



Subject @Emily Hampsten (Sen Durbin) re S.2598 and threats to our power "GRID," followup

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

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Date: 2022-07-07 07:40
Priority: Highest

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

To: Emily Hampsten, Communications Director for Sen. Dick Durbin ; Cc: as indicated and selected Bcc

Subject: @Emily Hampsten (Sen Durbin) re S.2598 and threats to our power "GRID," followup

Date: Wednesday, 07 July 2022

Dear Emily and fellow legislative and press/communications staff:

After our initial press inquiry to lawmakers this past May and a 2nd press inquiry (immediately below) asking why almost 100% of all lawmakers (of both parties) refuse to take steps to obey key planks in their own political parties' official "Party Platform," we notice that you have not responded. Now, to be clear, since Sen. Durbin and Rep. Steve Cohen (and the other 4 lawmakers listed in the cc line) are primary sponsors of either S.2598 or H.R.4907, the two student loan bankruptcy bills enrolled, strictly-speaking, we aren't seeking a response from you 6 lawmakers (you already responded by your action, which is sufficient). However, given some new information that has come to light in the intervening months, it is clear that these 2 bills are more important than I had initially estimated -- so much so that I am constrained to follow up with lawmakers and see if we can "team up" and avert disaster.

I know that you're only one person, and maybe you can't personally respond to this, and if that's the case, I understand, but given the gravity of the situation, I respectfully ask that you delegate this matter to a qualified public servant. Put another way, my conscience does not allow my willful silence, here, so please be patient as I try to help lawmakers (instead of asking why my country can do for me). Without further ado, here is a summary of both the dangers associated with these bills not passing as well as some new "pro tips" to get them passed:

IF S.2598 and H.R.4907 (the two student loan bankruptcy bills in the 117TH CONGRESS) don't pass, here is what likely will happen:

I. (a concern of Conservatives/Republicans) The Dollar absolutely and positively will crash; that is a strong claim, but please look again at our "Open Investigation," inquiring why almost zero GOP lawmakers are obeying our own Republican Party's platform prohibitions on federal tax dollars originating (making) student loans. Either all GOP lawmakers are Liberal, spendthrift RINO rebels (not statistically likely) or there are "other factors" afoot. We believe that only the presence of "the threat" of student loan bankruptcy self-defense is sufficient enough "Free Market" force to back down the Dept of Ed and its zealous lobbyists sufficient to tamp down dangerous overspending on student loan originations and allow lawmakers to make needed appropriations cuts. (Student Debt, at almost 10% of total US debt, is not a threat to our economy: Do the math, with \$2t student debt.) Anyone who disagrees, please explain to me why only 8.14% of all GOP lawmakers have even taken any steps in this regard, and almost zero Democrat lawmakers. Otherwise, start taking notes as I offer pro tips to get your bills passed.

II. (a concern of Democrats/Liberals) Both IBR, IDR, and PSLF (Public Service Loan Forgiveness) will continue to reject/deny close to ninety-nine (99%) percent of all applicants. This fact is well-known, but in case you didn't get the note, it is documented in our initial press inquiry, below. Only the presence of bankruptcy as a Free Market check on predatory lending/abuse will suffice to back off zealous lobbyists and administrative overreach sufficient to, once again, allow these "easy peasy" programs to be administered fairly/honestly. Anyone who disagrees, please explain to me the bizarre (even cartoonish!) 99% reject/fail rate, here! (By extension, Sen. Rubio's LOAN ACT, S.2596, a bill which is only two numerals lower than the legendary S.2598, likewise is doomed to fail without passage of our 2 student loan BK bills.)

