

Subject **@Sen Grassley et al: New threats to U.S. power grid need your attention: how your response regarding S.2598 student loan bankruptcy bill is needed to "force down" loan originations to "free up" funding to "Protect the Grid"**



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To <Senator@grassley.senate.gov>, <taylor\_foy@grassley.senate.gov>, <matt\_rector@grassley.senate.gov>, <aaron\_cummings@grassley.senate.gov>, <george\_hartmann@grassley.senate.gov>, <annie\_richardson@grassley.senate.gov>, <penne\_barton@grassley.senate.gov>, <Robert\_Steurer@McConnell.senate.gov>, <stephanie\_penn@mccconnell.senate.gov>, <terry\_carmack@mccconnell.senate.gov> <mckinley\_lewis@rickscott.senate.gov>, <Laurel.Lee@mail.house.gov>, <LaurelLeePress@mail.house.gov>, <FLSchedReq@mail.house.gov>, <Gww1210@AOL.com>, <Gww1210@GMail.com>, <Gordon@ContractWithAmerica2.com>

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Date 2023-02-02 16:42  
Priority Highest

- Supporters-SPENDING\_CUTS-only-FINAL.pdf(~2.3 MB)
- 10-25-2022\_StatementGlennRhoades.pdf(~109 KB)
- 01-26-2023\_RickScottDebtCeilingLetter.pdf(~248 KB)
- Response\_Wed11Jan2023\_SenGrassley-S2598-etc.pdf(~221 KB)
- WrittenTestimony\_SenateJudiciary\_Tue03Aug2021\_WATTS.pdf(~427 KB)
- SolarFlarePAPER\_WATTS.pdf(~1.3 MB)
- ResponseHayden\_Election2022\_PDF.pdf(~664 KB)
- PressInquiry\_Election2022\_PDF.pdf(~238 KB)
- LegalMemo\_ForgivenessExecOrder\_WATTS\_9-6-2021.pdf(~496 KB)
- BLACKOUTWARFAREhempREPORTfinal21X.pdf(~3.0 MB)
- EMP\_Caucus\_YahooNews\_viaWayback.pdf(~204 KB)
- Supporters-StudentLoanBankruptcy-only-FINAL.pdf(~492 KB)
- Supporters-GRID-UPGRADE-FINAL.pdf(~4.8 MB)

**From:** Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II<sup>®</sup>, which is a registered trademark

**To:** Sen. Chuck Grassley (R-IA) ; **Cc:** as indicated below...

**Subject:** @Sen Grassley et al: New threats to U.S. power grid need your attention: how your response regarding S.2598 student loan bankruptcy bill is needed to "force down" loan originations to "free up" funding to "Protect the Grid"

**Expanded Cc line:**

To: My lawmakers/governor: Grassley, Lee, Rubio, Scott, Gov. Ron DeSantis

Cc: Senate Majority/Minority leaders Schumer, McConnell

Cc: House Speaker/ Minority leaders McCarthy, Jeffries

Cc: Senate Judiciary Chairman/ Ranking Member, Durbin, Grassley

Cc: House Judiciary Chairman/ Ranking Members, Jordan, Nadler, former co-chair Dean

Cc: Selected US Electromagnetic Pulse (EMP) and Geomagnetic Disturbance Caucus members:

\* <https://www.billtrack50.com/committee/8816>

\* [http://www.ciclt.net/sn/leg\\_app/poc\\_detail.aspx?P\\_ID=&ClientCode=gsba&LegComID=22385](http://www.ciclt.net/sn/leg_app/poc_detail.aspx?P_ID=&ClientCode=gsba&LegComID=22385)

Co-chair, Rep. Yvette D. Clarke (D-NY-09) ; Co-chair Rep. Doug Lamborn (R-CO-05) ; Federal Caucus Member, Rep. Jeff D. Duncan (R-SC-03) ; Federal Caucus Member, Rep. Mike Turner (R-OH-10) ; Other EMP / Grid supporters: Reps. Henry C. "Hank" Johnson, Jr. (D-GA-04), Sens. John Hickenlooper (D-CO), John Barrasso (R-WY), and Ron Johnson (R-WI) ; Cc: Selected members of EMP TASKFORCE, <https://EmpTaskforce.us> ; Acting Exec Dir, Dr. Cynthia Ayers, Natl Dir Glenn Rhoades, Ed Dir, Don Davidson, Fla Dir Dr. Larry Kawa

**Date:** Thursday, 02 February 2023

The advertisement features a dark blue background with white and gold text. On the left is a portrait of Gordon Wayne Watts. To his right, the text reads "Contract With America: PART II" with a registered trademark symbol and a small American flag icon. Below this, it states "Contract With America: Part II" is a registered trademark of Mr. Watts. On the right side, it says "CONSERVATIVE NEWS THAT MATTERS: The Register". At the bottom, it identifies Gordon Wayne Watts as National Director and Publisher and Editor-in-Chief, with two website URLs: <https://GordonWatts.com> and <https://ContractWithAmerica2.com>.

Dear Senator Grassley:

Thank you, once again, for your thoughtful -- and very detailed -- response to me (shown below \*and\* attached), dated Jan. 11, 2023, regarding S.2598, Sen. Dick Durbin's bipartisan "student loan bankruptcy" bill. As you will recall, I replied on Jan. 25, addressing -- in excruciating

detail -- your response, and the following day (Jan. 26) sent you a very short follow-up email with some "pro-tips" to help us "team up" and get some meaningful legislation passed on this head. However, since then, I noticed I overlooked a few minor details -- plus one VERY BIG omission on my part. For your ease of reading (I'm sure you have legislative staff who are reviewing this), I will "get out of the way" the small "minor" things I overlooked, so I can concentrate on the "one big" thing I overlooked -- and, yes, this will be a bit "lengthy," but please pardon and forgive me "just this once" as the subject-matter of my email to you, today, is literally a Priority I "Life or Death" matter.

