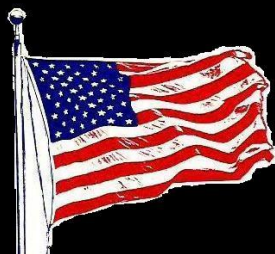




## LAWMAKERS MADE PROMISES IN 1994, ...BUT WHAT HAVE WE TO SHOW FOR IT?

Americans of all political stripes demand change—time to revive from the ashes like the legendary Phoenix:

# CONTRACT WITH AMERICA: Part II



### ABOUT CONTRACT WITH AMERICA: PART II

CONTRACT WITH AMERICA: PART II (TM) is a [trademark](#) of Gordon Wayne Watts, pending approval, [application number 90607682](#), dedicated to creating an online presence and social media community for American voters for the purpose of seeking legislation to fix present, obvious, and egregious problems we face today. Our secondary goals are to educate the public, and seek redress in the other parallel venues (*seeking representation in the Executive Branch, calling on The President, and other State, Federal, and local leaders -- and the news media -- and fellow-citizen*), to assist us in our goals -- raising awareness, getting educated -- and, most-importantly, seeking practical, constructive solutions -- and not merely "complaining to one another" without actually doing anything to identify, address, and root out these endemic problems. We are not affiliated with the original "CONTRACT WITH AMERICA," whose expired USPTO Trademark [application serial number is 74578820](#), by applicant, Republican National Committee. However, while we are attempting to "finish the job" done by the original CWA, and may agree on certain popular issues, of great public interest and importance, we are nonpartisan in nature, and fully expect a wide range of American voters on both ends of the political spectrum to support our platform, as we (like the original CWA movement) are restricting our "issues" SOLELY to

those with "widespread" bipartisan support. **IMPORTANT:** Just as Newt Gingrich did with the "original" CWA, we, also, limit our issues strictly to "60% issues," that is, issues that garner support of at least 60% of Americans. By doing this, we can assure ourselves of a successful support of ALL Americans, on both sides of the political spectrum, Conservative, Liberal, Libertarian, and "moderate." While "non-profit" and "educational" in nature, we are not a 501(c)(3) registered organization, and any donations are not tax deductible, but welcomed.



### Our 3 Core principles

- I. Protecting and Upgrading our fragile Power and Telecommunications Grid
- II. Protecting our economy by careful remembrance of historical collapses of countries that had excessive taxation, spending, and excessive printing of currency
- III. Protecting our personal freedoms, as enshrined in the U.S.



### Constitution

- Americans of all political stripes demand change—time to revive the Contract --from the ashes --like the legendary Phoenix: Begin "PART: II"

[. About .](#) [Our 3 Core principles .](#) [Key Legislation .](#) [History: The original Contract .](#) [Contact Us .](#) [Meet the Staff .](#) [FAQ: Become involved .](#) [Legal .](#) [Privacy Notice .](#) [Donate .](#) [Friends & Supporters .](#)

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### Key Legislation

- I. [Protecting the Grid](#)
  - II. [Identifying and rooting out excessive unnecessary pork spending to make #1, above, possible, particularly harmful higher ed subsidies](#)
  - III. [Using selected Free Market measures to make #2, above, possible, particularly CONSTITUTIONAL Uniformity in U.S. Bankruptcy Laws](#)
  - IV. [Additional economic measures to assist cutting harmful "pork" spending excesses, particularly, eliminating the "Insurance Middleman" in Healthcare](#)
  - V. [Identifying popular CONSTITUTIONAL Freedoms, and demanding our freedoms, particularly, allowing for Medical Marijuana \(which enjoys support of 91% of all Americans\) to be lifted from SCHEDULE I to SCHEDULE III status](#)
  - VI. [FLORIDA State Agencies that fail to "communicate" with one another and exchange intelligence are not unlike the F.B.I. and C.I.A. who failed to exchange intelligence -- which allowed the 911 Terrorist attacks to happen. Point VI., here, is "unique" in all the points, insofar as it deals strictly with a STATE issue \(and not a FEDERAL issue\), however, it is included because some problems require state, county, or local solutions.](#)
  - VII. [COST\\$ of COLLEGE are out of sight! We take NO position on "Free" College or Student Debt "forgiveness" \(or "cancellation" is more accurate term: Students who are victims of illegal price-gouging did not 'sin', thus 'forgiveness' is not the right term\). While students WERE victims of illegal price-gouging, a 'cancellation' of student debt would only free \\*some\\* debt slaves, but NOT end debt slavery, and thus is not the final solution. Howbeit, this situation is VERY bad, and comes in at #7 on the Top 10 list, here: ROMAN NUMERAL VII., if you will.](#)
  - VIII. [Robo-calls and Telemarketers from HELL! No "Top 10" list would be complete without a formal request of lawmakers to -- finally -- get up off their OVER-PAID and UNDER-PERFORMING duffs and fix this already!](#)
  - IX. [FLORIDA voters say: "STOP Gambling" -- In so many words](#)
  - X. [Any other legislation in which there is widespread and bipartisan support to correct egregious threats to America and/or deprivations of personal liberties \(Number X, to be determined.\)](#)
  - XI. [Any other legislation in which there is widespread and bipartisan support to correct egregious threats to America and/or deprivations of personal liberties \(Number XI, to be determined.\)](#)
  - XII. [Any other legislation in which there is widespread and bipartisan support to correct egregious threats to America and/or deprivations of personal liberties \(Number XII, to be determined.\)](#)
- Click [\\* here \\*](#) to jump back to the top of the page.