III. (an electoral matter, for which you are not permitted to respond, per the HATCH ACT) Here, I'm going to address a controversial, but true, phenomenon, which you need to study: While the HATCH ACT prohibits you from directly responding to any Campaign or Electoral matters when using tax dollars (see the official house/senate emails, above), nonetheless, under the FIRST AMENDMENT, I can -- and will -- sound the alarm: Even tho I am, myself, a "Conservative Republican," nonetheless, I am an honest "man of faith" (which religion/faith is outside the scope of my discussion, so I will not distract), and as such will be honest and offer some "pro tips" to you Democrats: If you don't immediately seek to suspend the toxic and predatory student lending system (which harms both students, see II, above, and taxpayers, see I, above), you will personally experience the most devastating midterm electoral beating in the history of this nation. Now, getting Congress/Senate to "fix" Higher Education funding (perhaps directly funding it like we do with PUBLIC EDUCATION) is like "herding cats," and probably not politically possible; moreover, any attempts at loan forgiveness/cancellation now would not only get struck down by the courts, but (and to the point) distract from S.2598 and H.R.4907's long-term solution potential, and cause these good bills to fail in an already-grid-locked Congress. However, you are within your authority to get these 2 good bills with sufficient bipartisan support to pass. Then, and only then, would cancellation have sufficient free market forces to be "looked at" fairly and get past gridlock.

IV. THE MOST IMPORTANT THING: Initially overlooked in my earlier press inquiries was the relationship between the vulnerable power/telcom "GRID" --eg, satellites, GPS, 911, power infrastructure, Internet, etc. (recall recent news of solar flares knocking satellites out of the sky, falling like flies?) --which we need to upgrade, protect, and secure -- and these two BK bills, but I now see a key connection, which will probably be the most important than you hear all day today, so please pay close attention:

I believe that it is incontrovertible that "infrastructure" is a "bipartisan" concern, no? And, unless you're "OK" with GPS, Satellites, 911, and our crumbling, and fragile power and telecommunications "GRID" going down, I'm sure, Emily, that you'll agree we need to "free up" just a few mere billions to make the needed upgrades, no? Well, looking again at I., above (and as amply documented immediately below) without the passage of our 2 student loan bk bills, there is a 100% chance that we will crash the dollar, a claim which is amply documented in our initial press inquiries, below. The new threats are discussed in our recent news coverage here: <https://GordonWatts.com/#grid> or <https://GordonWayneWatts.com/#grid> and our research page (with legislative suggestions and helpful scientific research) is available at <https://ContractWithAmerica2.com/#grid> or our mirrors at <https://GordonWatts.com/n.index.html#grid> and <https://GordonWayneWatts.com/n.index.html#grid> Why "cross-posted" to several mirrors, you may ask? ANSWER: No, we're not paranoid; rather, a bit of precaution is helpful to be on the safe side. (Our online resources cost us greatly in hosting and maintenance bills and time off from better paying work, where we don't rely upon mere donations for our altruistic and life-saving volunteer work, so we hope you appreciate the work we've put into our outreach and news/commentary as well as research/advocacy web-ring, and take a look.)

PRO TIPS:

Now that I've made my case that Sen. Durbin's bill and Rep. Cohen's bill are important, if not "Sine Qua Non," here are a few tips to getting your bill out of committee and getting more broad bipartisan support and getting these bills passed into law:

A)) First, since my party (Republicans) are historically more resistant to restoration of student loan bankruptcy, I'd ask you to please become familiar with the "free market" arguments in I., above, and discussed in our "Open Investigation," below. My apologies for my party, but I'm trying to do why I can to "right the wrongs," in this regard. Additionally, contained within the "Four Corners" of these two press inquiries, below (no need to download attachments; just print out this email and circulate far/wide), are additional "Conservative" arguments. Master them you can; need them you will. Pass legislation we must. Lastly, ask GOP colleagues to "Join Josh Hawley and John Cornyn," on our "Conservative alternative" to "liberal free handouts." Don't doubt me, here; just do it, and have faith and trust my political acumen.

B)) Next, you might tell your fellow-Democrats to either obey your party's own platform on Student Loan Bankruptcy (below) or face the worst "mid term" beat down in the history of our nation. It's your move, here.

