
The Register

HIGHER EDUCATION: STUDENT DEBT AND SOARING TUITION PRICE-GOUGING

Yes, Joe Biden *Can* 'Forgive' \$50,000 Of Student Loans: But *should* he?

No matter which side you're on,... you're WRONG, as I will quickly show below, so pay close attention: The stakes are high... very high.

By Gordon Wayne Watts / Editor-in-Chief and Political editor, *The Register* – a Conservative publication
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One of the most cited grievances to come out of Occupy Wall Street is soaring tuition—and the resultant crushing burden of student debt, which, unlike most other debt, can almost never be discharged in bankruptcy. One excellent piece addressing the causes of soaring (and quite illegal) price-gouging in Higher Education is by Alan Collinge[[1]] of “Student Loan Justice” fame. Here, now, is a piece by Conservative Christian writer and blogger, Gordon Wayne Watts, which is a response to a recent *FORBES* article by talented Higher Education writer, Zack Friedman[[2]]—and addresses the new controversy: Can President Biden 'forgive' student debt with the stroke of a pen via Executive Order? *Addressed also are related issues, such as what are the various “competing” solutions.*

*An initial word of warning: No matter your view (whether Conservative like myself or a Liberal who seeks “cancellation” and similar), you are almost certainly wrong***—and the stakes are high, with a crash of the dollar, a requisite crash of the “grid,” and political & social unrest at stake, so do NOT say you weren't warned: I am giving you Fair Notice. *** As but one example of how “both sides” are almost uniformly wrong, I will first show that fellow-Conservatives are wrong to dismiss “cancellation” as a 'bad' policy, when, indeed, it is the 2ND-best option. [For proof: See 'Figure-1' at the bottom of this Editorial.] “Liberals” are also wrong to tout cancellation as the 'best' option, when, in fact, one even-better option exists. Yes, both sides are wrong,...likely including you, so pay attention.*

FOUNDATIONS

Back in November of last year, my esteemed colleague, fellow-writer, Zack Friedman, wrote a column titled: “No, Joe Biden Can't Forgive \$50,000 Of Student Loans.”[[2]] Because this issue has been a point of controversy of late, even prompting a CHANGE petition (<https://Change.org/CancelStudentLoans>) which, at this time, has close to a Million signatures, by my good friend, Alan M. Collinge, I feel that I must address this issue from an objective, academic, and Conservative point of view. The short answer is, “yes,” Zack, President Biden CAN 'forgive' all said student debt (and not just the 50k being bandied about). Now, whether he ****should**** forgive it is quite a different matter, and I present both sides—meaning that no matter your views, I argue that you could be wrong, so pay attention: I show that Collinge is correct in his claims that NO tax dollars are needed.

With over 44.7 Million Americans holding student debt, and another 40—50 Million who are cosigners, family, or friends – a sum total close to (or exceeding) 100 Million – this debt affects roughly one-third to one-half of ALL adult Americans. [[3]] Add to that the fact that the nation's top student debt expert has said that well-over Eighty-Five (85%) Percent of ALL student debt borrowers will NEVER repay their student debt. [[4]] **Key hashtags: #TuitionBubble #HigherEdBubble #HigherEducationBubble and #LoomingCrash** – Since it is now well-known that almost Two Trillion (\$2,000,000,000,000.00) Dollars of U.S. Debt is Student Debt, this will both crash the dollar (for obvious reasons), and—subsequently—crash the Power and Telecommunications Grid (obviously because the money is being spent elsewhere and can't be used for much-needed Infrastructure and Grid upgrades).

Lastly, since soaring tuition and requisite college debt hurts both students (who can't repay these impossible debts) and taxpayers (who foot the bill for this madness), and the only “winners” are a select elite in Higher Education (who now refuse to even hold “in-person” college / university classes in many instances—due to pandemic issues), this is a sobering matter, and now is your “last stop” before the worst major social and economic crash in a lifetime—so pay attention: There WILL be a test.

SHORT BIO for NEWBIES

For those that don't know me, I'm *the* “far-right” Conservative activist and blogger who, single-handedly, nearly won the legendary Terri Schiavo pro-life case –all by myself, and doing better than all other “pro-lifers” – combined. **[5]** Additionally, I was the only “non-lawyer” that was permitted to participate in the recent “Gay Marriage” case in the ELEVENTH CIRCUIT Federal Appeals Court **[6]**, defending 1-man-1-woman marriage (but also defending gays against mistreatment, and making friends on both sides: Conservatives are NOT prejudiced). More “to the point,” however (as this issue deals with 'economic' issues—not 'social' issues), I am a “far-right” anti-tax, anti-spending Conservative, who has written EXTENSIVELY **[7]** demanding our sorry Liberal “R.I.N.O.” Republican lawmakers STOP excessive pork barrel spending / waste –specifically, the obscene excesses in use of your tax dollars to make or guarantee student loans—which hurts taxpayers who see \$2 Trillion in student debt added to nat'l debt—and which hurts students, since college simply “raise prices” when they see students with “deep pockets loans” paid for by taxpayers! (For those who remember, that is the “Bill Bennett Hypothesis,” so-named after former Ed Secretary, Dr. Bennett, from the Reagan administration: Subsidies increase prices/costs: Google “Bill Bennett Hypothesis,” if you slept in history class.) Oh, I was also featured in a recent *FORBES* article—tho only as a contributor of a handy graphic flow-chart for one of Alan's columns. **[8]**

ACADEMIC EXCELLENCE: Lastly, besides being a far-right Conservative on all issues (including economic issues, which relate to the “Epic Fail” Higher ed lending system), I did better even than Jeb Bush and his legal team in the pro-life case cited above: I almost won my case; Bush lost 7-0, and before the same panel of Florida Supreme Court Justices—and on the same issue **[5]**, so this is pretty good evidence that I'm “smart enough” to give a credible “academic” legal analysis of this issue—and not be a waste of your time. So, let's get going, shall we?

Conflict of Interest Statement:

Oh, I almost forgot – My personal disclaimer: Do I have any “conflicts of interest,” in this regard? (I.e., am I trying to get the government to “forgive” or “pay” any student debt that I may have?) **Short answer: NO.**

Long answer (because there's always “one in the crowd,” that likes to get loud):

First off, while I do have student debt, it is, technically, paid for *en toto*: Based on my current IBR (Income Based Repayment) plan, my monthly payments are \$0.00 per month, and thus if I continue to “rock the boat,” this neat IBR plan just may evaporate in a mist of smoke and disappear. Proof that I'm on the IBR (Income-based Repayment) plan of zero dollars per month repayment:

Link-1: https://GordonWatts.com/Proof-of-IBR-plan_PDF.pdf

Link-2: https://GordonWayneWatts.com/Proof-of-IBR-plan_PDF.pdf

Archive-1: <https://Archive.vn/IA0VI> (clips bottom pages, but shows at least application, which was, of course, approved: \$0.00/month payment, based on 10% of my discretionary income, that is, 10% of \$0.00, which, itself, is zero.)

Archive-2: https://Web.Archive.org/web/20210204231257/https://gordonwatts.com/Proof-of-IBR-plan_PDF.pdf

So, no, I have absolutely NO conflicts of interest in complaining. (In fact, IF I have any conflicts of interest, it would be for me to keep quiet & avoid “rocking the boat,” as I am now doing, because lawmakers could just as easily remove IBR as they illegally and unconstitutionally removed bankruptcy protections from existing student loans CONTRACTS—thus violating the Contract Clause of the US Constitution, as well as the *ex post facto* Law and UNIFORMITY clauses—look them up if you slept in law class that semester!) **#EndOfConflictOfInterestStatement** – Continuing...

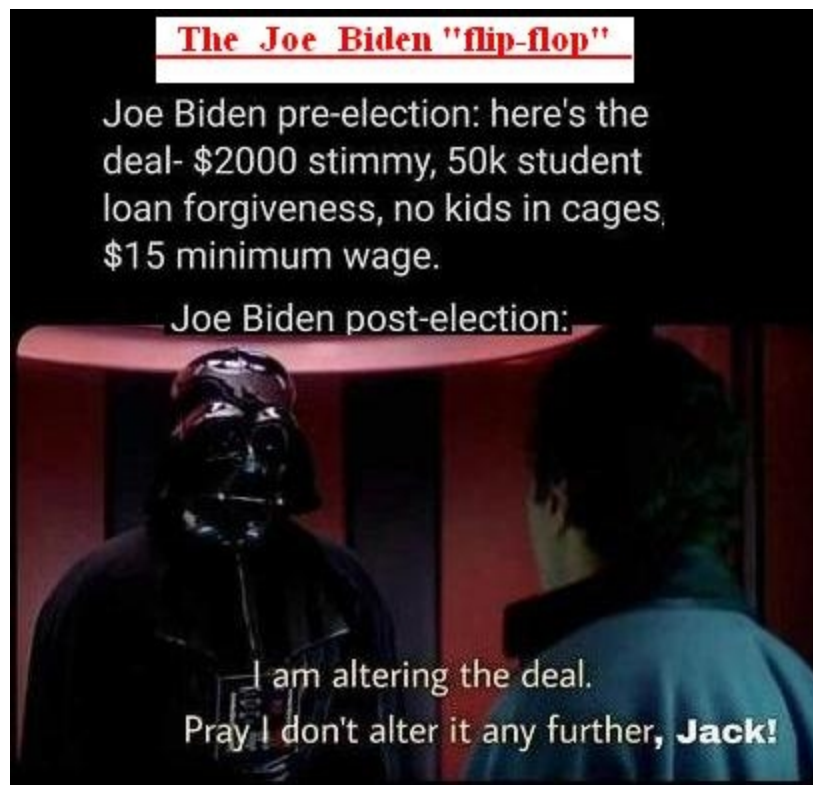
LIBERAL REACTIONS

Whether you agree or disagree, the “Liberal” calls for complete and outright debt “forgiveness” (or: cancellation is a better word, as there are many who allege that no “sin” was omitted by the ubiquitous victims of wide-spread and quite illegal price-gouging – or obscene “over-taxation” if you accept Conservative Senator, Rick Scott's definition of tuition as being a “tax” **[9]**), the hue and cry from the “Liberals” is wide-spread, ubiquitous, and deafeningly loud.

Liberals also point to the fact that college, once free, is now VERY **unaffordable**.[\[\[10\]\]](#) If my conservative readers wish to question the left-leaning *PolitiFact* which rated Bernie Sanders as “mostly true” in this claim, you need look no further than Conservative Senator Rick Scott (R-FL), who attested almost the same thing: College was indeed once almost free—indeed, VERY **affordable** just a few decades ago.[\[\[11\]\]](#) It is upon this backdrop that Liberals began a tireless campaign for both student loan bankruptcy equality (returning standard consumer protections—like bankruptcy—to student loans, as it was just decades ago)—and the far more “extreme” call for outright collegiate loan cancellation (aka “forgiveness”).