**SMALL THINGS:** The 3 "small" things I overlooked were, 1ST: I neglected to include key committee or party leaders (such as Judiciary Chairman Durbin or Senate Majority leader Schumer) in my last email, and I'll fix that now. 2ND, remember when I suggested that we, Republicans "work with" Democrats on student loan bankruptcy so they'll "work with" us on our issues (say, debt ceiling, immigration/ border, etc.)? Well, I should have also mentioned that lawmakers in both parties "work with" & support their \*own\* colleagues on "good" legislation, and have "partisan" teamwork, not "just" bipartisan (both both are necessary). 3RD and last, since my last email, we did extended news coverage on all 4 of you, Sen. Grasley, my member of Congress, Laurel Lee, Speaker McCarthy, and Gov. DeSantis, who finally caught a break and escaped much "RINO" assessment by our writers:

- \* <https://GordonWatts.com/#Gridlock>
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- \* <https://Archive.vn/m5qOe#Gridlock>
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**BIG THINGS:** Ok, now that I've gotten that out of the way, here's the new, looming "life or death" threat to which I refer in my subject line, above: Very few things pose a greater existential threat than our fragile and vulnerable power/ telcom grid (you know? GPS, Satellites, 911, power, Internet, and such). To "jog your memory," Chuck, please see these headline news items:

- \* ICE STORMS this week: <https://www.Google.com/search?q=icestorms&source=lnms&tbm=nws>
  - \* SOLAR FLARES again! <https://www.Google.com/search?q=solar+flares&source=lnms&tbm=nws>
- I suppose you're old enough to remember these (happy birthday on your 90th B.D., later this year, Chuck, and 90 more prosperous years!)^^
- \* ***The infamous solar storm of March 1989 inflicted major damage to Quebec, Canada's power grid, causing a 9-hour blackout when transformers were overloaded and failed, leaving more than 6 million Canadians without power,*** and crashing computer hard-drives later that year (August 1989), resulting in halted trading in the Toronto stock market. In fact, astronauts aboard the space shuttle Atlantis, during this solar storm, in October 1989 reported burning in their eyes as highly-charged solar particles hit them. The cause of this massive power / tel-com outage was only Solar Flares. Period. Nothing else.
  - \* ***Another solar storm hit Canada, as well as the northeast United States, in August 2003, causing wide-spread blackouts,*** this time jamming the short-wave radio frequencies used by commercial pilots, prompting contemporary observers to speculate that the Kremlin was jamming radio signals. "In space, some satellites actually tumbled out of control for several hours," NASA said.
  - \* ***More recently, the "Solar Storm of 2012,"*** documented to have have been even larger than the largest previous solar storm in recorded history, almost made a "direct hit" on earth, narrowly missing only because earth had moved about nine (9) days [about 2.46% of earth's 365¼-day orbit] in solar orbit from its trajectory. As earth's 'magnetic north pole' accelerates its erratic movement, earth's protective magnetic field has begun to speed up its collapse, which would leave us completely vulnerable to another solar flare event.
- SOURCES: \* <https://ContractWithAmerica2.com/#grid>
- \* <https://Archive.ph/2Jmiq#grid>
  - \* <http://Web.Archive.org/web/20230115093406/https://contractwithamerica2.com#grid>
- SEE ALSO: <https://News.Yahoo.com/electromagnetic-pulse-caucus-battles-skeptics-push-protect-planet-072412035--politics.html>
- \* <https://Archive.vn/cOG7R>
  - \* <http://Web.Archive.org/web/20230202125638/https://news.yahoo.com/electromagnetic-pulse-caucus-battles-skeptics-push-protect-planet-072412035--politics.html>

I suppose you see where I'm headed with this (seeking legislation to address the existential threats we face), ok? Along those lines, please see the PDF attachments in my email here: I'm re-sending a copy of both my own popular solar flare paper (Link: [https://www.academia.edu/40529432/WATTS\\_SolarFlarePAPER](https://www.academia.edu/40529432/WATTS_SolarFlarePAPER)) as well as Dr. Peter Pry's highly regarded summary (for the sake of the new cc recipients), but last time I overlooked an excellent letter written to the Dept of Energy by my friend, Glenn Rhoades, who is currently Natl Dir of the Congressional EMP Taskforce. (Links: \* <https://www.Energy.gov/sites/default/files/2022-11/Comment%20-%20Glenn%20Rhoades%20-%20SEAB%20Oct%202022.pdf> Or: \* <http://web.archive.org/web/20230202125104/https://www.energy.gov/sites/default/files/2022-11/Comment%20-%20Glenn%20Rhoades%20-%20SEAB%20Oct%202022.pdf> ), but it is also included in the attachments. To jog your memory, The "EMP" Task Force (<https://EmpTaskforce.us>) on National and Homeland Security is an official Congressional Advisory Board which was established by the **\*\*bipartisan\*\*** Congressional EMP Caucus in 2011 to act as a surrogate for the bi-partisan Congressional Commission to Assess the Threat to the United States from EMP (Electromagnetic Pulse) Attacks. They are sincere -- BUT UNPAID -- volunteers -- meaning they will try to help you, if you ask them, but they are limited on what they can do. (They were defunded, while other -- lesser-deserving -- projects were subsidised & funded.) I say all that not to disparage them, but to make you aware of their limitations, and, in the event they can't help you, I would direct you to my own project (which finally got official USPTO.gov trademark registration, as indicated in my banner image, email byline signature, and attached documents), where you can see sample expired legislation from past Congresses -- such as this gem:

A good bill, which died in committee (and thus didn't pass into law) was the bipartisan bill, H.Res.762 - Expressing the sense of the House of Representatives regarding community-based civil defense and power generation (112th Congress, 2011-2012), whose sponsors included 2 Republicans and 2 Democrats (former Rep. Roscoe Bartlett (R-MD-06), former Rep. Trent Franks (R-AZ-02), Rep. Yvette Clarke (D-NY-11), and Rep. Hank Johnson Jr. (D-GA-04). <https://www.Congress.gov/bill/112th-congress/house-resolution/762/cosponsors?s=1&r=18>

**\*\* SIDE-ISSUE -- optional to "skip" if I'm preaching to the choir \*\***

**BEGIN "SIDE ISSUE":** Before I move on, there is one thing that I must address: a very powerful (but unnamed) friend within the "EMP Warrior" community has repeatedly berated me for "associating" my Contract With America: Part II<sup>™</sup> (e.g., is a registered trademark). Out of professional courtesy, I shall not name him (don't even try to guess, as I have a deep well of friends on all fronts), but since some may share his concern (and because he is powerful and influential within our community), I shall address his concerns (and Bcc him, to give him a heads-up that I will address this concern.)