C)) Lastly, the need to free up funds to protect the grid are a known threat is without dispute. (Again, I remind you to study the tips in our original press inquiries below, following each and every link, leaving no stone unturned.)

Emily, Sen. Durbin, and lawmakers/ staff, I wish you the best here, but the problem will not solve itself; I am limited in my power/influence, but I do not have a good feeling about the prospects of a good ending. I am hoping to devote time/resources to weather the storm when (not if, but when) we experience a concomitant collapse of the dollar, the grid, and civil unrest that results from the first two. This, to me, appears a "no win scenario," especially given the bizarrely low "compliance" rate of lawmakers with their own party platforms! (Or, to use a popular "STAR TREK" colloquialism, we are in a Kobayashi Maru scenario, a "test of character," so named after the legendary training exercise in the Star Trek franchise designed to test the character of Starfleet Academy cadets in a no-win scenario, remember?)

Nonetheless, I wish lawmakers and other leaders in both public and private sector success as we address these looming threats with grace and strength; if I may be of any assistance, either answering technical questions (on the science of the "Grid," on the student loan legislation), and/or crafting legislation or press releases (I was asked by one GOP candidate to craft a press release supporting student loan BK bills; see the "Supporters for STUDENT LOAN BANKRUPTCY" sheet in the

<https://GordonWatts.com/LetterToSenLoeffler/> or <https://GordonWAYNEWatts.com/LetterToSenLoeffler/> folders, looking for Angel Urbina's entry), and will be glad to help you or other lawmakers if needed. Let me know if you need any assistance; otherwise, best luck and success. S.2598 is headed to markup as we speak, and H.R.4907 is likely shortly to follow. *Tarry not!*

P.S.: If you're a Democrat lawmaker, please be diplomatic and offer "bipartisan support" to your Republican colleagues; and, if you're a fellow-Republican, please offer to help Democrat lawmakers on worthy legislation, and they will be more likely to help us pass our legislation. This, I say, to help get past the "partisan" GRIDLOCK.

Gordon W. Watts///

On Wednesday, June 8, 2022, at 16:35, "Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II (TM)" <gordon@contractwithamerica2.com> wrote:

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

To: All 100 U.S. Senators and 435 Members of Congress via staff email behind Bcc

Subject: Press Inquiry- Open Investigation into why almost no lawmakers in either party comply with their party platform on higher ed funding, threatening to crash dollar if not addressed (Internal tracking: Group VI, Pacific west coast, USA)

Date: Wednesday, 08 June 2022

Dear Lawmakers and staff:

After our [initial May 4, 2022 press inquiry](#) to you, below, asking where you stand re proposed solutions to our dangerous higher ed bubble (short 4-part multiple-choice question), a disturbing new phenomenon was discovered: we've opened [active investigation](#) into why almost all lawmakers in *both* parties refuse to obey planks in their party platforms on higher ed funding: Most Democrats[[1]] (about 81.9%) refuse to obey the bankruptcy clause in the Democrat Party platform; almost all (at least 91.86%, or perhaps 100% using literal definitions) GOP lawmakers[[2]] refuse to obey a Republican Party Platform prohibition against Federal tax-dollar use to originate (make) student loans; both actions threatens to [crash](#) our dollar in an already weak economy: only 8.14% of all GOP lawmakers[[2]] comply with the GOP platform on student loan originations; only 18.1% of all Democrats[[1]] attempt to obey the Democrat platform calling for restoration of student loan bankruptcy. Ongoing news coverage download mirrors: [local cache](#) * -1- * -2- * -3- * [Archive Today](#) * [Wayback Machine](#) * PDF format: [local cache](#) * [CWA2 official](#) * [Wayback Machine](#) We believe that only Free Market forces of a threat of bankruptcy by student borrowers will suffice to force Dept of Ed to stop irresponsible lending, and back of lobbyists sufficient to allow lawmakers (particularly GOP lawmakers whose platform supports this) to pass legislation to cut these toxic subsidies, thereby averting disaster and preventing a crash of the dollar, as college debt is almost ten (10%) of total U.S. debt; thus, we call on lawmakers to support S.2598 and H.R.4907, enrolled student loan bankruptcy bills; **in the mean time, we have a new press inquiry, below:**