### I. Protecting the Grid

Recent solar superstorms shut down power grids, halted stock market trading, and disrupted Internet, communications (including your 911 service), and satellites:

## POWER Phone INTERNET

SUBJECT: "Protecting the Grid" (our Power / Telecommunications GRID!)  
 g in via WLKF (Lakeland, Fla.) Talk-1430 AM / 96.7 FM  
 PROTECT THE GRID (Tallah U.S.A.)  
 Formerly known as "Gordon from Lakeland, FLORIDA" -- but we moved LOL...  
 Recorded in stereo with two (2) audio feeds (Small "Fair Use" clips)  
 Date: Monday, 28 December 2020 (late PM) --to-- Tuesday, 29 December 2020 (early AM)  
 Both audios must be converted to stereo audio  
 11:28 -- \* VERY IMPORTANT:  
 \*\*>> David in New Mexico on  
 being prepared. < \*\* VERY IMPORTANT \*\*--15:51  
 1025 -- \*\* VERY IMPORTANT \*\* David in New Mexico on being prepared. -- \*\* VERY IMPORTANT \*\* -- 1551



## PROTECT THE GRID

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 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. *Register* editor, Gordon W. Watts, who was [valedictorian of his college electronics class](#), has now submitted [this research paper](#) with proposed solutions for citizens to prepare and for Federal lawmakers to "harden the grid" to protect our critical communications and power grids, now much more sensitive than mere telegraphs, which were damaged during the infamous "Carrington Event."

QUICK SURVEY -- "yes" or "no" question: Are you, the reader, "OK" with your 911 cell service, power, and Internet "going down" randomly -- as happened in QUEBEC, CANADA, just recently -- due to lawmakers' stubborn refusal to "get up off a few more pennies" and harden/upgrade the grid? -- ANSWER: YES or NO, please.

FAST FACT: The R.M.S. TITANIC had a crew manifest of 2,208 passengers the day it went down -- and a "maximum capacity" for 3,547 passengers, but had only twenty (20) lifeboats, which, in sum-total, could only accommodate 1,178 persons. WHY? Due to stubborn refusal of its owners/operators, the the White Star Line (WSL) shipping company, to "get up off a few more pennies" and purchase the needed quantity and quality of lifeboats. LIVES WERE LOST BECAUSE OF THESE OVER-PAID, DISHONEST "PENNY PINCHERS." So, likewise, our current crop of over-paid, under-performing Federal Lawmakers (U.S. Senators and Members of Congress) who do not care about aging roads and bridges, or our fragile & vulnerable power, cell-tower, and Internet Grid and Infrastructure.

### SOURCES:

"[A massive solar storm could wipe out almost all of our modern technology — and we'd have just hours to prepare](#)," by Rafi Letzter, **BUSINESS INSIDER**, 06 September 2016: [Archive Today cache](#) ; [Wayback Machine archive](#)

"[Storms from the Sun: The Emerging Science of Space Weather](#)," by Michael J. Carlowicz, Ramon E. Lopez, Publisher: Joseph Henry Press, 2002 - Science - 234 pages (as listed in Google Books), or 256 pages (as listed in Amazon), ISBN-10: 0309076420; ISBN-13: 978-0309076425: [Amazon Product Listing](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#)