Briefly, he has repeatedly asked me to not sign my emails with my trademark project name or otherwise "associate" any of my "grid" advocacy with any other advocacy, particularly the "student loan bankruptcy" matter, which you addressed in your reply dated 1-11-2023, and shown below. (Again, I will keep him anonymous, because my Christian faith requires me to "initially" go to him privately, and not embarrass him publicly: See <https://www.BibleGateway.com/passage/?search=Matthew%205%3A23-24%2C%2018%3A15-17&version=NIV;KJV> e.g., Matt. 5:23-24, 18:15-17, but even nonreligious people will see the value in this common courtesy to avoid public embarrassment.) But briefly, he claims that advocacy in any manner regarding student loan bankruptcy uniformity (which is required by the US Constitution's bankruptcy uniformity clause, Art.I Sec.8 cl.4) is both a distraction, would dilute my message, and possibly place his own "non-profit" organisation in jeopardy (not sure how my 1st Amendment rights would harm him, even were I a member of his group, as we all still have American Free Speech rights).

But, I see his point: My mention of three (3) distinct issues in my email, today (GRID, excess "pork spending" and college debt bankruptcy) definitely make my email "lengthy," and could -- theoretically -- be a distraction -- except for one thing: Financial expert and lawmakers on BOTH sides of the political spectrum agree that student loan bankruptcy is VERY helpful in forcing down dangerous pork spending here -- needed if you want to "free up" funding to "protect the grid" -- the fundamental threat we are now facing. PROOF:

[1] Statement of Rep. Glenn Grothman, [R-WI-06](#):

<https://Grothman.House.gov/news/documentsingle.aspx?DocumentID=2398>

OR: <https://Archive.ph/gSnfc> OR:

<http://Web.Archive.org/web/20221208195226/https://grothman.house.gov/news/documentsingle.aspx?DocumentID=2398>

[2] Statement of Rep. Danny K. Davis, [D-IL-07](#): <https://Cohen.House.gov/media-center/press-releases/congressmen-cohen-davis-and-swalwell-introduce-private-student-loan-0>

OR: <https://Archive.ph/4Myba> OR:

<https://web.Archive.org/web/20221208194747/https://cohen.house.gov/media-center/press-releases/congressmen-cohen-davis-and-swalwell-introduce-private-student-loan-0>

(Both lawmakers are adamant that the ability for students to defend in bankruptcy discharge would "force down" or "tamp down" the very irresponsible lending of student loans -- done in the \$Trillions\$ using my tax dollars by the Dept of Ed: lenders "think twice" when borrowers can assert self-defense via bankruptcy!)

However, his other point (a claim that student loan bankruptcy is bizarre or weird, and would discredit "EMP Warrior" legislation advocates -- like myself and himself) is a false claim, and I shall show but three (3) examples (he will get a Bcc of this, and I believe he is reasonable and will "back down" like he did last time we argued over this -- thereby reducing unneeded distractions from good lawmakers like you, Chuck!).

**\*\*A\*\*** My unnamed friend reveres/ respects the <https://emptaskforce.us/index.php/secure-the-grid/> (Archived: <https://archive.vn/3V7oc> Or:

<http://web.archive.org/web/20230202174217/https://emptaskforce.us/index.php/secure-the-grid/>)

which links to SecureTheGrid.com which, in turn, links to:

<https://securethegrid.com/2022/02/28/60-minutes-how-secure-is-americas-electric-grid/>

(Archives: <https://archive.vn/FU8E9> Or:

<http://web.archive.org/web/20230202174653/https://securethegrid.com/2022/02/28/60-minutes-how-secure-is-americas-electric-grid/>), that is, 60 Minutes, which has been associated with VERY

controversial news items (taking both sides on the "Hunter Biden/ Laptop issue," eg, flip-flopping and angering people on both sides of the political spectrum).

**\*\*B\*\*** Like me, he also has "high regard" for Coast to Coast: AM:

<https://www.CoastToCoastam.com/quest/pry-peter-67535/> Or:

<https://www.coasttocoastam.com/show/2022-06-29-show/> Or: <https://www.Google.com/search?q=coasttocoastam+grid>

, that is, the same Coast to Coast: AM that features bigfoot, ETs, UFO, conspiracy theories, etc.

**\*\*C\*\*** Even the late Dr. Peter Pry, former Exec Dir of the EMP TASKFORCE, who is known to be the "gold standard" on all things "grid," has often published MUCH on things totally unrelated to protecting the grid ("Left" leaning "Nuclear War Can Be Won-And Lost" and his "Right" leaning "SLCM-N: Needed for Deterrence, Nonproliferation, and Arms Control," 2 things -- Nuclear War and Nuclear-Armed Sea-Launched Cruise Missiles (SLCM-N)-- 2 very controversial peace/war topics that have little/nothing to do with lawmakers' need to pass "Grid Security" legislation.

PROOF: [https://GordonWatts.com/DrPry\\_ARTslcmn22.html](https://GordonWatts.com/DrPry_ARTslcmn22.html) Mirror:

[https://GordonWayneWatts.com/DrPry\\_ARTslcmn22.html](https://GordonWayneWatts.com/DrPry_ARTslcmn22.html) AND:

[https://GordonWatts.com/DrPry\\_ARTnuclearVICTORY22.html](https://GordonWatts.com/DrPry_ARTnuclearVICTORY22.html) Mirror:

[https://GordonWayneWatts.com/DrPry\\_ARTnuclearVICTORY22.html](https://GordonWayneWatts.com/DrPry_ARTnuclearVICTORY22.html) ARTICLE:

<https://GordonWatts.com/#grid> Or: <https://GordonWayneWatts.com/#grid> Archives:

<https://archive.vn/wip/m5qOe#grid> And:

<http://web.archive.org/web/20230202172826/https://gordonwatts.com#grid>)

**\*\*D\*\* Conclusion:** So, my unnamed friend, who thinks that our news coverage on Constitutional Bankruptcy Uniformity (Art.I, Sec.8, cl.4, U.S. Constitution), as applied to student loan bankruptcy legislation is somehow a "distraction" to our news coverage of "grid" issues is a bit **"out of bounds"** and needs to remember that if "bigfoot" or "conspiracy theory" association is not a problem -- or association with CBS is "ok" -- which often does MUCH more "controversial" news coverage -- then CONTRACT WITH AMERICA: PART II (R)(TM) should not be discouraged from "broadband" news coverage on the news of the day -- most especially if we discover that the free market forces of bankruptcy defense can "tamp down" dangerous and unnecessary loan originations in the \$Trillions\$ by the Dept of Ed, sufficient to "free up" needed funding to -- finally -- make "protecting the grid" a reality after all these decades of waiting. **END "SIDE ISSUE" sub-section.** OK, sorry about that, but it had to be addressed to silence my critics and allow me to address ALL the threats facing us (and not just the "grid"



threats, ok?).