1-- https://GordonWatts.com/HigherEd_OpenInvestigation.html

2-- https://GordonWayneWatts.com/HigherEd_OpenInvestigation.html

3-- https://ContractWithAmerica2.com/HigherEd_OpenInvestigation.html

PRESS INQUIRY for all Republican Lawmakers:

1.) PAST: Why have almost no GOP lawmakers obeyed the party platform prohibiting federal tax dollars to originate (make) student loans; 2.) PRESENT: Will you comply with your party platform? YES//NO. FUTURE: 3.) If so, when will you file legislation to lower/eliminate student loan limits? If not, why? (Essay question.)

PRESS INQUIRY for all Democrat Lawmakers:

1.) PAST: Why have almost no Democrat lawmakers obeyed the party platform supporting restoration of bankruptcy equality for student loans, as all other loans have; 2.) PRESENT: Will you comply with your party platform? YES//NO. FUTURE: 3.) If so, when will you file legislation to restore collegiate loan bankruptcy equality? If not, why? (Essay question.)

PRESS INQUIRY for all Lawmakers- EXTRA CREDIT: you may, if you like, attempt to answer questions directed at the other party. Responses, as we're able to post, will be available at the "Courage Scorecard" linked in news at <https://GordonWatts.com/#trademark> or <https://GordonWayneWatts.com/#trademark> which shows our progress in getting copyright to our trademark project, "CONTRACT WITH AMERICA: PART II (TM)." Alternatively, lawmakers may file/cosponsor the bankruptcy bills and subsidy cuts, without needing to reply to our press inquiry, as we track legislation, if that's more convenient.

SOURCES:

[[1]] QUOTE: On page 35 of the Republican Party Platform[1], we see the GOP clearly says: **"The federal government should not be in the business of originating student loans."** (1ST sentence of last paragraph, near bottom-right of page) [Editor's Note: This is page 42 of 66 of "PDF" page numbers, but the writer labels this as page "35," since the first 7 pages weren't given regular page numbers.] Source: "REPUBLICAN PLATFORM 2016," used under Fair Use for commentary, criticism, and research. Editor's Note: This author could not find a more current version, such as 2020 or more recent.

LINK: https://Prod-Cdn-Static.GOP.com/media/documents/DRAFT_12_FINAL%5B1%5D-ben_1468872234.pdf

Archive-1: https://Web.Archive.org/web/20220511165601/https://Prod-Cdn-Static.GOP.com/media/documents/DRAFT_12_FINAL%5B1%5D-ben_1468872234.pdf

Archive-2: https://GordonWatts.com/DRAFT_12_FINAL%5B1%5D-ben_1468872234.pdf

Archive-3: https://ContractWithAmerica2.com/DRAFT_12_FINAL%5B1%5D-ben_1468872234.pdf

[[2]] QUOTE: On page 71 of the 2020 Democratic Party Platform[14], we see they clearly say that: **"Democrats will also empower the CFPB to take action against exploitative lenders and will work with Congress to allow student debt to be discharged during bankruptcy."** (p.72, par.1, sentence 2) [Editor's Note: This is page 72 of 92 of "PDF" page numbers, but the writer labels this as page "71," since there's a title page that offsets numbering by one.] Source: "2020 Democratic Party Platform," used under Fair Use for commentary, criticism, and research. Editor's Note: This author could not find a more current version, that this 2020 version:

LINK: <https://Democrats.org/wp-content/uploads/2020/08/2020-Democratic-Party-Platform.pdf>

Archive-1: <https://Web.Archive.org/web/20220421223320/https://democrats.org/wp-content/uploads/2020/08/2020-Democratic-Party-Platform.pdf>

Archive-2: <https://Web.Archive.org/web/20220511165713/https://democrats.org/wp-content/uploads/2020/08/2020-Democratic-Party-Platform.pdf>