"[7 times solar storms have affected Earth](#)," by Matt Liddy, ABC NEWS, 01 April 2015; Small 'Fair Use' Quote: "Communications networks around the globe were affected, prompting speculation the Kremlin was jamming radio signals, while short-wave radio frequencies used by commercial pilots also suffered fadeouts." ; [Archive Today cache](#) ; [Wayback Machine archive](#)

"[Service Assessment: Intense Space Weather Storms October 19 – November 07, 2003](#)," by Christopher Balch Team Leader (Lead Space Weather Forecaster, NOAA; Space Environment Center (SEC), Boulder, Colorado), Bill Murtagh (Lead Author, Space Weather Forecaster, NOAA Space; Environment Center, Boulder, Colorado), et. al., NOAA (National Oceanic and Atmospheric Administration, Silver Spring, MD), Technical Memorandum, U.S. Department of Commerce, April 2004: [Archive Today cache](#) ; [Wayback Machine archive](#) ; [PDF file via Weather.gov](#) ; [Wayback Machine archive](#)

"[HALLOWEEN SPACE WEATHER STORMS OF 2003](#)," by LCDR Michael Weaver (NOAA editor) William Murtagh (editor), Christopher Balch, et. al., NOAA (National Oceanic and Atmospheric Administration, Space Environment Center, Boulder, Colorado), NOAA Technical Memorandum OAR SEC-88, June 2004: [Wayback Machine archive](#) ; [Local cached copy](#) ; [Cache at Mirror 1](#) ; [Cache at Mirror 2](#) ; [Cache at Mirror 3](#)

"[The Day the Sun Brought Darkness](#)," by Dr. Sten Odenwald, NASA Astronomer, NASA, March 13, 2009, Last Updated: Aug. 7, 2017 (Editor: Holly Zell), Small 'Fair Use' Quote: "On March 13, 1989 the entire province of Quebec, Canada suffered an electrical power blackout. Hundreds of blackouts occur in some part of North America every year. The Quebec Blackout was different, because this one was caused by a solar storm! [] On Friday March 10, 1989 astronomers witnessed a powerful explosion on the sun. Within minutes, tangled magnetic forces on the sun had released a billion-ton cloud of gas. It was like the energy of thousands of nuclear bombs exploding at the same time. The storm cloud rushed out from the sun, straight towards Earth, at a million miles an hour. The solar flare that accompanied the outburst immediately caused short-wave radio interference, including the jamming of radio signals from Radio Free Europe into Russia. It was thought that the signals had been jammed by the Kremlin, but it was only the sun acting up!" ; [Archive Today cache](#) ; [Wayback Machine archive \(Mar. 2021\)](#) ; [Wayback Machine archive \(Oct. 2017\)](#) ; [Local cached copy](#) ; [Cache at Mirror 1](#) ; [Cache at Mirror 2](#) ; [Cache at Mirror 3](#)

"[Powerful solar storm narrowly missed Earth in 2012](#)," by Scott Sutherland, Meteorologist/Science Writer, The Weather Network, 02 May



2014; Small "Fair Use" Quote: "The current 'K-index' used to rate solar flares wasn't in use then, but studies have estimated the strength of the Carrington super flare at somewhere around X40 or higher, which is well off the maximum practical end of the scale (which only goes up to X9.9). [] However, as it turns out, it doesn't take one of these scale-shattering solar flares to produce this kind of powerful CME, and this means that we could be at a higher risk from solar flares than we previously thought...Given that this CME missed us by roughly 9 days, the use of the word 'narrowly' when describing how close it came to us may seem a bit excessive. However, when you look at those 9 days compared to the length of our year (the time it takes Earth to travel once around the Sun), the distance between us and the CME was only about 3 per cent of our orbital path. That's a pretty narrow miss."

**EDITORIAL COMMENT:** Actually, 9 days divided by 365¼ days is NOT even "3 per cent," but rather only 2.46%, rounded to 3 significant figures. ~Editor, Gordon Wayne Watts ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cached copy](#) ; [Cache at Mirror 1](#) ; [Cache at Mirror 2](#) ; [Cache at Mirror 3](#)