TIME-LINE of LIBERAL REACTIONS—along with a Joe Biden “flip-flop”

- Elizabeth Warren's campaign & plan calling for cancellation of 50k student debt by Exec Order authority, etc.[\[\[12\]\]](#)
- Biden endorses Warren's Bankruptcy plan, and all other aspects too, including debt cancellation: **Mar. 14, 2020.**[\[\[13\]\]](#)
- S.Res.711 - A resolution calling on the President of the United States to take executive action to broadly cancel Federal student loan debt. (**9/22/2020**), plus House bill, and refiled bills this session.[\[\[14\]\]](#)
- Presidential Candidate Biden's broad promise to eliminate student debt for all making <125k: **Oct. 7, 2020.**[\[\[15\]\]](#)
- “Sign-on Letter: Over 325 Orgs Call on President-Elect Biden to Cancel Federal Student Debt on Day One using Executive Action” **Jan 15, 2021.**[\[\[16\]\]](#)
- President Joe Biden's flip-flop: **Feb.16, 2021.**[\[\[17\]\]](#)
- President Joe Biden promises to ask DOJ to look into cancellation authority: **Feb. 17, 2021.**[\[\[18\]\]](#)
- Many state Attorneys General call for President Biden to cancel \$50,000 in student loan debt, **Feb. 19 2021.**[\[\[19\]\]](#)



Now, before moving on, I would like to note that it is of no small moment that Joe Biden has “flip-flopped” here, as documented above. However, let's not be too hard on Biden—as we haven't “solved” the problem yet, *either*—and, thus, we must seek real solutions—and not just complain. To that end, I shall break my analysis up into 3 parts:

I. Legal/Constitutional, II. “Practical” (what can practically be done); and, III. Moral:

I. LEGAL / CONSTITUTIONAL ANALYSES:

QUESTION: Can President Biden use an Executive Order to 'Forgive' \$50,000.00 of Student Debt (or more)?

Before we get going, I take issue with the word “forgive” in this context: It implies a 'sin' or moral failing on the part of the

student borrower, and that is not necessarily correct, and thus “Cancellation” is a more accurate term. (But, as this is a 'moral' issue, I shall deal with it in **Part III**, below.)

Zack Friedman's claim: “Amid the excitement to [cancel student loans](#), there has been some confusion about comments attributed to Senate Minority Leader Chuck Schumer (D-NY) regarding the president’s ability to cancel student loans...However, despite what you may have read, *this is not true*. The president currently does not have the authority to cancel \$50,000 of student loans through an executive order. Let’s clear up any confusion.”^{[[21]]} [Italics and hyperlink in original] However, Friedman does NOT cite any authority to back up his claims, here. The closest he comes is here: “*Importantly, this is only a proposal. It’s not law*. A resolution is the collective sentiment of senators, but is considered non-binding law. Therefore, Biden does not yet have congressional authority to cancel \$50,000 of student loans.”^{[[2]]} [Italics in original] He is correct in claiming that S.Res.711 (from the recent 116TH Congress) is merely a “resolution” aka a “proposal,” [link: <https://www.Congress.gov/bill/116th-congress/senate-resolution/711>] but that's as far as he gets on his accuracy. ***So, what's the law REALLY say?***

Here is documented proof of my claims that the Dept of Ed has FEDERAL STATUTORY legal authority, under the 1965 Higher Education Act, to forgive/cancel any/all student debt. This is confirmed by the text of the act itself, in SEC.432(6), which gives the DOE the right to: “pay, compromise, waive or release” ANY student debt "however acquired, including any equity or any right or redemption."

* **Source: The Higher Education Act of 1965 (HEA) (Pub.L. 89–329), SEC.432(6) ***

LINK: <https://www.GovTrack.us/congress/bills/89/hr9567> ARCHIVE-page: <https://Archive.vn/d3GzP>

TEXT: <https://www.GovTrack.us/congress/bills/89/hr9567/text>

ARCHIVE-text: <https://Web.Archive.org/web/20201023113500/https://www.govtrack.us/congress/bills/89/hr9567/text>

* Therefore, a willing president could, without new legislation, immediately enact the cancellation of **all** public student debt by directing his Sec of Ed to do so, by "prosecutorial discretion," using his/her Executive Order authority. If anyone doubts this, they need only remember that the President can fire the Sec of Ed, and, since that's true, The President could use ●that● threat to compel the Secretary of Education to forgive some or ALL student loans ■and■ decline to oppose any Bankruptcy filings. I will add here that the Trump administration **Dept of Ed General Counsel** issued a “tricky” memo^{[[20]]}, which sounds like legal voodoo, not unlike the infamous *Dred Scott* decision, but **Harvard Law School's** memo^{[[21]]} properly refutes it. In case you want to save time reading these memos, trust that I did better than ALL JEB BUSH LAWYERS COMBINED in the Schiavo case, and can be trusted to “break it down” for you: In 'Plain English,' the “plain language” of the Federal Law is what has “legal effect,” and, as you can see above, it's not “rocket science” to infer that lawmakers did, indeed, give the Sec. of Ed—and by extension, The President—the ability to fully AND PERMANENTLY cancel ANY and ALL student debt, if that is, it is “federally-held,” which is the case for about 80-90% of all student debt.

II. PRACTICAL CONSIDERATIONS

Ok, we've established that it's perfectly legal for President Biden to issue an Executive Order, directing his new Secretary of Education to forgive (actually: CANCEL) any/all **federally-held** student debt (but not *private* student debt), but is this a good idea? **What are the “real world” ramifications? Let's look at FACTS:**

* Indeed, almost all student loans are owned – not guaranteed – by the taxpayer: “Most student loans – about 92%, according to a December 2018 report by MeasureOne, and academic data firm – are owned by the U.S. Department of Education.”

* **Source: “2019 Student Loan Debt Statistics,”** by Teddy Nikiel, *NerdWallet*, December 20, 2019, **LINKS:**

* <https://Archive.vn/OyBHz>

* <https://www.NerdWallet.com/blog/loans/student-loans/student-loan-debt>

* <https://Web.Archive.org/web/20200824041614/https://www.nerdwallet.com/blog/loans/student-loans/student-loan-debt/>

INVESTOPEDIA confirms this: As of July 8, 2016, the federal government owned approximately \$1 trillion in outstanding consumer debt, per data compiled by the Federal Reserve Bank of St. Louis. That figure was up from less than \$150 billion in January 2009, representing a nearly 600% increase over that time span. The main culprit is student loans, which the federal government effectively monopolized in a little-known provision of the Affordable Care Act, signed into law in 2010. [] Prior to the Affordable Care Act, a majority of student loans originated with a private lender but were guaranteed by the government, meaning taxpayers foot the bill if student borrowers default.”

Source: “Who Actually Owns Student Loan Debt?,” by Sean Ross, *INVESTOPEDIA*, Updated Apr 10, 2020, **LINKS:**

* <https://Archive.vn/IyDym>

* <https://www.investopedia.com/articles/personal-finance/081216/who-actually-owns-student-loan-debt.asp>
* <https://Web.Archive.org/web/20210121021409/https://www.investopedia.com/articles/personal-finance/081216/who-actually-owns-student-loan-debt.asp>

What this means, in plain English, is that prior to the ACA (ObamaCare), taxpayers GUARANTEED most student debt, meaning we would pay if the student defaults. Now, however, thanks to ACA, taxpayers (you and me) OWN almost all student debt. **So, all those “yahoos” who keep saying they don't want to “pay” for your college (student debt)...well, too late: THE VERY SECOND that the loans are taken out, taxpayers paid for it. Period. Colleges are paid immediately.**

So, as the government OWNS federally-held student debt, forgiveness would cost NOTHING: The college loans are paid off COMPLETELY the very moment the loan is issued—whereby the student is a “conduit” or “pass through” of obscenely huge sums of money, passing from taxpayer to uber-rich colleges/universities (many charging full price but denying on-campus learning due to PANDEMIC excuses: Garbage men go to work every day, as do police, fire, paramedics, nurses, and doctors, but many colleges, who think they're “better than” our 1ST responders, shut out students—yet charge them full price).

In case the reader doesn't “get it,” imagine that Mary Jane Doe owes John Doe a TRILLION DOLLAR\$, and then imagine John “forgives” the entire debt, ok? Would that cost ANYONE anything? No! (All this would mean is that the pittance of pennies that Mary Jane was paying to John – if even that – that “trickle” of pennies would STOP, and John's income-stream would very-slightly decrease.) If, on the other hand, John “guaranteed” the debt, he would have to pay it upon Mary Jane's default. But, at present, almost NO “legacy” loans exist which are guaranteed, so please stop saying “students are trying to get taxpayer to 'pay' their debt.” No! It's ALREADY BEEN PAID... the very SECOND the loans are taken out.

And—I'll add—many of these “so-called” (fake) Conservatives “beating the drum” are 100% at fault: If they spend even half the energy demanding lawmakers STOP wasting MY taxpayer dollar to make sub-prime toxic collegiate loans as they did complaining about “deadbeat” or “free handout” students, then GOP lawmakers would have LONG AGO introduced a bill to lower collegiate loan limits (which is really a spending cuts: MY tax dollars are used to make or back said loans), thus stopping the use of tax dollars to make/back collegiate loans. Which they CLAIM they're against. But don't do anything to stop this pork barrel spending hemorrhaging bleed-out of our precious taxpayer dollars—hurting students on the hook, and taxpayers who pay, and helping only a few rich, Liberal Swamp creatures in higher ed, who no longer charge affordable prices—as in times past.

TRUE Conservatives have, for years—for decades—have complained about excess spending of taxpayer dollars to make or guarantee student loans: “If anything, increases in financial aid in recent years have enabled colleges and universities blithely to raise their tuitions, confident that Federal loan subsidies would help cushion the increase.” **Source: “Our Greedy Colleges,”** By Dr. William J. “Bill” Bennett, former Secretary of Education under President Ronald Reagan, *The New York Times*, 18 February 1987, **LINK:** <https://www.NyTimes.com/1987/02/18/opinion/our-greedy-colleges.html>
Archive-1: <https://Archive.vn/PFIpT>
Archive-2: <https://Web.Archive.org/web/20210224235128/https://www.NyTimes.com/1987/02/18/opinion/our-greedy-colleges.html>

More-recently, President Trump (following in the footsteps of Dr. Bill Bennett, cited above) repeated this timely request: **“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> (Thank you, Zack: you did well on this article! Even if not the one I'm critiquing, LOL.)
Archive-1: <https://Archive.vn/Sa8n1>
Archive-2: <https://Web.Archive.org/web/20201108002937/https://www.forbes.com/sites/zackfriedman/2019/03/19/trump-proposes-limits-on-student-loans/>

However, the current batch of “Conservatives” are fake loud-mouths who have no true desire to do anything other than infighting and complaints, blaming victims of predatory predatory, students who will NEVER repay these illegally-inflated price-gouged prices via the Liberal Higher Ed monopoly. Had they acted as true Conservatives (like myself), maybe GOP lawmakers (who, at times, control House, Senate, & Oval Office) would've introduced legislation to curb this pork waste: We did just fine without such subsidies for decades! And don't need it now: If any subsidies are needed, simply fund Higher Ed like we fund Public Ed. Yes, a slight increase in taxes would be needed, but it would cost Americans far less than the current scam (where close to 100 MILLION Americans either have or cosign student debt, most of whom will never repay illegally-inflated costs, in violation of price-gouging laws), as we do with Public Ed & other legal monopolies or utilities. (Hint: Monopolies and price-gouging are still illegal, and you “fake” Conservatives need to address these Rule of Law issues and

STOP being fakes.) But, among the “many” fakes who travel the “wide” road to economic destruction, there are still True Conservatives who walk the “straight and narrow,” and to those TRUE CONSERVATIVES reading, I respectfully ask you download BOTH versions of the spending cuts bill that President Trump requested (both the roll-back version and the “down to \$0.00” version), and which is stored in this small online folder. Once downloaded, study it, and then get on the phone with your U.S. Senators and Member of Congress, DEMANDING they grant Trump's request—before we CRASH THE DOLLAR. (Lest you forget, failure to file said bill—in the folder below—is precisely why Student Debt is almost TWO TRILLION (\$2,000,000,000,000.00) DOLLARS, and comprises ALMOST TEN (10%) PERCENT of total U.S. Debt = bubble to burst, crashing the dollar, at some point, if you don't jump right on it. Now—look for my proposed bill. Links below...