Archive-3:

<https://ContractWithAmerica2.com/2020-Democratic-Party-Platform.pdf>

On Wednesday, May 4, 2022, at 17:19, "Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II (TM)" <gordon@contractwithamerica2.com> wrote:

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

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

Subject: Press Inquiry (a "4-part, multiple choice" question on higher ed epic failure; time-sensitive due to the Markup schedule on at least one bill, S.2598) -- time-sensitive (Internal tracking: Group VI, Pacific West Coast)

Date: Wednesday, 04 May 2022

Contract With America: PART II (TM)
<https://ContractWithAmerica2.com>

The Register
<https://GordonWatts.com>
<https://GordonWayneWatts.com>

Gordon Wayne Watts
 National Director

Publisher and Editor-in-Chief

Dear Lawmakers and staff:

A few weeks ago, we sent you a 1-question Press Inquiry ("4-part, multiple choice," short & sweet), and if you've already responded to us, please disregard. Otherwise -- **due to the time-sensitive nature of S.2598 markup, and ramifications, including (but not limited to) a crash of the dollar, this is a priority 1 matter. We look forward to your replies to our press inquiry, and, hopefully, a remedy to nefarious economic oppression on both taxpayer (a concern of Conservatives) and student (a concern of Liberals).**

As we've been giving ongoing coverage of the epic fail in American Higher Education funding, we've been informed by official sources that S.2598, an historic and landmark bill, is headed for markup at light speed, and, speaking only for myself, my gut feeling says that a related bill, H.R.4907, is shortly to follow, though we have no official word. In case you haven't heard of our organisation or myself, I'm the higher ed reporter & editor in chief of *The Register*, Conservative online news & Nat'l Dir., **CONTRACT WITH AMERICA: PART II** (TM) (***), a nonpartisan research project patterned after Newt Gingrich's original CWA (though not affiliated), which advocates for bipartisan issues such as protecting the power/telcom "grid," cutting excess "pork" spending, and affordable college. Our press inquiry to lawmakers inquires where you stand on proposed solutions. **We've found these four dominant in the political zeitgeist: (pick one or multiple for your response)**

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

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

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

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

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

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

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

(***) Conservative Press credentials documentation>>

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

PRIMARY SOURCES: **** In Re: GORDON WAYNE WATTS (as next friend of THERESA MARIE 'TERRI' SCHIAVO)**, No. SC03-2420 (Fla. Feb.23, 2005), denied 4-3 on rehearing. (Watts got 42.7% of his panel) <https://FloridaSupremeCourt.org/clerk/dispositions/2005/2/03-2420reh.pdf>

**** In Re: JEB BUSH, GOVERNOR OF FLORIDA, ET AL. v. MICHAEL SCHIAVO, GUARDIAN: THERESA SCHIAVO**, No. SC04-925 (Fla. Oct.21, 2004), denied 7-0 on rehearing. (Bush got 0.0% of his panel before the same court) <https://FloridaSupremeCourt.org/clerk/dispositions/2004/10/04-925reh.pdf>

Schiavo ex rel. Schindler v. Schiavo ex rel. Schiavo, 403 F.3d 1223, 2005 WL 648897 (11th Cir. Mar.23, 2005), denied 2-1 on appeal. (Terri Schiavo's own blood family only got 33.3% of their panel on the Federal Appeals level) <https://Media.CA11.UsCourts.gov/opinions/pub/files/200511556.pdf>

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

((II.)) FISCAL: Besides that, see some of my published columns, such as "Polk Perspective: Offer relief for taxes dressed up as 'loans'," By Gordon Wayne Watts, Guest columnist, *The Ledger*, November 19, 2019, <https://www.TheLedger.com/story/opinion/columns/2019/11/19/polk-perspective-offer-relief-for-taxes-dressed-up-as-loans/2262933007/> ARCHIVES: <https://Archive.vn/2qdEW> AND: <https://ContractWithAmerica2.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Tue19Nov2019.pdf> And: <https://Web.Archive.org/web/20220128124731/https://ContractWithAmerica2.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Tue19Nov2019.pdf> Besides the fact that I carefully document that former Ed Sec Betsy DeVos, plagiarised me without attribution, you can see my quote in my column: "To be clear, I'm conservative and don't seek free college, loan forgiveness, or liberal free handouts."