"[SEVERE SPACE WEATHER—SOCIAL AND ECONOMIC IMPACTS](#)," by Author: Dr. Tony Phillips | Credit: Science@NASA ; NASA Official: Dr. Mamta Patel Nagaraja ; January 21, 2009 ; Last updated: April 10, 2021 ; Small "Fair Use" QUOTE: "Did you know a solar flare can make your toilet stop working? [] That's the surprising conclusion of a NASA-funded study by the National Academy of Sciences entitled Severe Space Weather Events—Understanding Societal and Economic Impacts. In the 132-page report, experts detailed what might happen to our modern, high-tech society in the event of a "super solar flare" followed by an extreme geomagnetic storm. They found that almost nothing is immune from space weather—not even the water in your bathroom. [] "A contemporary repetition of the Carrington Event would cause ... extensive social and economic disruptions," the report warns. Power outages would be accompanied by radio blackouts and satellite malfunctions; telecommunications, GPS navigation, banking and finance, and transportation would all be affected. Some problems would correct themselves with the fading of the storm: radio and GPS transmissions could come back online fairly quickly. Other problems would be lasting: a burnt-out multi-ton transformer, for instance, can take weeks or months to repair. The total economic impact in the first year alone could reach \$2 trillion, some 20 times greater than the costs of a Hurricane Katrina or, to use a timelier example, a few TARP. [] What's the solution? The report ends with a call for infrastructure designed to better withstand geomagnetic disturbances, improved GPS codes and frequencies, and improvements in space weather forecasting. Reliable forecasting is key. If utility and satellite operators know a storm is coming, they can take measures to reduce damage—e.g., disconnecting wires, shielding vulnerable electronics, powering down critical hardware. A few hours without power is better than a few weeks." ;

"Bottom Line" QUOTE: "At the moment, no one knows when the next super solar storm will erupt. It could be 100 years away or just 100 days. It's something to think about the next time you flush." ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cached copy](#) ; [Cache at Mirror 1](#) ; [Cache at Mirror 2](#) ; [Cache at Mirror 3](#)

"[RMS Titanic](#)," from the NEW WORLD ENCYCLOPEDIA: [Archive Today cache](#) ; [Wayback Machine archive \(Nov. 2020\)](#) ; [Wayback Machine archive \(Aug. 2020\)](#) ; [Local cached copy](#) ; [Cache at Mirror 1](#) ; [Cache at Mirror 2](#) ; [Cache at Mirror 3](#)

"[Titanic Lifeboat](#)," from SAVY BOAT: [Archive Today cache](#) ; [Wayback Machine archive](#)

"[Probability estimation of a catastrophic Carrington-like geomagnetic storm: Re-evaluated in new light of upcoming Maunder Minimum and recent decreases in geomagnetic field, after recent studies came to conflicting conclusions: Proposed solutions for citizens and lawmakers](#),"

by Gordon Wayne Watts, A.S. United Electronics Institute, Valedictorian; B.S. The Florida State University, Biological & Chemical Sciences, Double major with honours, **ACADEMIA**, Published 10-2-2019; Last updated 10-5-2019; **PDF file format:** [Wayback Machine archive](#) ; [Archive Today cache of ACADEMIA.EDU](#) ; [Wayback Machine archive of ACADEMIA.EDU](#) ; [Local cached copy](#) ; [Cache at Mirror 1](#) ; [Cache at Mirror 2](#) ; [Cache at Mirror 3](#) ; **Webpage (\*.html) format:** [Archive Today cache-A](#) ; [Archive Today cache-B](#) ; [Wayback Machine archive](#) ; [Local cached copy](#) ; [Cache at Mirror 1](#) ; [Cache at Mirror 2](#) ; [Cache at Mirror 3](#) ; **Microsoft Word (\*.doc) format:** [Local cached copy](#) ; [Cache at Mirror 1](#) ; [Cache at Mirror 2](#) ; [Cache at Mirror 3](#)

^^^ **PROBLEMS** ^^^

*But we don't merely "gripe," "complain," or "argue" with one another; rather, we offer REAL solutions.*

v v v **SOLUTIONS** v v v

First, some expired legislation, just so you can see a few good examples of what we mean when we say "Key Legislation":

• [H.R.668 - Secure High-voltage Infrastructure for Electricity from Lethal Damage Act \[112th Congress \(2011-2012\)\]](#) – aka: "**SHIELD Act**" – Sponsor: Rep. Franks, Trent [R-AZ-2] (Introduced 02/11/2011), Cosponsors – 41 total, 37 Republican, 4 Democrat

**CRS Summary:** Secure High-voltage Infrastructure for Electricity from Lethal Damage Act or SHIELD Act - Amends the Federal Power Act to authorize the Federal Energy Regulatory Commission (FERC), with or without notice, hearing, or report, to order emergency measures to protect the reliability of either the bulk-power system or the defense critical electric infrastructure whenever the President issues a written directive or determination identifying an imminent grid security threat. **LINKS:**