**POWER GRID subject proper -- "MAIN SUBJECT" here:**

OK, back on track... Now, referring to the attached documents, you'll notice that there are thirteen (13) attachments, not counting the banner image (which would make 14), and that seems "a lot," no? Not really. Here's a summary:

- 1.) BLACKOUTWARFAREhempREPORTfinal21X.pdf (Dr. Peter Pry's paper)
- 2.) SolarFlarePAPER\_WATTS.pdf (My published paper addressing the overall solar flare threat)
- 3.) 10-25-2022\_StatementGlennRhoades.pdf (Glenn Rhoades's letter to DOE with 4 bullet points)
- 4.) EMP\_Caucus\_YahooNews\_viaWayback.pdf (An old, but timely, news article on the EMP Caucus)
- 5.) Supporters-GRID-UPGRADE-FINAL.pdf (List of supporters for GRID legislation)
- 6.) Supporters-SPENDING\_CUTS-only-FINAL.pdf (Supporters for cutting pork spending)
- 7.) Supporters-StudentLoanBankruptcy-only-FINAL.pdf (Supporters for legislation we initially discussed)
- 8.) 01-26-2023\_RickScottDebtCeilingLetter.pdf ("Dear colleague" letter from Sen. Rick Scott, R-FL, regarding excess pork spending viz debt ceiling concerns)
- 9.) Response\_Wed11Jan2023\_SenGrassley-S2598-etc.pdf (Your original response to me)
- 10.) PressInquiry\_Election2022\_PDF.pdf (Press inquiry addressing ALL these issues)
- 11.) ResponseHayden\_Election2022\_PDF.pdf (A COMPLETE response to press inquiry by one congressional candidate, illustrating the correct answers to avert/prevent disaster)
- 12.) LegalMemo\_ForgivenessExecOrder\_WATTS\_9-6-2021.pdf (My legal memo on a related matter)
- 13.) WrittenTestimony\_SenateJudiciary\_Tue03Aug2021\_WATTS.pdf (While Sen. Durbin chose not to publish my written testimony, surely you recall my legal memo which I submitted in response to his request for submissions. **IMPORTANT: This legal memo is the "lynch-pin" to solving all other legislative issues, as I show below.**)

OK, as my email is getting a bit "long in the tooth," I shall enter the "lightening round" and cut right to the chase:

((I.)) First, it is indisputable that we need to protect, secure, and harden our fragile power and telecommunications "grid," no? Yes: Infrastructure -- of which this is included -- is the quintessential "bipartisan" issue; anyone who is OK with satellites falling out of the sky -- as documented in our prior news coverage -- is not right in the mind, so we can all agree the grid needs to be hardened and protected:

- \* <https://GordonWatts.com/#grid>
- \* <https://GordonWayneWatts.com/#grid>
- \* <https://Archive.vn/m5gOe#grid>
- \* <http://web.archive.org/web/20230202172826/https://gordonwatts.com#grid>

((II.)) But decades and decades pass by, and we squander trillions on lesser things, but refuse to "free up" mere billions on this key issue. WHY? Only ONE other possibility exists: We need to free up funding. However, referring to the letter by VERY Conservative senator, Rick Scott, R-FL, while he makes an EXCELLENT case for it (Contract with America: Part II quotes Scott probably more than ANY lawmaker of either party -- a very bright man he is!!), nonetheless, I note with wry disappointment that even Sen. Scott has made NO efforts or filed NO legislation to STOP the use of my tax dollars to originate (make) student loans, which is required by our platform--as in my earlier reply, below. Since student debt, as over \$2 Trillion (Trillion with a 'T') is almost ten (10%) percent of total U.S. Debt, it is the LARGEST (all caps, yes) area of discretionary spending, and thus hemorrhage bleeding us to death. Yet NO "Conservative" lawmakers -- no, not even Rick Scott -- makes any effort or even TRY. Why!?!... only two explanations exist: First, either Rick Scott & GOP colleagues are "liberal RINOs," or another reason exists. Chuck, you know I'm a Christian, and wish to give Scott the benefit of the doubt. So, why else might Scott & other so-called "Conservatives" REFUSE to file a subsidy cuts bill (as shown in the last to pages of "WrittenTestimony\_SenateJudiciary\_Tue03Aug2021\_WATTS.pdf," which is included in the attachments)??

((III.)) This "circles back" to our original discussion: S.2598

<https://www.congress.gov/bill/117th-congress/senate-bill/2598/cosponsors> the bipartisan collegiate debt bankruptcy bill: Only when constitutional bankruptcy uniformity is returned will there be a "strong enough" Free Market force to "back down" the profligate loan originations by the ever-eager Dept of Ed, lender -- and concomitantly "back down" the over-eager higher ed lobbyists so they'll release their "tight grip" on Sen. Rick Scott's throat, sufficient to allow him to breathe -- and feel comfortable filing the pork spending cuts he claims to support (take a 2nd look at his letter attached, and compare it with our GOP platform, quoted AND CITED below).

If you disagree, Chuck, I'd like another explanation at the "bizarre" behaviour of Scott and other so-called Conservatives who refuse to even try. Otherwise, I'd appreciate your help in getting the student loan bankruptcy legislation from last session refiled AND PASSED, namely H.R.9110, H.R.4907, and S.2598. Also, Rick Scott, himself, filed an excellent 'clawback bill, S.4772, which, if passed, would free up more funding by cutting additional toxic pork, thereby allowing good lawmakers like you, EMP Caucus Co-chair, Rep. Yvette D. Clarke (D-NY-09), Co-chair Rep. Doug Lamborn (R-CO-05), and others (like Sens. Hickenlooper, Barrasso, and Ron Johnson) to file AND FUND good "grid" legislation.

LASTLY, I know my email is a bit "long," so I'll summarise the legislative "steps" necessary to get us "from here to there" safely:

First, the student debt bankruptcy legislation must be passed into law. At the least, it must be filed. Secondly, the cuts to toxic liberal pork spending MUST be passed. (I'm cc copying Speaker McCarthy and will follow up with a phone call and news coverage, hopefully, since he has publicly said the debt ceiling is a threat.) Lastly, the grid legislation can then have a "green light" to pass. Need some hints? On the "Executive Branch" side of things, Mr. Rhoades' letter to DOE had 4 bullet points: First, Glenn quotes a 2018 GOA report that DHS had not collected complete risk data or worked with DOE; Secondly, he alleges (and I believe his claims) that DOE hasn't properly clarified or defined scientific terms (which would lead to confusion). Third, he expresses concerns that foreign-made EHV (Extra High Voltage) Transformers pose a security risk from malware and how DOE has not been responsive to FOIA's (Freedom of Information Act requests). Lastly, he asks the Sec. of Energy to "form an urgent DOE Task Force composed of select Regional Transmission Organizations (RTOs), State Public Utility Commissioners (PUCs), Power Utilities and event related experts," a good, but vague, request.