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

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

<https://ContractWithAmerica2.com>

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

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

ARCHIVES:

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

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

Legislative Analyses:

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

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

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

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

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

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

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

predatory lending.

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

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

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

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

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

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

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

Cons: Allowing this to go unchallenged harms Black Americans at a disproportionate rate: "Four years after graduating college, black students owe nearly twice as much student debt as their white peers do and are three times more likely to default on those loans, according to a new paper by *The Brookings Institution*." SOURCE: "Black College Grads Have Twice as Much Student Debt as Whites," by Kerri Anne Renzulli, *TIME*, Oct 21, 2016: Archive Today cache ; Wayback Machine archive ; See also: SOURCE: "REPORT: Black-white disparity in student loan debt more than triples after graduation," by Judith Scott-Clayton and Jing Li, *The Brookings Institution*, Thursday, October 20, 2016. <https://ContractWithAmerica2.com/#black> ARCHIVES:<https://Archive.ph/8sZDR#black> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#black> Cons: This hurts over 45 Million Americans with student debt and another 40-50 Million who are cosigners, family/friends, etc., about 100M Americans:<https://ContractWithAmerica2.com/#100m> ARCHIVES: <https://Archive.ph/8sZDR#100m> AND:<https://Web.Archive.org/web/20220415183222/https://contractwithamerica2.com/#100m>

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

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

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

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

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

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

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

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

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

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

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

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

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

Pros: (FOR CONSERVATIVES) Only with the threat of bankruptcy self-defense will lobbyists "see the handwriting on the wall," and back off sufficient to let "Conservative" lawmakers file/enact legislation to cut pork subsidy spending? (Example: If you disbelieve, then please explain why even very Conservative lawmakers haven't even filed such bills, much less passed them into law. EXAMPLE: Sen. Rick Scott's (R-FL) failure to enact or even file price-control or subsidy cuts (promised in his 9-10-2019 press release) proves the need for this Free Market force to tamp down excess lending by Dept of Ed, making them reluctant to waste trillions in unneeded loans which we never needed in the past. LINK: <https://www.RickScott.senate.gov/sen-rick-scott-announces-proposals-lower-cost-higher-education> ARCHIVES: <https://Archive.vn/bOr5L> AND: <https://Web.Archive.org/web/20201026053431/https://www.RickScott.Senate.gov/sen-rick-scott-announces-proposals-lower-cost-higher-education> AND: https://ContractWithAmerica2.com/FannyDeregulation/SCOTT-PressRelease-Sept-10-2019_PDF.pdf)

Pros: (FOR CONSERVATIVES) College debt is almost ten (10%) percent of total US Debt and must be reduced or eliminated to avert a crash of the dollar: "Today, FSA's [student debt] portfolio is nearly 10 percent of our nation's debt. [] Stop and absorb that for a moment. Ten percent of our total national debt." Source: U.S. Dept of Education, Sec. of Education, Betsy DeVos, 11-27-2018 speech: LINK-1: <https://Archive.vn/aRKbd> LINK-2: <https://Web.Archive.org/web/20210108035439/https://www.ED.gov/news/speeches/prepared-remarks-us-secretary-education-betsy-devos-federal-student-aids-training-conference> LINK-3: https://GordonWatts.com/DeVos-speech-11-27-2018_PDF.pdf LINK-4: https://ContractWithAmerica2.com/DeVos-speech-11-27-2018_PDF.pdf

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ARCHIVES:

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

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

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

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

ARCHIVES:

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

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

Cf:

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

Or:https://Web.Archive.org/web/20210919080910/http://harvardlawreview.org/wp-content/uploads/pdfs/vol126_student_loan_exceptionalism.pdf

Or:

<https://Archive.ph/pkPL3>

Therefore, if bankruptcy defense worked well back then, it can work well again. "If it ain't broke, don't fix it."