[Congress.gov \(.html webpage\)](#)

[Local copy \(PDF file format\)](#)

• [H.R.6221 - Identifying Cybersecurity Risks to Critical Infrastructure Act of 2012 \[112th Congress \(2011-2012\)\]](#) – Sponsor: Rep. Clarke, Yvette D. [D-NY-11] (Introduced 07/26/2012), Cosponsors: 4 total, 3 Democrat, 1 Republican

**CRS Summary:** Identifying Cybersecurity Risks to Critical Infrastructure Act of 2012 - Amends the Homeland Security Act of 2002 to require the Secretary of Homeland Security (DHS) to conduct continuous, sector-by-sector research, identification, and evaluation of cybersecurity risks to critical infrastructure in coordination with: (1) the heads of sector-specific agencies, (2) owners and operators of critical infrastructure, and (3) any private sector entity engaged in ensuring the security or resilience of critical infrastructure. [] Directs the Secretary to ensure that information relating to such risks is: (1) disseminated, to the maximum extent possible, in an unclassified version, to owners and operators of critical infrastructure within each such sector; or (2) if the information in whole or in part should be classified, share such information with owners and operators who possess the appropriate security clearances. [] Requires the Secretary to report to Congress at least semiannually on cybersecurity risks to critical infrastructure. **LINKS:**

[Congress.gov \(.html webpage\)](#)

[Local copy \(PDF file format\)](#)

• [H.Res.762 - Expressing the sense of the House of Representatives regarding community-based civil defense and power generation. \[112th Congress \(2011-2012\)\]](#) – Sponsor: Rep. Bartlett, Roscoe G. [R-MD-06] (Introduced 08/02/2012), Cosponsors listed: (all original cosponsors) Rep. Franks, Trent [R-AZ-2], Rep. Clarke, Yvette D. [D-NY-11], Rep. Johnson, Henry C. "Hank," Jr. [D-GA-4]

**CRS Summary:** Encourages: (1) every community to work with citizens, leaders, and institutions ranging from local fire halls and schools to faith-based organizations to develop its own civil defense program to create sustainable local infrastructure and planning capacity for tranquil times and disaster scenarios; (2) every citizen to develop an individual emergency plan to prepare for the absence of government assistance for extended periods; (3) each local community to foster the capability of providing at least 20% of its own critical needs, such as

local power generation, food, and water, while protecting local infrastructure whenever possible from threats to centralized infrastructure; and (4) state governments and federal agencies to support the ability of local communities to become stronger, self-reliant, and better able to assist neighboring communities in times of great need. LINKS:

[Congress.gov \(.html webpage\)](#)

[Local copy \(PDF file format\)](#)

• [H.R.2962 - SMART Grid Study Act of 2013 \[113th Congress \(2013-2014\)\]](#) – Sponsor: Rep. Payne, Donald M., Jr. [D-NJ-10] (Introduced 08/01/2013), Cosponsors: 37 total, 32 Democrat, 5 Republican

**CRS Summary:** Saving More American Resources Today Grid Study Act of 2013 or SMART Grid Study Act of 2013 - Directs the Secretary of Homeland Security (DHS), and the heads of other federal departments and agencies, as necessary, to enter into an agreement with the National Research Council to research the future resilience and reliability of the nation's electric power transmission and distribution system. [] Names such research the "Saving More American Resources Today Study" or "SMART Study." LINKS:

[Congress.gov \(.html webpage\)](#)

[Local copy \(PDF file format\)](#)

• [H.R.3410 - Critical Infrastructure Protection Act \[113th Congress \(2013-2014\)\]](#) – aka: CIPA – Sponsor: Rep. Franks, Trent [R-AZ-8] (Introduced 10/30/2013), Cosponsors: 21 total, 19 Republican, 2 Democrat

**CRS Summary:** Critical Infrastructure Protection Act or CIPA - Amends the Homeland Security Act of 2002 to require the Secretary of Homeland Security (DHS) to: (1) include in national planning scenarios the threat of electromagnetic pulse (EMP) events; and (2) conduct outreach to educate owners and operators of critical infrastructure, emergency planners, and emergency responders at all levels of government of the threat of EMP events. LINKS:

[Congress.gov \(.html webpage\)](#)

[Local copy \(PDF file format\)](#)

• [S.1846 - Critical Infrastructure Protection Act of 2016 \[114th Congress \(2015-2016\)\]](#) – aka: CIPA – Sponsor: Sen. Johnson, Ron [R-WI] (Introduced 07/23/2015), Cosponsor: Sen. Ted Cruz [R-TX]