Since the Executive Branch is out of your wheelhouse (lawmakers have oversight), a more appropriate request would be to file legislation. Therefore, I respectfully ask you and my own lawmakers to work closely with the other lawmakers in the cc line, file FIRST the bankruptcy legislation to "tamp down" dangerous excesses in student loan originations (and other excess spending such as <https://www.OpenTheBooks.com> identifies, but see also <https://ContractWithAmerica2.com/#pork>), SECONDLY, file the subsidy cuts legislation once you've done the above, and then lastly, please look at the legislation here:\*

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

\* <https://Archive.ph/2Jmiq#grid>

\* <http://Web.Archive.org/web/20230115093406/https://contractwithamerica2.com#grid>

CONCLUSION: Oh, one last thing I need. You notice I've been "very hard" on fellow-Republicans for failure to follow obey our own GOP Platform's prohibitions against MY federal tax dollars originating (making) student loans. However, I am a Christian, and must be fair: Democrats (particularly Speaker emeritus Pelosi, leader Schumer, Senate Judiciary chairman Durbin, and House Judiciary ranking member, Jerry Nadler -- when he was chairman -- all four REFUSED to follow both their own Democrat party platform on student loan bankruptcy or the US Constitution, as discussed elsewhere. While I would like to confront them with news cameras in tow, nonetheless, I will trust my email and follow-up phone calls and occasional news coverage will politely encourage them to stop making promises to 45 Million Americans with student debt and another 50 or 65 million cosigners and family -- promises to over 110 Million Americans that they didn't keep. (You can tell I'm very angry but wish to be respectful and polite and use a soft answer to turn away wrath and encourage more flies with honey than vinegar.) In plain English, I pray for all my leaders and wish to help them as able (like with my email today). However, Senator Rick Scott and Speaker McCarthy, when they were in office last term --

did NOT make any "visible" attempts to cut pork as they -- so-called "Conservatives" -- claimed to want to do. While I know it's a longshot, please to notice in the "To" line above, I am formally making a scheduling request of my member of Congress, Hon. Laurel M. Lee, R-FL-15, to meet with her, and you would both have my gratitude if you both would "go with me" so all 3 of us could confront Sens. Rick Scott and Marco Rubio for their failures to cut the pork in question, even after their repeated promises to do so. While -- yes -- I'm just a "small nobody" and Rep. Lee is a brand new freshman, possibly not up to confronting a powerful senator, in Rick Scott, nonetheless, I think this could (theoretically) work out for a few reasons: First, Sen. Scott seems genuine and sincere (an assessment that doesn't sit well with my liberal friends who really hate Senator Scott, but I stick by my assessment). Secondly, I have good diplomatic skills, honour, and communication skills. Third, if several of us confront him, I believe he will get in line, and may just "need a nudge," but -- Sen. Grassley -- in closing, I adjure you by all that is holy, please consider my assessments: We have tried it "every other way," and even after DECADES of attempts by Dr. Peter Pry (who is now no longer with us, RIP Dr. Pry [https://www.legacy.com/us/obituaries/washingtontimes/name/peter-pry-  
obituary?id=363724](https://www.legacy.com/us/obituaries/washingtontimes/name/peter-pry-obituary?id=363724) AND: <https://www.ThackerBrothers.com/obituary/Peter-Pry> AND: [https://www.Heritage.org/homeland-security/commentary/farewell-tireless-advocate-national-  
security-dr-peter-pry](https://www.Heritage.org/homeland-security/commentary/farewell-tireless-advocate-national-security-dr-peter-pry) AND: [https://www.Legacy.com/us/obituaries/washingtontimes/name/peter-pry-  
obituary?id=36396338](https://www.Legacy.com/us/obituaries/washingtontimes/name/peter-pry-obituary?id=36396338)), we still have made no meaningful progress on averting a "crash of the grid" or a "crash of the dollar," and we continue to "run of the debt," so maybe we try it my way, finally? Short of a miracle (which I don't see in the cards), ONLY the student debt bankruptcy legislation will be of sufficient force and strength to "force down" the excessive and profligate liberal pork spending on student loan originations, the LARGEST (even if not only) source of discretionary pork spending.

If you lawmakers in both parties crash the grid and crash the dollar (and allow higher education to remain unaffordable for all where we don't have engineers, STEM, and continue to see a dangerous shortage of doctors and nurses due to unaffordable costs of college!), and America falls below 3RD-world status and devolves into civil unrest... please don't blame me: I am trying to do my part to avert disaster. Please don't be like the irresponsible staff of the RMS TITANIC, who had a ship that could carry about 3,500 crew manifest, but HAD ONLY ENOUGH LIFEBOATS FOR ABOUT 1,100 CREW (see eg \* <https://ContractWithAmerica2.com> Or: <https://Archive.ph/2Jmig> Or: <http://Web.Archive.org/web/20230115093406/https://contractwithamerica2.com#grid> and see where we cite sources). Please don't be a cheap skate penny pincher, whereby lives are unnecessarily placed in danger. Please read, study, and act upon my reasonable legislative requests. Please reach out for help to me, other lawmakers, the leadership of the EMP Taskforce, or my research materials (posted online and in the attachments), if you need help.

Reprise: To reprise my formal request: I would like my lawmakers to politely but firmly confront Sen. Scott, whom I think will act, and ask him to support your requests -- below -- regarding the refit to S.2598 -- as we've previously discussed, and then file "spending cuts" legislation listed in the last 2 pages of my attached Written Testimony -- and then work with Representatives Yvette Clarke and Doug Lamborn and other good lawmakers, like Hank Johnson of Georgia -- on the grid legislation -- finally -- to act while we can. Tarry not: we're running out of time: We're about to enter a "solar maximum," and earth's magnetic field is slowly, but surely, collapsing, as I elucidate in my published paper: [https://www.Academia.edu/40529432/WATTS\\_SolarFlarePAPER](https://www.Academia.edu/40529432/WATTS_SolarFlarePAPER) or see attached. We're running out of time.

***Gordon W. Watts, full contact data below.***

On Thursday, January 26, 2023, at 2:31 P.M. (EST), Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II<sup>SM</sup>, e.g., is a registered trademark <Gww1210@gmail.com> wrote:

Dear Sen Grassley, U.S. Senators Rubio and Scott, Speaker McCarthy, and Representative Laurel M. Lee, and staff, and other cc recipients:

Here are additional tips to address our common goals.

