but rather required by the US Constitution's Uniformity clause. It's also a part of the Democratic party platform.

STUDENT LOAN JUSTICE on the Internet, supports bankruptcy uniformity as our Founding Forefathers called for. About half our members are conservatives and fed up with "big government" swamp of the Department of Education failed student lending scam.

Students have more-than fully repaid taxpayers, this even at illegally-inflated price-gouging levels.

Taxpayers actually owe students (and rich colleges owe both taxpayers and students), so the least we can do is obey our constitution. These four bills need to pass before Congress goes on Christmas break or else it likely won't get done never-ever, when Republicans take over the House.

Moreover, the Republican Party platform prohibits federal tax dollars from originating student loans. But no GOP lawmakers even attempt to fix this. Returning to allow students to declare

bankruptcy is the only way to tamp down excessive originations by the liberal Department of Education.

Disagree? Then explain why GOP lawmakers haven't attempted such cuts! Otherwise, demand lawmakers return bankruptcy as a needed Free Market check on profligate/irresponsible lending by the Department of Education to avoid crashing the dollar.

- *Have a comment? Send to: elliott@brack.net*



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Author: [GwinnettForum](#) GwinnettForum.com is an online community commentary for exploring pragmatic and sensible social, political and economic approaches to improve life in Gwinnett County, Ga. USA. We encourage your opinions. Send Feedback to: elliott@brack.net.

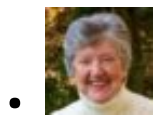
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"I told the doctor I broke my leg in two places. He told me to quit going to those places.

–British born American comedian Henny Youngman (1906-1998)

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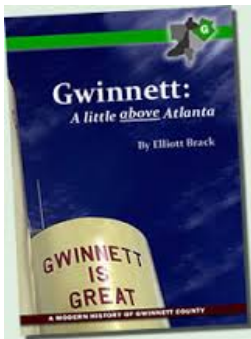
Continuing objectives



Gwinnett Forum publisher Elliott Brack suggests that Gwinnett County needs a long-range list of continuing objectives for improving the county. His list:

1. Move statewide non-partisan judge election runoffs to the General Election.
2. MARTA rail for Gwinnett from Doraville station to Gwinnett Arena.
3. More creative efforts to support the arts in Gwinnett.
4. Advancement and expansion of city historical societies.
5. Require establishments that serve alcoholic beverages to halt sales of such products at 2 a.m., and close by 3 a.m.
6. Require the Georgia Legislature to meet only once every two years.
7. 21st century salary for the Gwinnett County Commission members.
8. Remove chewing gum on sidewalks at entrances of post offices and other governmental buildings.
9. Eliminate single-use plastic packaging and straws in Gwinnett and require instead the use of paper products.

Interested in Gwinnett history?



Now re-printed in its third edition, **Gwinnett: A Little Above Atlanta**, the award-winning history of Gwinnett County, is once again available for purchase. It had sold out of its first two printings. The book won the 2010 Award of Excellence in Documenting Georgia History from the Georgia Historical Records Advisory Board. The book is available at **Liberty Books**, on the Historic Courthouse Square, in Lawrenceville. The hardback is also available at **Old Town Antiques** in Lilburn.

- The history of Gwinnett is also available as an e-book from [Amazon](#) or [Barnes and Noble](#) for \$9.95.

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