**CRS Summary:** (Sec. 2) This bill amends the Homeland Security Act of 2002 to add as responsibilities of the Secretary of Homeland Security (DHS) relating to intelligence and analysis and infrastructure protection: (1) conducting an intelligence-based review and comparison of the risk and consequences to critical infrastructures of threats and hazards, including a geomagnetic disturbance (GMD) caused by a solar storm or another naturally occurring phenomenon and an electromagnetic pulse (EMP) caused by a nuclear device or non-nuclear device, including such a pulse caused by an act of terrorism; and (2) submitting and biennially updating a recommended strategy to protect and prepare the critical infrastructure of the American homeland against such threats. [] The strategy: (1) shall be developed in consultation with the relevant federal sector-specific agencies and coordinating councils for critical infrastructures, and (2) may be incorporated into a broader DHS recommendation to help protect and prepare critical infrastructure from terrorism, cyber attacks, and other threats and hazards. LINKS:

[Congress.gov \(.html webpage\)](#)

[Local copy \(PDF file format\)](#)

• [S.2232 - Next Generation GRID Act \[115th Congress \(2017-2018\)\]](#) – Sponsor: Sen. King, Angus S., Jr. [I-ME] (Introduced 12/14/2017)

**CRS Summary:** This bill amends the Public Utility Regulatory Policies Act of 1978 to (1) establish a right of interconnection for distributed energy resources, (2) require each electric utility to develop an electricity distribution resource plan, (3) require each state to consider non-wire alternatives for allowing an electric utility to recover costs associated with an electricity transmission and distribution project, (4) require the Department of Energy to establish a pilot program for a distribution system operator, and (5) require each state to consider the use of performance-based incentive mechanisms to achieve its public interest goals. LINKS:

[Congress.gov \(.html webpage\)](#)

[Local copy \(PDF file format\)](#)

• [S.3688 - Energy Infrastructure Protection Act of 2020 \[116th Congress \(2019-2020\)\]](#) – Sponsor: Sen. Murkowski, Lisa [R-AK] (Introduced 05/12/2020), Cosponsor: Sen. Risch, James E. [R-ID]

**NOTE:** This is a bad bill – the only exception so far, so we advocate all other bills – above and below – except this one, and for the reasons outlined below. **CRS Summary:** This bill revises provisions related to protecting energy infrastructure (including critical electric infrastructure), including by authorizing the Federal Energy Regulatory Commission to provide assistance to certain entities relating to methods and tools that owners and operators of energy infrastructure may use to defend assets against threats. LINKS:

[Congress.gov \(.html webpage\)](#)

[Local copy \(PDF file format\)](#)

**EXPLANATION:** While this bill is clearly expired (from last session), and thus not current, we expand and clarify why this is a "bad" bill, so as to alert readers that deception and harm are afoot, thus the need to stay vigilant and alert. Both the CRS Summary (above) and the subtitle immediately below the bill number (*which says: "To amend the Federal Power Act to authorize the Federal Energy Regulatory Commission and the Secretary of Energy to offer assistance in securing the assets of the owners and operators of energy infrastructure against threats and increasing the security of the electric grid, and for other purposes."*) imply or suggest that this is a "good" bill, but "the devil is in the details," as the saying goes. In a [recent press release](#), dated June 6, 2020, the [Secure the Grid Coalition](#) announced that they opposed Senate Bill S.3688. **Source:** "[Secure the Grid Coalition Opposes Senate Bill S.3688](#)," by Michael Mabee, **SECURE THE GRID COALITION**, June 06, 2020: [LINK](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) **Editor's Note:** *These citizen advocates, comprised of industry experts, are highly regarded as expert and credible, and, on their "about" page, describe themselves as follows: "The Secure the Grid Coalition is an ad hoc group of policy, energy, and national security experts, legislators, and industry insiders who are dedicated to strengthening the resilience of America's electrical grid. The Coalition aims to raise awareness about the national and international threat of grid vulnerability, and encourage the steps needed to neutralize it," in obvious reference to both Solar Flares, EMP attacks, and cyber-hacking by rogue states. Thus, we give great weight to their analysis.*