LINK-1: <https://GordonWatts.com/LetterToSenLoeffler/>

LINK-2: <https://GordonWayneWatts.com/LetterToSenLoeffler/>

Archive: <https://Web.Archive.org/web/20210126033237/https://gordonwatts.com/LetterToSenLoeffler/>

ALL (not “almost all,” but ALL) College debt was “PAID IN FULL” — TWICE

Now, I just showed that almost ALL college debt is PAID IN FULL, above, and “cancellation” would cost NO tax dollars, but actually ALL college debt (not almost all, but ALL) has been MORE-THAN “paid in full” – TWICE: Here is the second time it was paid for:

Students have paid back \$1.22 for EVERY \$1.00 that taxpayers have lent them, and this at illegally-inflated costs, to boot. (I add that qualifier because many people pay more than 100% on loans due to interest – car loans, house loans, etc. – but NONE of these are illegally-inflated principle costs, which are almost impossible to pay even before interest/fees.) **PROOF:**

QUOTE 1 of 2: “In 2010 the Department of Education reported collecting \$1.22 for every dollar in defaulted student loans it had guaranteed - and that’s after the sharks and their shareholders and the obligatory outright fraud had taken their first round of cuts.” **SOURCE:** “**Column: The student loan crisis that can't be gotten rid of,**” by Maureen Tkacik (12 Minute Read), **REUTERS**, August 15, 2012,

LINK: <https://www.Reuters.com/article/us-student-loan-crisis/column-the-student-loan-crisis-that-cant-be-gotten-rid-of-idUSBRE87E13L20120815>

Archive-1: <https://Archive.vn/x4gkq>

Archive-2: <https://Web.Archive.org/web/20200704205750/https://www.reuters.com/article/us-student-loan-https://www.Forbes.com/sites/peterjreilly/2012/03/19/why-college-prices-keep-risingcrisis/column-the-student-loan-crisis-that-cant-be-gotten-rid-of-idUSBRE87E13L20120815>

QUOTE 2 of 2: “It is most disturbing, however, that recent analysis of the President's Budget data reveals that even the US Department of Education, on average, recovers \$1.22 for every dollar paid out in default claims. Assuming generous collection costs, and even allowing for a nominal time value of money of a few percent (the governments cost of money is very low), it still appears that the federal government, even, is making a pretty penny from defaults.” **SOURCE:** “**Why College Prices Keep Rising,**” by Alan Collinge, **FORBES**, (in Peter J. Reilly's column), March 19, 2012,

LINK: <https://www.Forbes.com/sites/peterjreilly/2012/03/19/why-college-prices-keep-rising>

Archive-1: <https://Archive.vn/VvZcJ>

Archive-2: <https://Web.Archive.org/web/20200630152844/https://www.forbes.com/sites/peterjreilly/2012/03/19/why-college-prices-keep-rising/>

Archive-3: <https://GordonWatts.com/index.html#alan>

Archive-4: <https://GordonWayneWatts.com/index.html#alan>

My point? As merely a “practical” matter, we have a choice here: Do we talk Biden into “canceling” all federally-held student debt—or not? OPTIONS...

(Option #1) DO NOTHING: If we don't do this, it is VERY likely that lawmakers won't “grow a spine” and put a stop the obscene bleed-out of our tax dollars. (As a side-note: I once almost bled to death as an unexpected reaction to OTC pain meds, and—let me tell you—it is NOT pleasant! Thus, when 'fake' Conservatives run their gator—but do NOTHING to demand lawmakers stop our economic hemorrhaging bleed-out of our precious tax dollars, it is all-the-more painful to witness this preventable waste—this preventable death of an economy by the hemorrhage bleed-out.)

(Option #2) BIDEN does LOAN CANCELLATION: If, on the other hand, Biden does, indeed, cancel ALL Student debt (and not just the 50 grand that Sen. Elizabeth Warren & others are requesting), it is likely to “crash” or “shock” the lending

apparatus of the Dept of Ed, and make them “think twice” before loansharking huge amounts of MY tax dollars to students—about EIGHTY-FIVE (85%) PERCENT of whom will NEVER repay their loans at this point. This would stop the bleed-out, thus probably preventing an inevitable crash of the dollar. (That's one reason why this is the 2ND-best option; the other reason, of course, is that the college bill was paid for TWICE—and we don't need to pay for it a 3RD time.)

(Option #3) CONSERVATIVE FREE MARKET SOLUTIONS: A third (3RD) option (and the “best” option) is to restore bankruptcy defense to student loans, and, via **RED-STATE “Conservative”** Free Market pressures, the lender—the Dept of Ed, using YOUR tax dollars—would then view the student as a “risk,” and back off, thus saving Trillions in your tax dollars, and also saving students a load, as colleges, absent “Sugar Daddy” subsidies, would be forced to lower tuition to market levels that Americans could afford. (Along with this change in Bankruptcy Law, we need to reduce OR ELIMINATE taxpayer-funded subsidies to make/back collegiate loans—and, possibly, use **BLUE-STATE “Liberal”** heavy-handed regulation methods—as is done with utilities.) A combination of “Conservative” and “Liberal” solutions would be economically and morally responsible, thus the “best” or “most Conservative” solution. << **Hashtag: #BestOption**

PONZI SCHEME in Higher Ed

In case you missed it, taxpayers presently are “ahead” on student loans: While some students have paid back less than 100% of their original loan, so many others have paid back like 2X, 3X, or even 4X, that their loans have “more than” made up for the less fortunate—and thus, on average, EVERY student loan has been “paid back” 100% plus another 22%.

HINT: It would be a VERY GOOD TIME for taxpayers to GET OUT of the collegiate loan lending business!

If, on the other hand, “fake” conservatives fail to demand lawmakers STOP pouring tax dollars in to subsidize student loans—and, if “fake” Liberals fail to demand that Student Loan Bankruptcy be RESTORED (like in the past—when things worked just fine, thank you!), then taxpayers will BEGIN LOSING money, as both the COVID-19 Pandemic exacerbates earning—AND as colleges continue to raise tuition to levels that ALMOST EIGHTY-FIVE (85%) PERCENT of ALL students will NEVER be able to repay.

What? I've made a claim, here, that almost ONE-HUNDRED (100%) PERCENT of all students will never repay their loans, so it would be a good time to document this strong claim. I now turn to the nation's NUMBER ONE expert on student debt: Dr. A. Wayne Johnson, Conservative Republican, who was a recent COO (Chief Operating Officer) of the U.S. DEPARTMENT OF EDUCATION'S Federal Student Aid Program, is probably the nation's top expert on American Higher Education lending—and he estimates that more than EIGHTY-FIVE (85%) PERCENT of Student Loans in American Higher Ed will NEVER be repaid. **[4]**

As if THAT was not enough, here is official governmental support for Dr. Johnson's claims, which I just found:

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. So, you can only **imagine** what problems we face now—now that people are basically paying far LESS than they were previously paying! Thus, the 85% eventual DEFAULT estimate by Higher Ed expert, Dr. A. Wayne Johnson, *above*, is probably even higher. **BOTTOM LINE:** It's gone from “earning” \$1.22 for every dollar lent to now LOSING MONEY!! Thus, my prediction that we'd crash the dollar if we don't STOP using taxpayer dollars to make/back collegiate loans is now proved. **PROOF: “U.S. Student-Loan Program Now Runs Deficit, CBO Estimates: Cost to taxpayers could reach billions of dollars over a decade, according to a recent estimate,”** by By Josh Mitchell, *The Wall Street Journal*, Tue., 07 May 2019, 5:32 pm (EST),

LINK: <https://www.WSJ.com/articles/u-s-student-loan-program-now-runs-deficit-cbo-estimates-11557264772>

Archive-1: <https://Web.Archive.org/web/20201122193356/https://www.wsj.com/articles/u-s-student-loan-program-now-runs-deficit-cbo-estimates-11557264772>

Archive-2: <https://Archive.vn/CVvDP>

Archive-3: https://GordonWatts.com/StudentLoanProgramDEFICIT-alert_WSJ_5-7-2019-per-CBO_PDF.pdf

Archive-4: https://GordonWayneWatts.com/StudentLoanProgramDEFICIT-alert_WSJ_5-7-2019-per-CBO_PDF.pdf

So, as a practical matter, we have but THREE (3) choices when confronted with the Biden vs Executive Order puzzle:

((#1)) DO NOTHING: We do nothing, and see the dollar crash as the higher education bubble burst (like the 2008 Mortgage Bubble burst, but far worse).

((#2)) LOAN CANCELLATION: We might hope Biden issues an Executive Order and some way, somehow crashes this

LIBERAL Big Government Swamp monstrosity known as the Epic Failed lending system. I will add here that the Civil War slaves who paid for their own freedom—yes, there were some: Google it—would roll over in their graves if they found out our current generation opposed “freeing the debt slaves” because a few of THEM had paid huge tuition. The Civil War slaves HAD HONOUR: They did NOT oppose freeing the younger slaves—and neither should we!

(#3) BANKRUPTCY “UNIFORMITY”: While I've given excellent proof that ALL student loans were paid back TWICE – IN FULL (once when taxpayers paid colleges, and again when students paid back taxpayers \$1.22 on the dollar – and THAT at EXCEEDINGLY inflated prices), nonetheless, clueless, greedy, lazy fake Conservatives will likely whine and say: **“I paid back my loan (back when college was ALMOST FREE [[10]] and [[11]]), so you pay back yours (at obscene prices that over 85% can't repay).”** Thus, no matter how sensible “loan forgiveness” is (actually: Cancellation is more accurate; see above), political headwinds will likely stop it. (And, myself, I personally don't support full cancellation, on “personal responsibility” grounds—just cancellation of the illegal overcharge, via – say – a class action lawsuit for frauds.) So, where does that leave us? As a practical matter, restoration of Student Loan bankruptcy aka “The Economic 2ND Amendment” would “send a message” to higher ed lobbyists to BACK OFF, and make Trump's spending cuts request more viable. For those who disagree with this, please “explain me” why the loan limits aka spending cuts hasn't even been attempted? ****Crickets**** Thus, you must admit that Bankruptcy uniformity would offer “market forces” to both force down lending (by making the borrower a risk) AND put greedy Higher Ed lobbyists in check (by sending them the message to back off –and allow loan limits to be reset to normal levels, **without** subsidies distorting the Free Market).

Oh, and to my GOP “Conservative” friends out there: Please note that GOP lawmakers, who are **#DoubleStandards** hypocrites (and basically say: “Bankruptcy for ME, but not for Thee” to poor college students) lose votes big-time: Bankruptcy Uniformity is NOT a “Free Handout,” but rather a Constitutionally-guaranteed RIGHT: Look up Art.I, Sec.8., clause 4, of the U.S. Constitution, the Uniformity clause, if you will: See my letter to former GOP Sen. Loeffler, linked elsewhere in this article: They didn't take my advice, and see where it got them.

Those are your only choices (outside a rare “comprehensive overhaul” by the Legislative Branch, or a sweeping “class action RICO lawsuit” that is actually given a fair shake by the Judicial Branch). ***Three choices only... choose wisely!***

III. MORAL CONSIDERATIONS

Now, to recap: We've seen that an Executive Order is quite legal; and, we've also seen that it's quite practical (but, me being the Conservative that I am, I prefer Conservative Free Market methods to fix the problems, e.g., bankruptcy “uniformity” and STOPPING these toxic subsidies to make/back collegiate loans with YOUR tax dollars!).

However, what of the moral considerations? (Have you noticed that I mentioned “uniformity” twice, and yet haven't defined it? I shall do so now.)