1.) Polling data supports my legislation requests below:

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

Or <https://GordonWatts.com/n.index.html#polls>

Or <https://GordonWayneWatts.com/n.index.html#polls>

It's not "just Gordon" making these various legislative requests!

2.) Besides obeying constituents, also obey gop platform, US CONSTITUTION, Jesus'es golden rule, etc

3.) My own credentials (VALEDICTORIAN at my Electronics college, and not just my near win in the Schiavo case, see staff section of CWA2

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

Or <https://GordonWatts.com/n.index.html#staff>

Or <https://GordonWayneWatts.com/n.index.html#staff>

I'm 2nd entry below my father's entry, the late Bobby Watts.

--or Google me, thus my published paper on solar flare dangers and threats to our power grid has credibility). It's not attached here, but it is both online on my web-ring, published at ACADEMIA.EDU, as well as attached in my last email. I'm replying WITHOUT attached files to invoke Occams Razor -- Google it -- for simplicity, for your sake.

4.) Bipartisan cooperation to get things done (eg, support Democrats on student loan bankruptcy legislation since they are right AND since it increases odds that Democrats will help us on OUR legislation, such as sealing the Southern border and cutting Liberal pork spending... we do want to do these, right?)

5.) Specific legislation mentioned in emails (body, attachments), websites, and supported by many (see polling data on website or ask yourself: not all who support have free time to call as do I).

Reference to point 5, here, I don't merely complain but rather offer solutions.

Please read what was sent first, before I send anything else. No need to send new requests if old one isn't reviewed.

Sent from my mobile Gmail app///

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

[www.GordonWayneWatts.com](http://www.GordonWayneWatts.com) / [www.GordonWatts.com](http://www.GordonWatts.com)

National Director,

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Biological & Chemical Sciences

AS, United Electronics Institute, VALEDICTORIAN

\* <https://GordonWatts.com/education>

\* <https://GordonWayneWatts.com/education>

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On Wed, Jan 25, 2023, 8:50 AM Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II<sup>TM</sup>, e.g., is a registered trademark

<Gordon@contractwithamerica2.com> wrote:

**From:** Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II<sup>®</sup>, which is a registered trademark

**To:** Sen. Chuck Grassley (R-IA) ; **Cc:** as indicated

**Subject:** Your response about S.2598 (117th Congress) and related matters: PROTECTING THE GRID, and averting a crash of the dollar to fund upgrades needed to prevent a crash of the power grid

**Date:** Wednesday, 25 January 2023

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**CONSERVATIVE NEWS THAT MATTERS:**  
**The Register**

**Gordon Wayne Watts** National Director  
<https://GordonWatts.com>  
<https://GordonWayneWatts.com>

Publisher and Editor-in-Chief  
<https://ContractWithAmerica2.com>

Dear Senator Grassley:

Before I respond, I want to acknowledge new Cc recipients, namely my member of Congress, Rep. Laurel M. Lee (R-FL-15), her staff, and others who haven't heard of me: I am not only their constituent, but (and to the point) I'm "the" same Gordon Wayne Watts in Florida who nearly won the largest pro-life case since Roe:

**LINK:** <https://www.Google.com/search?q=gordon+wayne+watts+terri+schiaivo>

Primary Sources: [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) <https://www.floridasupremecourt.org/clerk/dispositions/2005/2/03-2420reh.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) <https://www.floridasupremecourt.org/clerk/dispositions/2004/10/04-925reh.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) <https://media.call.uscourts.gov/opinions/pub/files/200511556.pdf>

[4] Key Point: while unrelated to student loan bankruptcy uniformity (as guaranteed by Art.I, Sec.8, cl.4, U.S. Constitution), the subject matter of our recent communications to which I respond, I include this to show that it is well-documented that I'm a true heavyweight Conservative and a genuine academic researcher, thus not a waste of your time for me to ask you to read my attached 2 legal memos or my published scientific paper on solar flares, or the related attached paper by my good friend, the late Dr.Peter Pry, who was recently the Exec. Dir. of the EMP TASKFORCE. So, when I suggest a "crash of the dollar" or a "crash of the grid" WILL occur if we can't work together, I'm not joking, and hope you see the proposed legislation on my "CONTRACT WITH AMERICA: PART II" research page, linked below.

I am in receipt of your response dated Wednesday, 11 January 2023, regarding your support for S.2598 in Judiciary Committee, last session, but with some reservations. It is shown below and reattached in PDF format for context and ease of reference. That is the student loan bankruptcy bill, in case anyone forgets. You also, however, make reference to Pres. Biden's recent Executive Order to cancel federally-held student debt.

In case anyone forgets, I am a far-right Conservative who is not only "morally" Conservative (see the legal case above, which I nearly won all by myself), but also "fiscally" Conservative, and in opposition to excessive Liberal tax/spend, and this opposes any liberal free handouts, and I am especially in agreement with you, Chuck, in opposition to Mr. Biden's Exec Order, but

not for the reasons you might imagine: My opposition to his Exec Order is simple: Even IF it were otherwise justified (and it may be), any 'one-time' cancellation of federally-held student debt does NOT provide ANY long-term solution to this bane which harms taxpayers on the hook (a valid concern of us Conservatives) and obscenely-unaffordable college tuition (a valid concern of Liberals/Democrats on price-gouging and doctor shortage grounds).

Before moving on, however, I must address one comment you make below which I believe is quite incorrect. Below, you claim that "President Biden's proposal would transfer up to \$20,000 in debt for individuals making up to \$125,000 (or married couples making up to \$250,000) from borrowers to the taxpayer," and this is factually incorrect, Chuck. As we carefully document below **((\*\*))**, students have more-than fully 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), as documented by the original sources, such as FORBES, WSJ, USA TODAY, REUTERS, and our own independent investigations. That being so, Biden's "cancellation" has more-than been fully repaid, with taxpayers booking a hefty profit on the backs of current-day students who are gouged sorely (unlike your generation which got free or very affordable college). Normally, we would consider interest owed, but with so many illegal financial crimes, such as price-gouging and illegal changes in existing loan contract terms when changes in Federal Law impaired existing contract -- both illegal, I add -- taxpayers owe students a small sum, and our greedy colleges owe both taxpayers and students a large amount, trillions, perhaps. However, with payments on "pause" for almost 3 years, taxpayers continued "originating" of student loans will INDEED CRASH **((\*\*))** the dollar of this hemorrhage bleed-out is not stopped immediately. Our own GOP Platform prohibits MY tax dollars from originating (making) student loans **((\*\*))**. Chuck -- with all due respect -- why have you (and almost all other GOP lawmakers) made no attempts to cut these liberal pork student loan originations, as our platform mandates/requires? I see only two (2) possible reasons: First, either you (and 99.9% of all GOP lawmakers) are RINO Liberals; or, perhaps the lack of Bankruptcy Uniformity, as a "Conservative Free Market Check" on excess Dept of Ed lending/originations is lacking. Which is it? See below for my proposal...