In a [letter by coalition members](#), including Ambassador R. James Woolsey Jr. (a former CIA Director, and veteran of four presidential administrations) and Michael Mabee (a decorated army veteran and author of [a book on civil defense preparedness](#), in case the GRID goes down), they told lawmakers that the bill "appears that it was drafted by the utility industry for the express purpose of codifying the current "security through obscurity" regime that keeps us vulnerable and betrays the public trust," and went on to offer specific examples:

- Among other concerns, they wrote that this bill "codifies a major departure from the original intent for transparency & public disclosure," and, specifically, that this bill restricts transparency and access to the public by "Exporting the "Security through

Obscurity" regime to other government agencies by offering assistance to those agencies in labeling information as Critical Energy Infrastructure Information (CEII) in order to prevent FOIA access." (*Editor's Note: "FOIA" refers to the Freedom of Information Act, that allows ordinary citizens to get hold of public information from their government.*)

- "Codifying government inaction and regulatory malfeasance by releasing FERC from any responsibility for untimely processing of FOIA requests, establishing that FERC's failure to grant or deny a request after (1) year from submission will automatically designate the requested information as CEII and for a period of 10 years. (*Editor's Note: "FERC" stands for the Federal Energy Regulatory Commission, "NERC" stands for the North American Electric Reliability Corporation, and "CEII" stands for "Critical Energy Infrastructure Information," i.e., an excuse to claim it is classified, and thus shielded from the public view.*)
- Codifying government inaction and regulatory malfeasance by releasing FERC from any responsibility for untimely processing of FOIA requests, establishing that FERC's failure to grant or deny a request after (1) year from submission will automatically designate the requested information as CEII and for a period of 10 years. (*Editor's Note: This sets the default "against" the public disclosure, making it an uphill battle, and denying meaningful access to the public regarding safety violations or fines and sanctions by the government.*)
- "Allowing blanket CEII designations for a duration that can be extended at the will of FERC (i.e., forever)"
- "Allows utilities the freedom *not* to designate information as CEII until after it becomes the subject of a FOIA request"
- "Allows FERC to later designate information as CEII that they previously determined wasn't"; and, finally:
- "Establishes that FERC may grant CEII to a member of the public only if that member has entered into an NDA with the source of the information which has been approved by an administrative law judge from DOE or FERC." (*Editor's Note: An "NDA" is a non-disclosure agreement, e.g., a legal ban on disclosing information, and a restriction on one's First Amendment rights of free speech, under the so-called guise of "national security," in this context.*)

Specifically, they claim that "we have observed that since 2010, electric utilities have routinely used CEII as an excuse to conceal violations of law, inefficiency, and administrative error and to prevent embarrassment. This legislation gives those utilities free reign to expand this repugnant practice and maintain it indefinitely, to the great detriment of the public. It also prevents a concerned public from utilizing the Freedom of Information Act (FOIA) to ascertain which utilities have violated standards, broken laws, or put their ratepayers at risk," and cite these four (4) examples:

- **Physical Security risks** – a year after the now famous April 16, 2013 attack on PG&E's Metcalf substation, the same substation was breached in August 2014<sup>3</sup> and the utility's director of corporate security said publicly that PG&E has 'high level security' at critical facilities" while reporting internally that "In reality PG&E is years away from a healthy and robust physical security posture."<sup>4</sup> Further obscurity of physical security violations will only reinforce this type of dishonesty.
- **Safety risks** – On July 31, 2009, PG&E was fined \$100,000 for violating the transmission vegetation management standard. Then, after the NERC/FERC coverup began in 2010 there are violations this standard in the Western Interconnection. This is the same location where more than 86 deaths occurred in the "Camp Fire" – the deadliest and most destructive wildfire in California history. It is possible PG&E is a culprit but their identity remains concealed from public scrutiny.<sup>5</sup>
- **Cybersecurity risks** – On May 30, 2016 cybersecurity expert Chris Vickery reported a massive data breach by PG&E. On February 28, 2018 NERC issued a "Notice of Penalty regarding Unidentified Registered Entity" in which the NERC-anonymized entity apparently agreed to pay penalties of \$2,700,000 for very serious cybersecurity violations.<sup>6</sup> The PG&E data breach in 2016 and NERC's cover-up of the identity of the "Unidentified Registered Entity" — who by NERC's own admission was involved in a dangerous data breach — is ample proof that a watchful regulator is necessary to protect the bulk power system. Yet, it seems that regulator currently conspires with its Congressional overseers to further insulate the industry and itself from public scrutiny.
- **Economic risks** – PG&E ultimately went bankrupt and now either the rate payer or the taxpayer will foot the bill for their recovery. In either case, how is it in the public interest that a utility be allowed to incur so many risks and yet be insulated so well from public scrutiny?