#1 – UNIFORMITY: First, when student debt is treated differently than almost all other debt, this violates the UNIFORMITY clause of the U.S. Constitution. This is a valid “legal” argument for bankruptcy (and I didn't mention it in section I, above, because I addressed legal issues on loan cancellation). But it is also a MORAL issue. The Uniformity Clause is found in Article I, Section 8, clause 4 of the U.S. CONSTITUTION: Look it up: While it does not “mandate” bankruptcy be available to students (or ANYONE), what it DOES do is limit Congress' ability in this regard to write only “uniform” bankruptcy laws. But—you ask any college student: Bankruptcy is NOT uniform: When Donald Trump (and numerous others) can get HUGE bankruptcy discharge—repeatedly – even after copious tax breaks, bailouts, handouts, and other taxpayer-funded stimuli, this evokes the concept of “Double Standard.” It also invokes the “Golden Rule,” which basically says the same thing: That you must not mistreat others in any way in which YOU wouldn't want to be mistreated. While most associate this standard with Jesus in the Christian New Testament, nonetheless, The “Golden Rule” is in both New and Old Testaments of our Bible: LEVITICUS 19:18b, LEVITICUS 19:34, accepted by all those practicing the Jewish faith, and New Testament passages: MATTHEW 22:39b, MARK 12:31b, LUKE 6:31, MATTHEW 7:12. Other religions usually have some variant of this, but this is a “moral” comment, not a “religious” one; indeed, many atheists and agnostics have morals.

#2 – GOLDEN RULE / “Jubilee Forgiveness”: While not a “religious” column, nonetheless, many readers are of Jewish and Christian faiths – and both accept the following as canon (official) Scripture: The popular “Jubilee Forgiveness” is found in DEUTERONOMY 15:1-2a, Deut. 15:1-11, and LEVITICUS 25:13—something God's people did every seven (7) years!

#3 – Also, a related passage, The Parable of the Shrewd Manager: Luke 16:1-12, which concludes with Jesus saying in v.9: “I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal

dwellings.” [Shortened for brevity – but read it yourself, if you dare.]

#4 – ALREADY PAID BACK: As shown above, students have MORE THAN paid back loan principles. Thus, maybe they NEED NOT be “forgiven” if they’ve already been paid back!! Maybe just cancel them all!! (And, if loan forgiveness – aka cancellation – is a solid argument, how much more mere “student loan bankruptcy” defense?)

#5 – ILLEGAL / IMMORAL PRICE-GOUGING: There was obscenely ginormous and outlandishly large tuition inflation, **which any legal scholar would rightly call “price-gouging.”** Besides being illegal (and impractical in how it dampens the economy), it is vastly immoral: If college was once FREE (or real close to it) as admitted by both Liberal Bernie Sanders, Conservative Rick Scott, and adjudicated in the “Court of Public Opinion” as FACT by both **PolitiFact** (left-leaning) and the undersigned writer (myself, right-leaning), then you need not doubt me here. Costs of college have risen MUCH faster than inflation (meaning: have become VERY unaffordable), whilst plummeting & declining QUALITY of college is evidenced by America's falling world rankings.

#6 – WOW! –Over 44 Million Americans have collegiate debt & another 40-50 Million more are co-signers / family!! – sum-total, close to ONE-HUNDRED (100,000,000) MILLION Americans with unbearable student debt! **[[3]]**

TRANSLATION: If this new form of slavery (debt slavery) is this widespread, and these “fake” Conservatives (*who won't demand that lawmakers oppose the subsidies that drive up tuition*) and these “fake” Liberals (*who won't demand lawmakers restore bankruptcy fairness*) are silent (*and only harass victims of price-gouging*), then they must HATE their own children, grandkids, and great-grandchildren, **who will continue to be enslaved to this mess.** THEIR SILENCE IS IMMORAL.

#7 – CONTRACT CLAUSE issues: I overlooked this earlier, but shall address it now: Many students (myself included) took out loans prior to 1998, but bankruptcy availability was REMOVED from existing loan contracts. This is quite illegal—that was a valid contract, and I did NOT consent to any change. This violated case law on contracts, as well as the CONTRACT CLAUSE of the U.S. Constitution (look it up). And it constituted deceptive lending: Had students know they would lack standard consumer protections (Statutes of Limitations, Bankruptcy defense, Truth in Lending, Fair Debt & Collection standards Usury laws, Rights to Refinance, etc.), many would NOT have taken out said loans. That would be like you buying a car, and finding out that the brakes, transmission, and engine were all shot—and defective. NO one would expect you to pay on that! **#DeceptiveLending**, hello? **PROOF:**

“BAPCPA also removed bankruptcy protections on student debt for private student loans. This was the culmination of several decades of reduced protections on student loans, starting in the late 1970s. First student loans weren’t dischargeable in bankruptcy during their first five years. Then, in 1996, Social Security payments became eligible to be garnished to pay student loans. In 1998, the statute of limitations was removed so that public student loans were never dischargeable. BAPCPA extended all this to private loans. At the time, the private lender Sallie Mae pushed for this reform above all others. A study by Mark Kantrowitz found that this change did little to increase the availability of private student loans to students with poor credit, which is precisely what it was supposed to do (Konczal 2011).”

SOURCE: “A NEW REPORT BY THE ROOSEVELT INSTITUTE AIMS TO ESTABLISH A SOLID DEFINITION OF FINANCIALIZATION.”

LINK: https://RooseveltInstitute.org/wp-content/uploads/2015/10/Defining_Financialization_Web.pdf

Archive: https://Web.Archive.org/web/20180926212843/https://RooseveltInstitute.org/wp-content/uploads/2015/10/Defining_Financialization_Web.pdf

SEE ALSO: “**In 1998 The Higher Education Amendments of 1998 removed bankruptcy discharge for student loans after seven years in repayment**, and made student loans almost entirely non-dischargeable.⁶ The law took effect on October 7, 1998 and thus borrowers who reached their seventh year of repayment before the reform had discharge available, while borrowers who reached their seventh year of repayment after the reform were unable to discharge their students loans in bankruptcy.”

“⁶There are rare cases in which students loan borrowers can prove undue hardship and discharge student loans. See appendix A for more on student loan bankruptcy.”

SOURCE: Future Conferences - Financial Management Association – Title: “Strategic Default on Student Loans*,” by Constantine Yannelis†, †Department of Finance, NYU Stern School of Business, New York, NY 10012. constantine.yannelis@stern.nyu.edu, October 2016, Abstract –

LINK: http://www.FmaConferences.org/Napa/2017/Strategic_Default.pdf

ARCHIVE: https://Web.Archive.org/web/20210205035257/http://www.fmaconferences.org/Napa/2017/Strategic_Default.pdf

“Other” THOUGHTS:

It may be possible that ABSOLUTELY NO money at all would be needed to cancel the loans. If you read any of Ron Paul's stuff on monetary policy, all loans are created “out of thin air.” Literally. When you go out to eat, and put it on your credit card (not debit card, that's different), that debt is CREATED “out of thin air,” – fiat money – and not backed by any gold AT ALL! – just by you signing an agreement to pay it. Visa/ MasterCard covers your bill, and that creates a debt that you now agree to pay. When you buy a house, and the bank cuts a check to the owner you are buying from, you don't think that bank actually spits out \$250,000, do you?

Attribution for some of this above & below: My friend, Derek Williams, who posted in our Facebook group:

Link: https://Facebook.com/groups/sljgroup/permalink/10158785364161702/?comment_id=10158787898541702

Group: <https://facebook.com/groups/SLJgroup/>

NO. They create that debt “out of thin air,” backed only by your promise to pay. Student loans are the same way. You don't think that colleges actually have all that money “in a bank account” allotted to student loans / tuition, do you? NO. They have you sign an agreement that you are borrowing X-amount of dollars, and that you agree to pay it back. That's it. Then they enter the paid amount on your college account and cut you a check for the rest. It's all “funny money” created “out of thin air.” But then you have to work and pay it back with actual hard work and REAL money. Government and banks create money out of thin air all the time (for their own greedy selves! But not for use, hello!?). Canceling it would not cost anyone a dime. But they don't want to tell the public that, because it would likely cause an armed revolt. **Like the recent riots, arson burnings, looting, & protests of late.**

In fact, many of these “old timers,” who complain “they took out the debt, they should repay,” will likely face a HEART ATTACK, STROKE, CANCER—or worse! And be faced with but TWO choices: Take out a HUGE medical debt, or die—graveyard dead! And, then the college students (who were told to either go to colleges & work hard OR BE UNABLE TO GET A NORMAL JOB) will tell them to go pound sand—and repay ****their**** debt... **#DoubleStandards and #Karma**

Thus, readers must demand lawmakers restore bankruptcy fairness for students (like they, themselves receive benefit thereby: Think of Bankruptcy as the “Economic 2ND Amendment,” a means to defend yourself—and REDUCE violence long-term). Readers must also demand lawmakers PLEASE GRANT President Trump's request for loan limits, as outlined in this folder:

LINK-1: <https://GordonWatts.com/LetterToSenLoeffler/>

LINK-2: <https://GordonWayneWatts.com/LetterToSenLoeffler/>

Archive: <https://Web.Archive.org/web/20210126033237/https://gordonwatts.com/LetterToSenLoeffler/>

While some may not like Trump, nonetheless, were his request to be granted (along with bankruptcy uniformity, i.e., refile H.R.2648 and S.1414 from the 116TH Congress), it would drive down tuition (saving lives, as students now even commit suicide over impossible-to-repay student debt), and save taxpayers (making upgrades to the power and telecommunications grid and infrastructure upgrades possible, as well as freeing funding for a plethora of other true needs). And, if President Biden forgives some portion of the “over-charge,” that would be good, but my guess is that absent a total crash of the Epic Fail lending system by a “total student debt cancellation,” to force a much-needed reset, we either use my free market approaches above—or suffer as a nation, where we **CRASH THE DOLLAR** and see an over-indebted, under-educated generation of our kids pose an economic and national security threat, due to our greed and fear of demanding that this new “debt slavery” be abolished. **Only 3 choices. It's your move.**

Gordon Wayne Watts is a Conservative Christian activist, who nearly won the pro-life Terri Schiavo case – all by himself, and is currently devoted to opposing Liberal excess taxation and spending. He can be found on the web at <https://GordonWatts.com> and <https://GordonWayneWatts.com>

Notes:

[111] “Why College Prices Keep Rising,” by Alan Collinge (in Peter J. Reilly's column), *FORBES*, March 19, 2012:

LINK: <https://www.Forbes.com/sites/peterjreilly/2012/03/19/why-college-prices-keep-rising/>

Archive-1: <https://Archive.vn/VvZcJ>

Archive-2: <https://Web.Archive.org/web/20210125182222/https://www.forbes.com/sites/peterjreilly/2012/03/19/why-college-prices-keep-rising/>

[12] “No, Joe Biden Can’t Forgive \$50,000 Of Student Loans,” by Zack Friedman, *FORBES*, Nov 17, 2020, 11:36am EST, **LINK:** <https://www.Forbes.com/sites/zackfriedman/2020/11/17/no-joe-biden-cant-forgive-50000-of-student-loans/>
Archive-1: <https://Archive.vn/m45uD>
Archive-2: <https://Web.Archive.org/web/20201120072351/https://www.forbes.com/sites/zackfriedman/2020/11/17/no-joe-biden-cant-forgive-50000-of-student-loans>
Related: <https://www.Forbes.com/sites/zackfriedman/2020/11/11/3-ways-joe-biden-could-cancel-student-loan-debt/>
Archive-1: <https://Archive.vn/Ffxyp>
Archive-2: <https://Web.Archive.org/web/20201120171602/https://www.Forbes.com/sites/zackfriedman/2020/11/11/3-ways-joe-biden-could-cancel-student-loan-debt/>

[13] From reputable news sources, we know that over 44 Million Americans hold student debt—and these are older figures. It's probably much higher now—and exasperated by the Pandemic Economic Depression:

- <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>
- <https://Archive.vn/5WQKW>
- <https://Web.Archive.org/web/20210202105343/https://www.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>

[14] Dr. A. Wayne Johnson, Conservative Republican, who was a recent COO (Chief Operating Officer) of the U.S. DEPARTMENT OF EDUCATION'S Federal Student Aid Program, is probably the nation's top expert on American Higher Education lending—and he estimates that more than EIGHTY-FIVE (85%) PERCENT of Student Loans in American Higher Ed will NEVER be repaid:

FULL QUOTE: ““The full measure of my campaign is focused on the student loan debt in this country,” he said. “The system is terribly broken. It is an abomination, and can destroy the fabric of America. It has only one beneficiary: the colleges and universities. They can charge whatever tuition they want to, since they get the money essentially from the students, debt free and without a credit check. [] “There is an unlimited insatiable appetite on the part of the colleges to encourage students to take out loans.” [] He emphasizes that 44 million people owe student debt. **“And more than 85 percent of these loans will never get repaid.** It’s a poison students don’t recognize they are getting into when they take out loans. They don’t realize until later in life that it will eat their life away.””