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

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

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

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

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

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

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

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

See also supporting documentation:

https://GordonWatts.com/GordonWayneWatts_AMENDED_Testimony_SenateJudiciary_Tue03Aug2021_Proposed.pdf

https://ContractWithAmerica2.com/GordonWayneWatts_AMENDED_Testimony_SenateJudiciary_Tue03Aug2021_Proposed.pdf

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

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

<https://Archive.ph/njFTa>

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

CLOSING REMARKS in favour of S.2598:

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

"Biden gives reprieve for student loans, but borrowers want permanent relief," by Haley Fuller, Globe Correspondent, *BOSTON GLOBE*, Updated January 28, 2022, LINK: <https://www.BostonGlobe.com/2022/01/28/nation/biden-gives-reprieve-student-loans-borrowers-want-permanent-relief/> ARCHIVES: <https://Archive.ph/zuzkT> AND: <https://Web.Archive.org/web/20220128231300/https://www.bostonglobe.com/2022/01/28/nation/biden-gives-reprieve-student-loans-borrowers-want-permanent-relief/> AND: https://ContractWithAmerica2.com/BostonGlobe-on-LizWarren_1-28-2022_viaArchiveToday.pdf

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

Further RESPONSE from this undersigned writer: Sen. Rick Scott's (F-FL) refusal to join Sens. Hawley (R-MO) and Cornyn (R-TX) on S.2598 "negotiates against" himself insofar as his continued failure to enact or even file price-control or subsidy cuts (promised in his 9-10-2019 press release) proves the need for this Free Market force to tamp down excess lending by Dept of Ed, making them reluctant to waste trillions in unneeded loans which we never needed in the past. LINK: <https://www.RickScott.senate.gov/sen-rick-scott-announces-proposals-lower-cost-higher-education> ARCHIVES: <https://Archive.vn/bOr5L> AND: <https://Web.Archive.org/web/20201026053431/https://www.RickScott.Senate.gov/sen-rick-scott-announces-proposals-lower-cost-higher-education> AND:

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

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

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

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

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

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

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

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

TO REPLY -- You have several options:

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

[[#2.]] You may "reply to all," as follows:

Gordon@ContractWithAmerica2.com, Gww1210@GMail.com, Gww1210@AOL.com

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

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

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

With kind regards, I am, Sincerely,

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

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ALWAYS FAITHFUL - To God

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Truth is the strongest, most stable force in the Universe

Truth doesn't change because you disbelieve it

TRUTH doesn't bend to the will of tyrants

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Get Truth.

"First, they [Nazis] came for the Jews. I was silent. I was not a Jew. Then they came for the Communists. I was silent. I was not a Communist. Then they came for the trade unionists. I was silent. I was not a trade unionist. Then they came for me. There was no one left to speak for me." (Martin Niemöller, given credit for a quotation in *The Harper Religious and Inspirational Quotation Companion*, ed. Margaret Pepper (New York: Harper & Row, 1989), 429 -as cited on page 44, note 17, of *Religious Cleansing in the American Republic*, by Keith A. Fornier, Copyright 1993, by Liberty, Life, and Family Publications.

Some versions have Mr. Niemöller saying: "Then they came for the Catholics, and I didn't speak up, because I was a Protestant"; other versions have him saying that they came for Socialists, Industrialists, schools, the press, and/or the Church; however, it's certain he DID say SOMETHING like this. Actually, they may not have come for the Jews first, as it's more likely they came for the prisoners, mentally handicapped, & other so-called "inferiors" first -as historians tell us -so they could get "practiced up"; however, they did come for them -due to the silence of their neighbors -and due in part to their own silence. So: "Speak up now or forever hold your peace!"-GWW

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