**((\*\*))** LINKS: <https://ContractWithAmerica2.com/#PaidInFull>  
**((\*\*))** <https://GordonWatts.com/n.index.html#PaidInFull>  
**((\*\*))** <https://GordonWayneWatts.com/n.index.html#PaidInFull>  
**((\*\*))** <https://archive.ph/2Jmiq#PaidInFull>  
**((\*\*))** <https://web.archive.org/web/20230117173241/https://contractwithamerica2.com/#PaidInFull>

**((\*\*))** LINKS: <https://GordonWatts.com/#crash>  
**((\*\*))** <https://GordonWayneWatts.com/#crash>  
**((\*\*))** <https://archive.vn/9AsHq#crash>  
**((\*\*))** <https://web.archive.org/web/20230117131553/https://www.gordonwatts.com#crash>

**((\*\*))** Begin quote: SOURCES:

**[I]** 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](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\[1\]-ben\\_1468872234.pdf](https://Web.Archive.org/web/20220511165601/https://Prod-Cdn-Static.GOP.com/media/documents/DRAFT_12_FINAL[1]-ben_1468872234.pdf)

Archive-2: [https://GordonWatts.com/DRAFT\\_12\\_FINAL\[1\]-ben\\_1468872234.pdf](https://GordonWatts.com/DRAFT_12_FINAL[1]-ben_1468872234.pdf)

Archive-3: [https://ContractWithAmerica2.com/DRAFT\\_12\\_FINAL\[1\]-ben\\_1468872234.pdf](https://ContractWithAmerica2.com/DRAFT_12_FINAL[1]-ben_1468872234.pdf)

**[12]** 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>

((\*\*\*)): end quote

OK, my intro, above, "circles back" to our prior discussions on S.2598, the expired bipartisan student loan bankruptcy bill in question -- which had more GOP sponsors than Democrat: <https://www.congress.gov/bill/117th-congress/senate-bill/2598/cosponsors> Related bills: <https://www.congress.gov/bill/117th-congress/house-bill/4907/text> And: <https://www.congress.gov/bill/117th-congress/house-bill/9110/cosponsors>

Below, regarding S.2598, the Durbin/Cornyn/Hawley student loan bankruptcy bill, you say: "As I mentioned in the [Judiciary] hearing, I am open to the concepts in this bill. I would like to see certain changes to this proposal, but I am hopeful that we will be able to find a solution that works for all those involved." That is fine, but I am unclear on what changes you'd like to see.

As I mentioned earlier, Sen. Grassley, if you and other "responsible" and "Conservative" GOP lawmakers don't obey our GOP platform on prohibitions against the current \$\$TRILLIONS\$\$ in my tax dollars originating (making) student loans, we WILL crash the dollar. And, outside a miracle (which I view is very, very unlikely), only ONE Conservative Free Market force exists to "tamp down" (or force down) excess student loan originations: the presence of bankruptcy self-defense by student borrowers. (In a perfect world, we wouldn't need this, but in a perfect world, cops don't need guns either. Bankruptcy defense operates like an Economic 2nd Amendment, so to speak.)

I add that Bankruptcy restoration for student loans is also in the DEMOCRAT platform (and not ours?), and many people are very angry at Democrat for not keeping their word on student loan bankruptcy (not unlike how many are angry at us for not keeping our word on student loan originations PROHIBITIONS, in all caps to make a point).

Lastly, regarding S.2598, the student loan bankruptcy bill which you and I both support (as our Conservative alternative to liberal free handouts), good reasons exist for its refiling and passage BESIDES the free market reasons I've discussed: You're a Christian like me, no? You believe in Jesus' golden rule, no? Then, why is it ok for you and Trump and credit card users AND EVEN GAMBLERS to have endless bankruptcy DISCHARGE but students can't even have the "availability" of bankruptcy? Hrm. If there's a God (and there is), and He see this (and he does), then he can NOT be happy at the corrupt and immoral double standards engaged in here, where lawmakers on both parties tell poor college students: "Bankruptcy for me, but not for thee."

Moving on, I note with wry disappointment that my own member of Congress, Hon. Laurel M. Lee, when she was a candidate, did not return our candidate survey press inquiry on this (and

related) topics. While there is no law that compels or requires any politician to reply to ANY press inquiry (as is this one, though I also consider I'm your constituent as you ARE the GOP ranking member on Judiciary), nonetheless, I hope she and our other lawmakers (Sens. Marco Rubio and Rick Scott) hired on to actually protect student borrowers (a valid concern of liberals) and taxpayers (a valid concern of conservatives like us).

LASTLY: There are two (2) other "vulnerable" groups whom I ask you to protect in your capacity as lawmaker: First, as documented below, we have a shortage of doctors, nurses, & other medical professionals, STRONGLY attributable to unaffordable costs of college, and if, may God forbid, you or I have a heart attack, stroke, a nasty fall (like both of us have had at times), or cancer, who will be there for us. Secondly, with the 11-year solar cycle on the increase, and earth's protective magnetic field slowly but surely falling (earth is due for another "magnetic pole flip," at which time the shields will come down, making our electronic eqpt VERY vulnerable to solar super storms!), you lawmakers need to revisit the legislation I've posted to protect and secure our vulnerable power and telecommunications grid, GPS, 911, satellites, and related tech infrastructure.