Editor's Note: *Emphasis was added by bold-face underline, and with red font & yellow highlight – for clarity—to emphasize and underscore the magnitude of the problem we're facing in American Higher Education: Almost ALL 100% of students will likely NEVER repay their loans (due, quite-obviously, to the obscenely inflated price-gouging that is present here), according to the nation's top expert in this area. Emphasis not in original—added for clarity. – Gordon Wayne Watts, Editor-in-Chief, The Register*

SOURCE: “**BRACK: Johnson bases Senate campaign on student loan reform,**” by By Elliott Brack, Editor & Publisher of GwinnettForum, *GWINNETT FORUM: Gwinnett County's community forum and idea exchange*, Friday, September 11, 2020, 4:53 am (EDT),

LINK: <https://www.GwinnettForum.com/2020/09/brack-johnson-bases-senate-campaign-on-student-loan-reform/>

Archive-1: <https://Archive.vn/wip/Op58d>

Archive-2:

<https://Web.Archive.org/web/20201021225415/http://web.archive.org/screenshot/https://www.gwinnettforum.com/2020/09/brack-johnson-bases-senate-campaign-on-student-loan-reform>

Archive-3: https://GordonWatts.com/DrAWayneJohnson-85-percent-quote_ViaGwinnettForum_PDF.pdf

Archive-4: https://GordonWayneWatts.com/DrAWayneJohnson-85-percent-quote_ViaGwinnettForum_PDF.pdf

Cross-Post: https://www.JohnsonSenate.com/brack_johnson_bases_senate_campaign_on_student_loan_reform

Archive-1: <https://Archive.vn/wip/SmXX4>

Archive-2: (text-searchable HTML cache archive)

https://Web.Archive.org/web/20201023190502/https://www.johnsonsenate.com/brack_johnson_bases_senate_campaign_on_student_loan_reform

Archive-3: (image-based screenshot cache archive)

https://Web.Archive.org/web/20201021231511/http://web.archive.org/screenshot/https://www.johnsonsenate.com/brack_johnson_bases_senate_campaign_on_student_loan_reform

Archive-4: https://GordonWatts.com/DrAWayneJohnson-85-percent-quote_HisPage_PDF.pdf

Archive-5: https://GordonWayneWatts.com/DrAWayneJohnson-85-percent-quote_HisPage_PDF.pdf

[[5]] Pro-life: Schiavo case intervention as next friend—I nearly won in FLORIDA SUPREME COURT, doing better even than Jeb Bush

OFFICIAL PRESS RELEASE:

“Florida Supreme Court splits 4-3 on surprise last-minute filing in Terri Schiavo Case” – LAKELAND, FLA. (PRWEB)

FEBRUARY 25, 2005

LINK: <https://www.PRWeb.com/releases/2005/2/prweb212613.htm>

Archive-1: <https://Archive.vn/6XaUG>

Archive-2: <https://Web.Archive.org/web/20180907023219/https://www.prweb.com/releases/2005/2/prweb212613.htm>

OFFICIAL COURT FILINGS and RULINGS:

[1] *In Re: GORDON WAYNE WATTS (as next friend of THERESA MARIE 'TERRI' SCHIAVO)*, No. SC03-2420 (Fla. Feb.23, 2005), denied 4-3 on rehearing. (Watts got 42.7% of his panel)

LINK: <https://www.FloridaSupremeCourt.org/clerk/dispositions/2005/2/03-2420reh.pdf>

Archive-1: <https://Archive.vn/ZKZUY>

Archive-2:

<https://Web.Archive.org/web/20200608104236/https://www.FloridaSupremeCourt.org/clerk/dispositions/2005/2/03-2420reh.pdf>

Archive-3: <https://GordonWatts.com/03-2420reh.pdf>

Archive-4: <https://GordonWayneWatts.com/03-2420reh.pdf>

[2] *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)

LINK: <https://www.FloridaSupremeCourt.org/clerk/dispositions/2004/10/04-925reh.pdf>

Archive-1: <https://Archive.vn/p8ggF>

Archive-2:

<https://Web.Archive.org/web/20201017225659/https://www.FloridaSupremeCourt.org/clerk/dispositions/2004/10/04-925reh.pdf>

Archive-3: <https://GordonWatts.com/04-925reh.pdf>

Archive-4: <https://GordonWayneWatts.com/04-925reh.pdf>

[3] *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)

LINK: <https://Media.ca11.UsCourts.gov/opinions/pub/files/200511556.pdf>

Archive-1: <https://Archive.vn/JWPtQ>

Archive-2:

<https://Web.Archive.org/web/20200920142910/https://Media.ca11.UsCourts.gov/opinions/pub/files/200511556.pdf>

Archive-3: <https://GordonWatts.com/200511556.pdf>

Archive-4: <https://GordonWayneWatts.com/200511556.pdf>

[4] **An example of one of my filings—which verify by phone numbers & email address that I'm the “real” Gordon Wayne Watts:**

PAGE—Archive-1: <https://Archive.vn/waJ5r>

PAGE—Archive-2:

https://Web.Archive.org/web/20071006123513/http://www.floridasupremecourt.org/pub_info/summaries/briefs/04/04-925/index.html

PAGE—Archive-3:

https://GordonWatts.com/https_web.archive.org_web_20071006123513_http_www.floridasupremecourt.org_pub_info_summaries_briefs_04_04-925_index.pdf

PAGE—Archive-4:

https://GordonWayneWatts.com/https_web.archive.org_web_20071006123513_http_www.floridasupremecourt.org_pub_info_summaries_briefs_04_04-925_index.pdf

FILING—Archive-1: <https://Archive.vn/ZOtgQ/image> (Editor's Note: Image clips, and omits contact data—see other archives for info.)

FILING—Archive-2:

https://Web.Archive.org/web/20071006123513/http://www.floridasupremecourt.org/pub_info/summaries/briefs/04/04-925/Filed_07-29-2004_AmicusGordonWatts.pdf

FILING—Archive-3: https://GordonWatts.com/Filed_07-29-2004_AmicusGordonWatts.pdf

FILING—Archive-4: https://GordonWayneWatts.com/Filed_07-29-2004_AmicusGordonWatts.pdf

Another example—with deeper legal analyses:

Download mirror-1: <https://GordonWatts.com/TerriSupremeCourt.pdf>

Download mirror-2: <https://GordonWayneWatts.com/TerriSupremeCourt.pdf>

Archive-1 via ARCHIVE TODAY: <https://Archive.vn/dD107> (Editor's Note: The rendering is crowded. See below for better rendering.)

Archive-2 via Wayback Machine:

<https://Web.Archive.org/web/20180823210644/https://GordonWatts.com/TerriSupremeCourt.pdf>

[5] **P.S.:** I saw these ads in my research: <https://www.Forbes.com/sites/sethcohen/2020/09/21/in-bizarre-ad-georgia-senator-kelly-loeffler-compares-herself-to-attila-the-hun/> - - Yes, but are you more Conservative than ME? I'm "the" guy who almost won the Terri Schiavo case all by myself... I couldn't help cracking a joke, but as this is a serious matter, I shall refrain from humour for the balance of my communication.

[6] Pro-marriage: Gay marriage amicus—Accepted for review by the FEDERAL U.S. ELEVENTH DISTRICT COURT OF APPEAL

OFFICIAL PRESS RELEASES:

[[i]] “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: <https://www.PRWeb.com/releases/2014/12/prweb12361433.htm>

Archive-1: <https://archive.vn/llH9l>

Archive-2: <https://web.archive.org/web/20180906194803/https://www.PRWeb.com/releases/2014/12/prweb12361433.htm>

[[ii]] “Controversial U.S. Supreme Court rule is challenged in court” – **March 25, 2015 3:27 AM EDT**

LINK – via StreetInsider:

<https://www.StreetInsider.com/Press+Releases/Controversial+U.S.+Supreme+Court+rule+is+challenged+in+court/10400849.html>

Archive: <https://archive.vn/l5D5G>

[[iii]] “Controversial U.S. Supreme Court rule is challenged in court” – LAKELAND, FL (PRWEB) **APRIL 24, 2015**

LINK – via PRWeb: <http://www.PRWeb.com/releases/2015/03/prweb12608018.htm>

Archive-1: <https://Archive.vn/ZN7IZ>

Archive-2: <https://Web.Archive.org/web/20180907023230/http://www.prweb.com/releases/2015/03/prweb12608018.htm>

[[iv]] “Novel Compromise Pitched to U.S. Supreme Court in High-Profile Gay Marriage cases” – LAKELAND, FLORIDA (PRWEB) **APRIL 03, 2015**

LINK – via PRWeb: <https://www.PRWeb.com/releases/2015/03/prweb12608035.htm>

Archive-1: <https://Archive.vn/CeLRV>

Archive-2: <https://Web.Archive.org/web/20180907023346/https://www.prweb.com/releases/2015/03/prweb12608035.htm>

COURT DOCKET (Watts' copy) of case in which he appeared as an *Amicus Curiae* (Friend of the Court)

Download mirror-1: <https://GordonWatts.com/DOCKET-GayMarriageCase.html>

Download mirror-2: <https://GordonWayneWatts.com/DOCKET-GayMarriageCase.html>

Archive-1: <https://archive.vn/5YKAc>

Archive-2: <https://web.archive.org/web/20181121192659/https://GordonWatts.com/DOCKET-GayMarriageCase.html>

**** See also: Was the ONLY non-lawyer permitted to file in the recent “Gay Marriage” case:**

[[v]]“ORDER: Motion for Leave to File Out of Time filed by Not Party Anthony Citro is DENIED. [7355890-2]; Motion for leave to file amicus brief filed by Not Party Anthony Citro is DENIED. [7343975-2]; Motion for Leave to File Out of Time amended amicus brief filed by Amicus Curiae Gordon Wayne Watts is GRANTED. [7348496-2] BBM [14-14061, 14-14066]” [Case: Consolidated Appeals Docket: 11th U.S. Circuit Court of Appeals, Case #: 14-14061 (James Brenner, et al v. John Armstrong, et al) Appeal From: N.D. of Fla. before Robert L. Hinkle, U.S. Dist. Judge: 4:14-cv-00107-RH-CAS ; Case #: 14-14066 (Sloan Grimsley, et al v. John Armstrong, et al) Appeal From: N.D. of Fla. before Robert L. Hinkle, U.S. Dist. Judge: 4:14-cv-00138-RH-CAS] /s/ SIGNED: “BEVERLY B. MARTIN, UNITED STATES CIRCUIT JUDGE”

Editor's Note: *Mr. Citro's amicus was, in my honest opinion, good, but the court granted only my petition, denying his.-GW/*

Mirror 1: <http://GordonWatts.com/GayMarriageSuit/Order-on-Citro-and-Watts-motions.pdf>

Mirror 2: <http://GordonWayneWatts.com/GayMarriageSuit/Order-on-Citro-and-Watts-motions.pdf>

Archive-1: You can look up Justice Martin's ORDER on <https://PACER.gov>, like lawyers do, if you doubt.

Archive-2: <https://archive.vn/2Gwho> Ouch! — Archive Today clips the PDF in its archive. Glad I got other backups.

Archive-3: <https://web.archive.org/web/20180823192211/http://gordonwatts.com/GayMarriageSuit/Order-on-Citro-and-Watts-motions.pdf>

BONUS—Selected court briefs filed:

“*AMENDED AMICUS CURIAE BRIEF OF GORDON WAYNE WATTS, SUPPORTING PETITION OF DEFENDANT, JOHN ARMSTRONG, RE: FLORIDA LAW, BUT SUPPORTIVE OF SOME ELEMENTS OF PLAINTIFFS' PETITION*”:

by Gordon Wayne Watts

(Amended Amicus, proper - Court Copy: scanned image)

Mirror 1: <https://GordonWatts.com/GayMarriageSuit/AmendedBriefWATTS-motion-granted.pdf>

Mirror 2: <https://GordonWayneWatts.com/GayMarriageSuit/AmendedBriefWATTS-motion-granted.pdf>

Archive-1: You can look up Mr. Watts' BRIEF on <https://PACER.gov>, like lawyers do, if you doubt.

Archive-2: <https://Archive.vn/pBIRd> Ouch! — Archive Today clips the PDF in its archive. Glad I got other backups.

Archive-3:

<https://Web.Archive.org/web/20190727112731/https://www.gordonwatts.com/GayMarriageSuit/AmendedBriefWATTS-motion-granted.pdf>

(Amended Amicus, proper - House Copy: searchable PDF)

Mirror 1: https://GordonWatts.com/GayMarriageSuit/AMENDED-Amicus-proper-FlaGayMarriageLaw_Watts.pdf

Mirror 2: https://GordonWayneWatts.com/GayMarriageSuit/AMENDED-Amicus-proper-FlaGayMarriageLaw_Watts.pdf

Archive-1: You can look up Mr. Watts' BRIEF on <https://PACER.gov>, like lawyers do, if you doubt.

Archive-2: <https://Archive.vn/J9Q0J> Ouch! — Archive Today clips the PDF in its archive. Glad I got other backups.

Archive-3: https://Web.Archive.org/web/20190619215441/https://GordonWatts.com/GayMarriageSuit/AMENDED-Amicus-proper-FlaGayMarriageLaw_Watts.pdf

“Amicus Curiae on the side of the Petitioners in support of REVERSAL of the ORDER of the COURT BELOW”: by Mr. C. Anthony Citro

(Amicus Curiae brief, proper: Returned un-filed—and included motion proper, plus cover letter from clerk)

Mirror 1: https://GordonWatts.com/GayMarriageSuit/14-14066_Documents.pdf

Mirror 2: https://GordonWayneWatts.com/GayMarriageSuit/14-14066_Documents.pdf

Archive-1: You can look up Mr. Citro's BRIEF on <https://PACER.gov>, like lawyers do, if you doubt.

Archive-2: <https://Archive.vn/ppk7o> Ouch! — Archive Today clips the PDF in its archive. Glad I got other backups.

Archive-3: https://Web.Archive.org/web/20190727094815/https://GordonWatts.com/GayMarriageSuit/14-14066_Documents.pdf

(Amicus Curiae brief, proper: Amicus only, except for cover letter from clerk, Table of Contents, & scanned image of mailing envelop)

Mirror 1: <https://GordonWatts.com/GayMarriageSuit/CitroMotion-1.pdf>

Mirror 2: <https://GordonWayneWatts.com/GayMarriageSuit/CitroMotion-1.pdf>

Archive-1: You can look up Mr. Citro's BRIEF on <https://PACER.gov>, like lawyers do, if you doubt.

Archive-2: <https://Archive.vn/PMBs5> Ouch! — Archive Today clips the PDF in its archive. Glad I got other backups.

Archive-3: <https://Web.Archive.org/web/20190727080944/https://GordonWatts.com/GayMarriageSuit/CitroMotion-1.pdf>

[17] **Selected published works advocating AGAINST Liberal excesses in taxing and spending:** * “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>

Archive-1: <https://Archive.vn/geCIO>

Archive-2: <https://Web.Archive.org/web/20201024160909/https://www.theledger.com/opinion/20160804/a-polk-perspective-fix-our-bankrupt-policy-on-student-debt> (text-searchable HTML cache archive)

Archive-3: <https://Web.Archive.org/web/20201024160638/https://www.theledger.com/opinion/20160804/a-polk-perspective-fix-our-bankrupt-policy-on-student-debt> (image-based screenshot cache archive)

Archive-4: <https://GordonWatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Thr04Aug2016.pdf>

Archive-5: <https://GordonWAYNEwatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Thr04Aug2016.pdf>

Archive-6: <https://Web.Archive.org/web/20201017125702/https://GordonWatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Thr04Aug2016.pdf> (text-searchable PDF cache archive with images)

Note: To document the following quotes: “In May 2014 U.S. Rep. Dennis Ross told those listening to a “teletown” hall meeting that if college students can’t repay their loans from a private bank, we should “go back” to our prior laws and allow them to declare bankruptcy...At the teletown hall meeting, Ross also said that we needed to “get the government out of the business of loaning the money because we’re loaning taxpayer dollars.”,” **in my Aug. 04, 2016 column, above, I had to provide *The Ledger* with an audio of the Public town hall meeting (not illegal to record: It was public), and said audio can be found at the links below:**

DOWNLOAD MIRRORS:

- **YouTube:** <https://www.YouTube.com/watch?v=D7Z9wWWjTJo>
- **Twitter:** https://Twitter.com/Gordon_W_Watts/status/720318286949273600
- **Facebook-NOTES:** <https://www.Facebook.com/notes/gordon-wayne-watts/brave-republican-congressman-breaks-with-party-admits-college-loans-deserve-bank/10153392004810248>
- **Facebook-VIDEO:** <https://www.Facebook.com/GordonWayneWatts/videos/10207696141426468/>
- **WMV – DOWNLOAD Mirror-1:** https://GordonWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV.wmv (28.8 MB)
- **WMV – DOWNLOAD Mirror-2:** https://GordonWayneWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV.wmv (28.8 MB)
- **MP4 – DOWNLOAD Mirror-1:** https://GordonWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV_mobile-phone-mpeg4.mp4 (17.6 MB)
- **MP4 – DOWNLOAD Mirror-2:** https://GordonWayneWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV_mobile-phone-mpeg4.mp4 (17.6 MB)
- **Archive-1 – NOTES:** <https://Archive.vn/wip/Yct1J>
- **Archive-2 – NOTES:** <https://Web.Archive.org/web/20201016134859/https://www.facebook.com/notes/gordon-wayne-watts/brave-republican-congressman-breaks-with-party-admits-college-loans-deserve-bank/10153392004810248>
- **Archive of YouTube:** <https://Web.Archive.org/web/20160917203439/https://www.YouTube.com/watch?v=D7Z9wWWjTJo>
- **Archive of Facebook:** <https://Web.Archive.org/web/20201016135104/https://www.facebook.com/GordonWayneWatts/videos/10207696141426468/>
- **Archive of WMV video file download:** https://Web.Archive.org/web/20201016135336/https://gordonwatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV.wmv
- **Archive of MP4 video file download:** https://Web.Archive.org/web/20201016135512/https://gordonwatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV_mobile-phone-mpeg4.mp4

* **“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>

Archive-1: <https://Archive.is/YrNST>

Archive-2: <https://Web.Archive.org/web/20190215234600/https://www.TheLedger.com/opinion/20181116/polk-perspective-rescue-taxpayers-from-mounting-student-debt>

Archive-3: <https://GordonWatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Fri16Nov2018.pdf>

Archive-4: <https://GordonWAYNEwatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Fri16Nov2018.pdf>

Archive-5: <https://Web.Archive.org/web/20201024165023/https://gordonwaynewatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Fri16Nov2018.pdf> (text-searchable PDF cache archive with images)

* **“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>

Archive-1: <https://Archive.vn/2gdEW>

Archive-2: <https://Web.Archive.org/web/20200618074433/https://TheLedger.com/opinion/20191119/polk-perspective-offer-relief-for-taxes-dressed-up-as-loans>

Archive-3: <https://GordonWatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Tue19Nov2019.pdf>

Archive-4: <https://GordonWAYNEwatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Tue19Nov2019.pdf>

Archive-5: <https://Web.Archive.org/web/20201017225631/https://GordonWatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Tue19Nov2019.pdf> (text-searchable PDF cache archive with images)

For “additional” and more detailed documented proof of my conservative creds, please see my email to (former) U.S. Senators, Kelly Loeffler and David Purdue (R-GA) – where I took them to task for being too Liberal I certain policies

where they didn't opposed excess taxation and spending issues, tuition being a form of tax (monies flowing to an arm of govt), and excess subsidies for collegiate loans being a horrible excess pork spending bane:

LINK-1: <https://GordonWatts.com/LetterToSenLoeffler/>

LINK-2: <https://GordonWayneWatts.com/LetterToSenLoeffler/>

Archive: <https://Web.Archive.org/web/20210126033237/https://gordonwatts.com/LetterToSenLoeffler/>

[[8]] Related FORBES article where my graphic is featured at the bottom of the page:

LINK: <https://www.forbes.com/sites/peterjreilly/2012/03/19/why-college-prices-keep-rising>

Archive: <https://Archive.vn/VvZcJ>

Archive: <https://Web.Archive.org/web/20200630152844/https://www.forbes.com/sites/peterjreilly/2012/03/19/why-college-prices-keep-rising/>

Original link: <http://Blogs-Images.Forbes.com/peterjreilly/files/2012/03/flowchart.png>

Image archived: <https://Web.Archive.org/web/20150920171012/http://blogs-images.forbes.com/peterjreilly/files/2012/03/flowchart.png>

Or: <https://Archive.vn/egtv9>

Or even an archive of an archive – same difference: <https://Archive.vn/OXDEF>

Source: “Why College Prices Keep Rising,” Column by Peter J. Reilly, Guest post by Alan M. Collinge, FORBES, Mar 19, 2012,06:43am EDT

[[9]] “Rick Scott: ‘Raising Tuition on Families is a Tax Increase’,” by Kevin Derby, Florida Daily, Tuesday, 01 December 2020,

LINK: <https://www.FloridaDaily.com/rick-scott-raising-tuition-on-families-is-a-tax-increase>

Archive-1: <https://Archive.vn/CyDEM>

Archive-2: <https://Web.Archive.org/web/20201202031211/https://www.floridadaily.com/rick-scott-raising-tuition-on-families-is-a-tax-increase/>

Archive-3:

https://GordonWatts.com/LetterToPresTrump/RickScott_RaisingTuitionOnFamiliesIsATaxIncrease_FloridaDaily-01Dec2020.pdf

Archive-4:

https://GordonWayneWatts.com/LetterToPresTrump/RickScott_RaisingTuitionOnFamiliesIsATaxIncrease_FloridaDaily-01Dec2020.pdf