- ( (\*\* ))** LINKS: <https://GordonWatts.com/#NoRedWave>
- ( (\*\* ))** <https://GordonWayneWatts.com/#NoRedWave>
- ( (\*\* ))** <https://archive.vn/9AsHq#NoRedWave>
- ( (\*\* ))** <https://web.archive.org/web/20230117131553/https://www.gordonwatts.com#NoRedWave>

- ( (\*\* )) LINKS:** <https://ContractWithAmerica2.com/#grid>
- ( (\*\* ))** <https://GordonWatts.com/n.index.html#grid>
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- ( (\*\* ))** <https://archive.ph/2Jmig#grid>
- ( (\*\* ))** <https://web.archive.org/web/20230117173241/https://contractwithamerica2.com/#grid>

Please find, enclosed, the support documents. I am very unconvinced that lawmakers of either party are serious about anything other than collecting a huge paycheck and playing fun games. But you seem serious. And -- whatever one things about Jan.06/Trump, I do note that Speaker Kevin McCarthy did something unusual a few years back: he took a "middle of the road" approach (similar to that of my own dear mother) and held Pres. Trump morally responsible for not speaking up sooner to prevent a Jan.06 capitol riot (thus angering fellow-Republicans), but stopping short of calling for criminal charges (apparently invoking Trump's Free Speech rights, and thus sure to anger Democrats).

My point here? Not to re-litigate Jan.06/Trump (off topic) but rather to point out that of Mr. McCarthy took this tact, he was brave and acted on principle, since he had no other motives to definitely anger 99.9% of people on "both sides" of the issue, and if you and he have morals and integrity, and can team up with Democrats of like mind (who are correct to support constitutional bankruptcy uniformity), perhaps you can refile S.2598, maybe make student debt like Credit Card debt, and, if so, this would "force down" dangerously high student loan originations, sufficient to save trillions, aver t a crash of the dollar, and fund needed upgrades to protect & secure our grid, as outlined on our news coverage linked above and shown in the attachments.

Please don't give us another 2 years of costly, non-productive gridlock where lawmakers allow both the dollar and the grid to (unnecessarily) crash. This may be our last chance to avert disaster. We are running out of time. Tarry not.

**Gordon (full contact date below in my email signature).**

----- Forwarded message -----  
----- Forwarded message -----

From: **Senator Chuck Grassley** <[Senator@grassley.senate.gov](mailto:Senator@grassley.senate.gov)>  
Date: Wed, Jan 11, 2023 at 5:53 PM  
Subject: Responding to your message  
To: Mr. Gordon Wayne Watts <[gww1210@gmail.com](mailto:gww1210@gmail.com)>



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## United States Senate

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(563) 322-4331
- 307 FEDERAL BUILDING  
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January 11, 2023

Dear Gordon:

Thank you for taking the time to contact me about President Biden's proposal regarding unpaid student loans and your concerns about bankruptcy. As your senator, it is important that I hear from you. Please accept my apology for the delay in my response.

First, I appreciate hearing of your support for the Biden administration's recent efforts to transfer unpaid student debt from borrowers. I know that paying for higher education requires a great deal of planning and sacrifice for many students and their families. But I do not believe it's right to make all Americans - 2/3 of whom do not have a bachelor's degree - to take on the burden of debt that others willingly took out to get an education.

Make no mistake. Nothing is getting "canceled" or "forgiven." These dollars have already gone out the door to pay for college educations. Now, it's just a matter of who will pay those dollars back. President Biden's proposal would transfer up to \$20,000 in debt for individuals making up to \$125,000 (or married couples making up to \$250,000) from borrowers to the taxpayer, with the full proposal adding between \$500 billion and \$1 trillion to the national debt over the next decade. Studies show that a bachelor's degree raises lifetime earnings by an average of \$2.8 million. And yet, the Biden administration is putting the taxpayer on the hook for loans that Americans with advanced degrees and higher earning potential took out to pay for their higher education.

Instead of a blanket approach that disproportionately pays off the debt of those who are already, or soon likely to be, well-off, we need to target relief to those who need it. That is why Congress has already created a number of programs, such as income driven repayment plans. Most borrowers are eligible and these payment plans take account of the borrower's income and are intended to be affordable based on discretionary income and family size. These are especially beneficial for borrowers with low incomes, as some see no monthly payment at all. Additionally, those who have been in income-based repayment programs for a long time but whose income is not sufficient to pay off their loans entirely have the remainder forgiven.

However, these existing payment plans were created through laws passed by Congress. This latest action was just unilaterally declared by the president. Last year, even Speaker Pelosi said President Biden does not have the authority to wipe away student debt. Now, he is claiming that, under a post-9/11 law to help service members with loans in times of war or national emergency, he should have the authority for a blanket transfer of debt due to COVID-19.

Further, the executive order does nothing to make higher education more affordable. This policy will only feed tuition growth and inflation. President Biden's student debt transfer raises expectations of debt forgiveness, encouraging borrowers to take out more loans with scant regard to repay them. Instead, we need reforms that give students better bang for their buck. That's why I've introduced a package of bipartisan bills to bring more transparency into the student loan market and to empower students with financial tools to be smart borrowers. My legislation would cut red tape and tell students in plain language what the loan amounts are and how that compares to their ability to repay. It would make a universal financial aid tool easily available to students so they can compare financial aid packages between schools. Transparency brings accountability and will help give peace of mind to those making one of the most consequential financial decisions of their lives. You can read more here: <https://www.grassley.senate.gov/news/news-releases/grassley-smith-ernst-introduce-bipartisan-bills-to-empower-students-provide-resources-to-better-understand-college-costs>

Additionally, I have championed several tax provisions that have already become law. These include enhancing 529 college savings plans that allow families to save for college tax-free. I also authored the college tuition deduction that allows eligible individuals to deduct up to \$4,000 of college expenses and the student loan interest deduction that does the same with up to \$2,500 in student loan interest. Additionally, I have conducted oversight to make sure colleges are using their endowments to hold down tuition and provide aid to families. I will be sure to keep your thoughts in mind as I continue this work.

First, you shared your support for S.2598, the FRESH START Through Bankruptcy Act. This bill seeks to amend title 11 of the United States Code to improve the treatment of student loans in bankruptcy. The bill was introduced in the Senate on August 4, 2021, and referred to the Committee on the Judiciary, of which I was Ranking Member. The Senate Judiciary Committee held a hearing on August 3, 2021, entitled "Student Loan Bankruptcy Reform" to discuss this important issue. The hearing can be viewed in its entirety here: <https://www.judiciary.senate.gov/meetings/student-loan-bankruptcy-reform>

As I mentioned in the hearing, I am open to the concepts in this bill. I would like to see certain changes to this proposal, but I am hopeful that we will be able to find a solution that works for all those involved. As you likely know, this bill did not pass during the previous session of Congress and would need to be reintroduced in the new 118th Congress. As Senator Durbin continues to pursue the bill, I look forward to working with him on it.

Thank you again for contacting me. Please do not hesitate to reach out if I can be of any help in the future. Keep in touch.

Sincerely,



Chuck Grassley  
United States Senator

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