QUOTE: “WASHINGTON, D.C. – Today, Senator Rick Scott released the following statement after reports that the Florida Board of Governors is considering a tuition increase for state university students. As Governor, Senator Scott fought to hold the line on tuition by vetoing tuition increases, eliminating automatic inflationary tuition increases, freezing tuition, greatly limiting tuition differential, and appointing leaders who share his goal of providing an affordable higher education to Florida students and families...**Senator Rick Scott said, “Raising tuition on families is a tax increase. And, it’s a tax increase that harms Floridians’ ability to achieve the American dream** of earning a higher-education diploma. As families are still struggling to recover from the coronavirus, leaders in Florida should absolutely not consider raising tuition.” [Editor's Note: Boldface emphasis in original; not added. But underline is NOT in original; added for clarity.] **SOURCE:** “**Sen. Rick Scott to Florida Board of Governors: Do Not Raise Tuition on Florida Students,**” Press Release dated: Monday, November 30, 2020,

LINK: <https://www.RickScott.senate.gov/sen-rick-scott-florida-board-governors-do-not-raise-tuition-florida-students>

Archive-1: <https://Archive.vn/uONHw>

Archive-2: <https://Web.Archive.org/web/20201209181658/https://www.rickscott.senate.gov/sen-rick-scott-florida-board-governors-do-not-raise-tuition-florida-students>

Archive-3: https://GordonWatts.com/LetterToPresTrump/SCOTT-PressRelease-Nov-30-2020_PDF.pdf

Archive-4: https://GordonWayneWatts.com/LetterToPresTrump/SCOTT-PressRelease-Nov-30-2020_PDF.pdf

[[10]] PolitiFact rated as “Mostly True” **DEMOCRAT SENATOR Bernie Sanders' claim that college was once “free” in the United States: “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.” **Source:** “Was college once free in United States, as Bernie Sanders says?,” by Amy Sherman, **PolitiFact**, 09 February 2016, **LINK:****

<https://www.PolitiFact.com/florida/statements/2016/feb/09/bernie-s/was-college-once-free-united-states-and-it-oversea/>

Archive-1: <https://Archive.vn/OBf9Q>

Archive-2: <https://Web.Archive.org/web/20201119105127/https://www.politifact.com/factchecks/2016/feb/09/bernie-s/was->

[college-once-free-united-states-and-it-oversea/](#)

Archive-3: https://GordonWatts.com/PolitiFact-Bernie-FreeCollege-2-9-2016_PrinterFriendly_PDF.pdf

Archive-4: https://GordonWayneWatts.com/PolitiFact-Bernie-FreeCollege-2-9-2016_PrinterFriendly_PDF.pdf

[[11]] REPUBLICAN Republican Senator Rick Scott: “When I went to college in the 70’s, tuition was as low as \$200 a semester, with no fees that I can remember.” (Press Release dated Tue. 10 Sept. 2019: <https://www.RickScott.Senate.gov/sen-rick-scott-announces-proposals-lower-cost-higher-education> (Archive-1: <https://Archive.vn/bOr5L>) (Archive-2: <https://Web.Archive.org/web/20201026053431/https://www.RickScott.Senate.gov/sen-rick-scott-announces-proposals-lower-cost-higher-education>) (Archive-3: https://GordonWatts.com/SCOTT-PressRelease-Sept-10-2019_PDF.pdf) (Archive-4: https://GordonWayneWatts.com/SCOTT-PressRelease-Sept-10-2019_PDF.pdf) Assuming this was January of 1975, this would be equivalent to \$987.89 per semester in an October 2019 (source: <https://data.bls.gov/cgi-bin/cpicalc.pl?cost1=200&year1=197501&year2=201910>) And, WestEgg's calculator gives a similar conversion: “What cost \$200 in 1975 would cost \$943.89 in 2018.” (source: <https://westegg.com/inflation/infl.cgi>)

[[12]] Warren's plan calling for cancellation of 50k student debt by Exec Order authority, etc.

Quote: "I'll direct the Secretary of Education to use their authority to begin to compromise and modify federal student loans consistent with my plan to cancel up to \$50,000 in debt for 95% of student loan borrowers (about 42 million people)."

Source: "MY PLAN TO CANCEL STUDENT LOAN DEBT ON DAY ONE OF MY PRESIDENCY," by Sen. Elizabeth Warren (DMA), Campaign Website,

LINK: <https://ElizabethWarren.com/plans/student-loan-debt-day-one>

Archive-1: <https://Archive.vn/iQOC9>

Archive-2: <https://Web.Archive.org/web/20200125041115/https://elizabethwarren.com/plans/student-loan-debt-dayone>

[[13]] FULL QUOTE: "(CNN) — Former Vice President Joe Biden says he now backs Massachusetts Sen. Elizabeth Warren’s bankruptcy plan, endorsing his former Democratic rival’s proposal to repeal portions of a law they had clashed over 15 years earlier.

Biden touted his support for Warren’s plan as an olive branch to supporters of Vermont Sen. Bernie Sanders in a virtual town hall for Illinois voters Friday night, calling it “one of the things that I think Bernie and I will agree on.”

He highlighted a portion of Warren’s plan that would allow student loan debt to be eliminated in bankruptcy just like other debts.

“I’m going to endorse – I’ve endorsed – Elizabeth Warren’s bankruptcy proposal, which in fact goes further, allows for student debt to be relieved in bankruptcy, provides for a whole range of other issues that allows us to in fact impact on how people are dealing with their circumstances,” Biden said. “So there’s a whole range of things we agree on.”

Biden’s move to back Warren’s plan shows that, as he moves toward clinching the Democratic presidential nomination and seeks to soothe over tensions from a year-long intra-party battle, the former vice president is taking steps to embrace his former rivals and adopt planks of their platforms – and is willing to move left to do so."

Source: "Biden endorses Warren’s bankruptcy plan, calling it ‘one of the things that I think Bernie and I will agree on’," By Eric Bradner and Arlette Saenz, *CNN*, Updated 9:59 PM EDT, Sat March 14, 2020

LINK: <https://www.CNN.com/2020/03/14/politics/joe-biden-elizabeth-warren-bankruptcy-plan/index.html>

Archive-1: <https://Archive.vn/hTIZh>

Archive-2: <https://Web.Archive.org/web/20210101053843/https://www.CNN.com/2020/03/14/politics/joe-biden-elizabeth-warren-bankruptcy-plan/index.html>

[[14]] S.Res.711 - A resolution calling on the President of the United States to take executive action to broadly cancel Federal student loan debt. (9/22/2020), plus House bill, and refiled bills this session.

- S.Res.711 - A resolution calling on the President of the United States to take executive action to broadly cancel Federal student loan debt. 116th Congress (2019-2020), Sponsor: Sen. Schumer, Charles E. [D-NY], with 13 cosponsors (Introduced **09/22/2020**), <https://www.Congress.gov/bill/116th-congress/senate-resolution/711/text>
- See also the House companion bill:
- H.Res.1269 - Calling on the President of the United States to take Executive action to broadly cancel Federal student loan debt. 116th Congress (2019-2020), Rep. Pressley, Ayanna [D-MA-7], with 7 Cosponsors (Introduced

12/17/2020), <https://www.Congress.gov/bill/116th-congress/house-resolution/1269/text>

- This resolution was re-filed in the 117th Congress:
- H.Res.100 - Calling on the President of the United States to take executive action to broadly cancel Federal student loan debt. 117th Congress (2021-2022), Rep. Pressley, Ayanna [D-MA-7], with 57 Cosponsors (Introduced **02/04/2021**), <https://www.Congress.gov/bill/117th-congress/house-resolution/100/text>
- See also the Senate companion bill:
- S.Res.46 - A resolution calling on the President of the United States to take executive action to broadly cancel Federal student loan debt. 117th Congress (2021-2022), Sen. Schumer, Charles E. [D-NY], with 15 Cosponsors (Introduced **02/08/2021**), <https://www.Congress.gov/bill/117th-congress/senate-resolution/46/text>

[15] **Quote:** "In response to a question from a young person concerned about student loan debt and a lack of economic opportunity, Biden responded, "You get all these degrees and you get all this debt, and you get in a position where you can't get a job because no one is hiring, or they're hiring at very low wages... I'm going to eliminate your student debt if you come from a family [making less] than \$125,000 and went to a public university.""

Source: "Biden Affirms: "I Will Eliminate Your Student Debt", by Adam S. Minsky, Esq., FORBES, Oct 7, 2020, 12:59pm EDT, **LINK:** <https://www.Forbes.com/sites/adamminsky/2020/10/07/biden-affirms-i-will-eliminate-your-student-debt/>

Archive-1: <https://Archive.vn/EWeUW>

Archive-2: <https://Web.Archive.org/web/20210222130845/https://www.Forbes.com/sites/adamminsky/2020/10/07/biden-affirms-i-will-eliminate-your-student-debt/>

[16] **"Sign-on Letter: Over 325 Orgs Call on President-Elect Biden to Cancel Federal Student Debt on Day One using Executive Action,"** by Admin, *OurFinancialSecurity*, Jan. 15, 2021,

LINK: <https://OurFinancialSecurity.org/2021/01/sign-on-letter-over-325-orgs-call-on-president-elect-biden-to-cancel-federal-student-debt-on-day-one-using-executive-action/>

Archive-1: <https://Archive.vn/ltzzf>

Archive-2: <https://Web.Archive.org/web/20210123150533/https://OurFinancialSecurity.org/2021/01/sign-on-letter-over-325-orgs-call-on-president-elect-biden-to-cancel-federal-student-debt-on-day-one-using-executive-action/>

[17] **President Joe Biden's flip-flop: Feb.16, 2021**

Quote: "President Biden on Tuesday balked at forgiving \$50,000 in student loan debt, saying he doesn't have the power to do so unilaterally. [] "I do think in this moment of economic pain and strain that we should be eliminating interest on the debts that are accumulated, No. 1. And No. 2, I'm prepared to write off the \$10,000 debt, but not [\$50,000]," Biden said, saying he doesn't believe it can be done with presidential action. [] The White House previously said the Office of Legal Counsel was reviewing whether Biden could unilaterally cancel federal student loan debt."

Source: **"Biden balks at \$50K student loan forgiveness plan,"** by Brett Samuels, TheHill, 02/16/21 ,10:58 PM EST,

LINK: <https://TheHill.com/homenews/administration/539139-biden-balks-at-50k-student-loan-forgiveness-plan>

Archive-1: <https://Archive.vn/nxtFo>

Archive-2: <https://Web.Archive.org/web/20210217040617/https://TheHill.com/homenews/administration/539139-biden-balks-at-50k-student-loan-forgiveness-plan>

Archive-3: https://GordonWatts.com/Biden-Balks-at-50k-cancellation-proposal_2-16-2021_TheHill_PDF.pdf

Archive-4: https://GordonWayneWatts.com/Biden-Balks-at-50k-cancellation-proposal_2-16-2021_TheHill_PDF.pdf

See also: <https://www.Bloomberg.com/news/articles/2021-02-17/schumer-warren-challenge-biden-on-student-debt-cancellation>

Archive: <https://Archive.vn/4VOJD>

[18] **"Biden will ask DOJ to review his authority to cancel student loan debt - White House,"** *REUTERS*, by Reuters Staff, February 17, 2021, 2:00 PM,

LINK: <https://Reuters.com/article/us-usa-biden-doj-student-loan/biden-will-ask-doj-to-review-his-authority-to-cancel-student-loan-debt-white-house-idUSKBN2AH2KB>

Archive-1a: <https://Archive.vn/dWQ9q>

Archive-1b: <https://Archive.vn/D9Seo>

Archive-2: <https://Web.Archive.org/web/20210222004734/https://Reuters.com/article/us-usa-biden-doj-studentloan/biden-will-ask-doj-to-review-his-authority-to-cancel-student-loan-debt-white-house-idUSKBN2AH2KB>

[19] **Many state Attorneys General call for President Biden to cancel \$50,000 in student loan debt, Feb. 19 2021.**

Quote: "A multi-state group of attorneys general on Friday sent a letter to Congress urging the adoption of two resolutions that call on President Biden to cancel up to \$50,000 in federal student loan debt. [] The letter is signed by the attorneys

general of Massachusetts, New York, Connecticut, Delaware, the District of Columbia, Hawaii, Illinois, Maryland, Minnesota, Nevada, New Mexico, New Jersey, Oregon, Vermont, Virginia, Washington and Wisconsin. It supports Senate Resolution 46 and House Resolution 100, which both ask Biden to use executive action to cancel up to \$50,000 in education debt per borrower."

Source: "State attorneys general call for President Biden to forgive \$50,000 in student loan debt," *CNBC*, by Carmen Reinicke @CSREINICKE, PUBLISHED FRI, FEB. 19 2021, 10:44 AM EST; UPDATED FRI, FEB. 19 2021, 5:56 PM EST,

LINK: <https://www.CNBC.com/2021/02/19/state-attorneys-general-urge-biden-to-forgive-50000-in-student-debt.html>

Archive-1: <https://Archive.vn/huhAo>

Archive-2: <https://Web.Archive.org/web/20210222035737/https://www.CNBC.com/2021/02/19/state-attorneys-general-urge-biden-to-forgive-50000-in-student-debt.html>

Referencing:

https://AG.NY.gov/sites/default/files/multistate_letter_in_support_of_administrative_student_debt_cancellation_final.pdf

Archived:

https://Web.Archive.org/web/20210219174039/https://ag.ny.gov/sites/default/files/multistate_letter_in_support_of_administrative_student_debt_cancellation_final.pdf

[120] For further reading: Opposing view from Trump administration **Dept of Ed:** "ogcmemohealoans.pdf"

"Office of the General Council Memo re Higher Education Act Loans" PDF file:

Link: <https://www2.ed.gov/about/offices/list/ope/ogcmemohealoans.pdf>

Archive-1: <https://Archive.vn/zy3tC> (This archive machine clips PDF, and shows only part of 1ST page.)

Archive-2: <https://Web.Archive.org/web/20210113182246/https://www2.ed.gov/about/offices/list/ope/ogcmemohealoans.pdf>

Archive-3: <https://GordonWatts.com/ogcmemohealoans.pdf>

Archive-4: <https://GordonWayneWatts.com/ogcmemohealoans.pdf>

[121] Harvard Letter Affirming Existing Legal Authorities— which properly refutes the so-called "memo" above:

Link: <https://www.Warren.Senate.gov/imo/media/doc/Ltr%20to%20Warren%20re%20admin%20debt%20cancellation.pdf>

Archive-1 with part of 1ST page of PDF—with relevant support in last sentence of 2ND paragraph:

<https://Archive.vn/2BbEH>

Archive-2: Wayback Machine:

<https://Web.Archive.org/web/20201122051552/https://www.warren.senate.gov/imo/media/doc/Ltr%20to%20Warren%20re%20admin%20debt%20cancellation.pdf>

Archive-3: <https://GordonWatts.com/LetterToPresTrump/LetterToSenElizabethWarrenReAdminDebtCancellation.pdf>

Archive-4: <https://GordonWayneWatts.com/LetterToPresTrump/LetterToSenElizabethWarrenReAdminDebtCancellation.pdf>

Related link: <https://www.Warren.Senate.gov/newsroom/press-releases/schumer-warren-the-next-president-can-and-should-cancel-up-to-50000-in-student-loan-debt-immediately-democrats-outline-plan-for-immediate-action-in-2021>

Archive-1: <https://Archive.vn/ESVZO>

Archive-2: <https://Web.Archive.org/web/20201120072046/https://www.Warren.Senate.gov/newsroom/press-releases/schumer-warren-the-next-president-can-and-should-cancel-up-to-50000-in-student-loan-debt-immediately-democrats-outline-plan-for-immediate-action-in-2021>

Archive-3: https://GordonWatts.com/LetterToPresTrump/Elizabeth-Warren-11-17-2020-PressRelease_PDF.pdf

Archive-4: https://GordonWayneWatts.com/LetterToPresTrump/Elizabeth-Warren-11-17-2020-PressRelease_PDF.pdf

[[Figure 1]]

This graph and caption follow on the next 2 pages, and clarifies three (3) options. See below...

[[Figure 1]]

This graph (on the next page) shows the three (3) options:

From Region-A to Region-B:

This is “Liberal” because college students are getting a “Liberal Free Handout,” which is what happens if “Free College” is given. To some extent, complete Student Loan Cancellation (aka: Forgiveness – see article for distinction) would be Liberal—but not totally: Students have repaid taxpayers \$1.22 for every \$1.00 borrowed—and this at highly-inflated price-gouging costs in this unrelated and illegal “Higher Ed” monopoly. But—for the sake of argument—I'm lumping in Loan Cancellation along with “Free College,” for simplicity and brevity.

From Region-B to Region-C:

“Somewhat” Liberal, as it's an intermediary between the two extremes, above & below.

From Region-C to Region-D:

“Conservative” because students are paying fair market value as described in the related article, linked here:

Permalink-1: <https://GordonWatts.com/Higher-Ed-Tuition-Costs.html>

Permalink-2: <https://GordonWayneWatts.com/Higher-Ed-Tuition-Costs.html>

Permalink-3: http://Gordon_Watts.Tripod.com/Higher-Ed-Tuition-Costs.html

Archive-1: <https://Archive.vn/gE0OX>

Archive-2: <https://Web.Archive.org/web/20201017225832/https://GordonWayneWatts.com/Higher-Ed-Tuition-Costs.html>

From Region-D to Region-E:

VERY Liberal due to its inherent over-taxation, with tuition being defined (by myself and Sen. Rick Scott, R-FL – see above) as a form of tax.

The graph (next page) clarifies three (3) options. See below...

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Gordon W. Watts

Editor-in-Chief, *The Register*

In THIS Complex (deep) MEME :

Notable Democratic U.S. Presidential candidates for the 2020 American presidential election cycle who support *FUTURE* "Free College," and/or *PAST* collegiate "Loan Forgiveness," and/or another unaffordable "Liberal Free Handout."
 --various low-quality images used under "Fair Use" for commentary, criticism, etc.



Political Ideology :

as measured by how much tuition per school year respondent demands of each University/College student

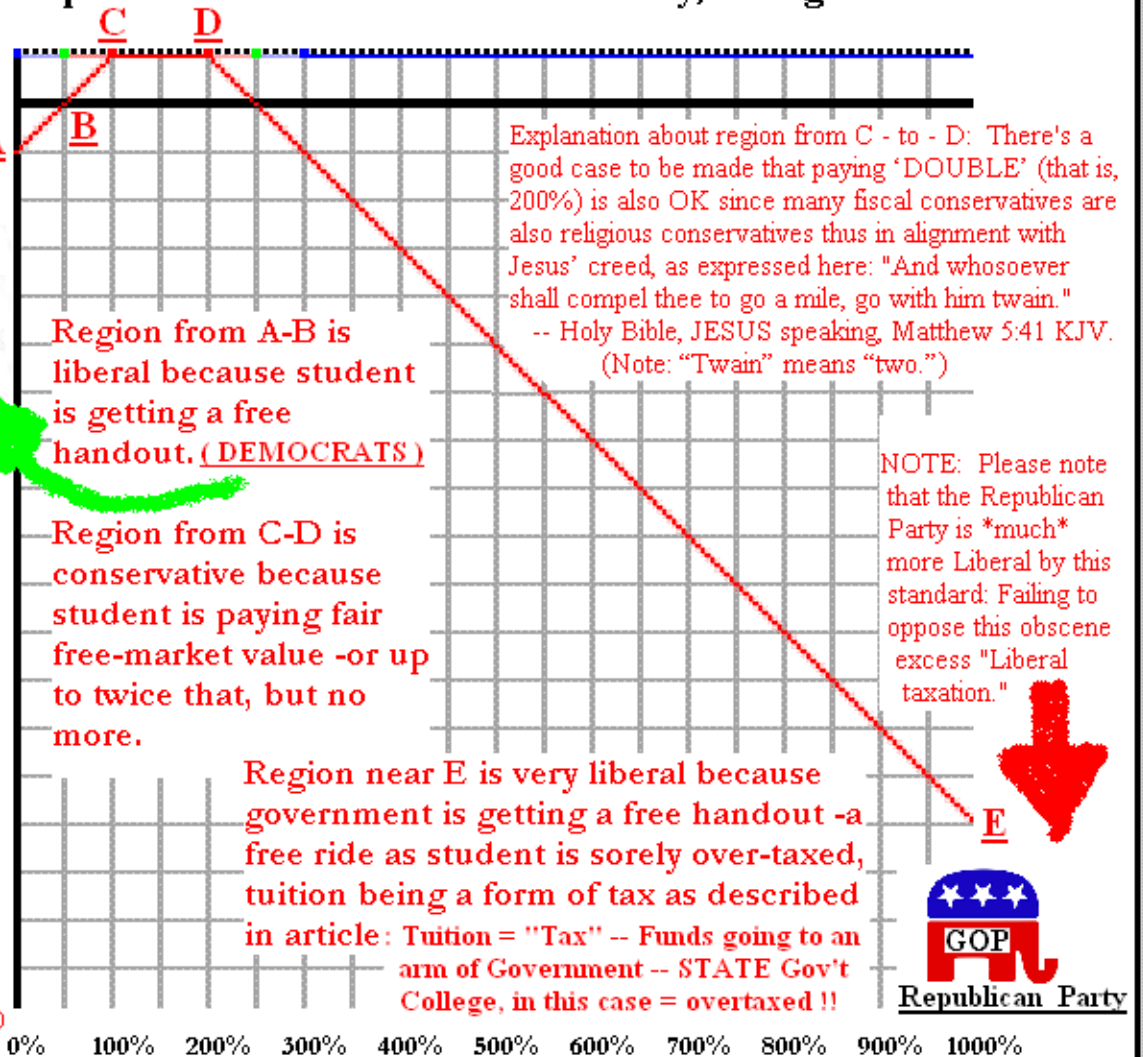
Conservative
Neutral
Liberal
More Liberal



Very Liberal

Super Liberal

Source
The Register
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Explanation about region from C - to - D: There's a good case to be made that paying 'DOUBLE' (that is, 200%) is also OK since many fiscal conservatives are also religious conservatives thus in alignment with Jesus' creed, as expressed here: "And whosoever shall compel thee to go a mile, go with him twain."
 -- Holy Bible, JESUS speaking, Matthew 5:41 KJV.
 (Note: "Twain" means "two.")

Region from A-B is liberal because student is getting a free handout. (DEMOCRATS)

Region from C-D is conservative because student is paying fair free-market value -or up to twice that, but no more.

Region near E is very liberal because government is getting a free handout -a free ride as student is sorely over-taxed, tuition being a form of tax as described in article: Tuition = "Tax" -- Funds going to an arm of Government -- STATE Gov't College, in this case = overtaxed !!

NOTE: Please note that the Republican Party is *much* more Liberal by this standard: Failing to oppose this obscene excess "Liberal taxation."



Republican Party

0%	100%	200%	300%	400%	500%	600%	700%	800%	900%	1000%
	\$1,093.85	\$3,281.55	\$5,469.25	\$7,656.95	\$9,844.65					
	\$0.00	\$2,187.70	\$4,375.40	\$6,563.10	\$8,750.80	\$10,938.50				

Percent of actual free-market value

(Amount in 2008/2009 U.S. Dollars)

(Where \$1,093.85 is 100% of the free-market value of one school year of higher education as shown by the inflation-adjusted cost of tuition before government subsidies distorted the market -as described in the related article.)

UPDATED FIGURE 1

Source for:
"Updated Figure 1" :
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GordonWayneWatts)
Editor-in-Chief,
Gordon Wayne Watts

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