Moral of the story: Don't believe everything you see, hear, or read, concerning these bills, and do your homework, first.

**Source:** [Letter dated June 4, 2020, and addressed to Sen. Angus King \(I-ME\) and Rep. Mike Gallagher \(R-WI-08\)](#), by the **Secure the Grid Coalition**, Dated June 4, 2020: [LINK](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)

For further information:

- <https://SecureTheGrid.com>
- [https://Twitter.com/Secure\\_The\\_Grid](https://Twitter.com/Secure_The_Grid)
- <https://Facebook.com/SecureTheGrid>
- <https://EmpTaskForce.us>
- <https://Facebook.com/EmpTaskForce.us>
- <https://Twitter.com/EmpTaskForce>
- <https://Twitter.com/GlennRhoades>

**NONE** of the bills above were refiled in this current Congress (117th Congress, 2021-2022) by any U.S. Senators or Members of Congress, and some or all of them are very-much needed to avert disaster.

Before you contact your ([your Congressman/Congresswoman](#)) & your [U.S. Senator](#), see some *current* legislation, which you should politely but firmly demand they file -- **in addition to** refiled the expired legislation above.

• **H.R.806 - Clean Energy and Sustainability Accelerator Act** [117th Congress (2021-2022)] – Sponsor: Rep. Dingell, Debbie [D-MI-12] (Introduced 02/04/2021), Cosponsors: 12 total, 10 Democrat, 2 Republican

**CRS Summary:** A summary is in progress. Stay Tuned. LINKS:

[Congress.gov \(.html webpage\)](#)

[Local copy \(PDF file format\)](#)

• **H.R.1119 - Stopping Chinese Communist Involvement in the Power Grid Act** [117th Congress (2021-2022)] – Sponsor: Rep. Duncan, Jeff [R-SC-3] (Introduced 02/18/2021), Cosponsors: Rep. Mann, Tracey [R-KS-1] and Rep. Gaetz, Matt [R-FL-1]

**CRS Summary:** This bill provides statutory authority for Executive Order 13920, which set forth requirements related to securing the U.S. bulk-power system. LINKS:

[Congress.gov \(.html webpage\)](#)

[Local copy \(PDF file format\)](#)

• **H.R.1514 - To amend the Federal Power Act to increase transmission capacity for clean energy, reduce congestion, and increase grid resilience.** [117th Congress (2021-2022)] – Sponsor: Rep. Peters, Scott H. [D-CA-52] (Introduced 03/02/2021), Cosponsors listed: Rep. Matsui, Doris O. [D-CA-6], Rep. Casten, Sean [D-IL-6], Rep. Quigley, Mike [D-IL-5]

**CRS Summary:** A legislative analyst in the Congressional Research Service will begin analyzing this legislation after text becomes available, according to our recollection of a previous post on Congress.gov's official website. The website currently says: "A summary is in progress." Stay tuned. LINKS:

[Congress.gov \(.html webpage\)](#)

[Local copy \(PDF file format\)](#)

• **S.704 - Disaster Safe Power Grid Act of 2021** [117th Congress (2021-2022)] – Sponsor: Sen. Wyden, Ron [D-OR] (Introduced 03/11/2021), Cosponsor: Sen. Merkley, Jeff [D-OR]

**CRS Summary:** A summary is in progress. Stay tuned. LINKS:

[Congress.gov \(.html webpage\)](#)

[Local copy \(PDF file format\)](#)

• **S.2269 - Protect American Power Infrastructure Act** [117th Congress (2021-2022)] – Sponsor: Sen. Scott, Rick [R-FL] (Introduced 06/24/2021), Cosponsors listed: (all original cosponsors) Sen. Rubio, Marco [R-FL], Sen. Marshall, Roger W. [R-KS], Sen. Cotton, Tom [R-AR]

**CRS Summary:** A summary is in progress. Stay tuned. LINKS:

[Congress.gov \(.html webpage\)](#)

[Local copy \(PDF file format\)](#)

**ACTION ITEMS:** Contact your ([your Congressman/Congresswoman](#)) & your [U.S. Senator](#), and demand they act. You now have bill numbers, which will help their staffers understand your request. But you can speak in plain English too – asking them to "harden" and "protect" and "upgrade" our fragile Power, Cell Phone, Computer, & Internet GRID. You can call them, and contact them through their Congressional and Senatorial webpages (look for contact links), as well as their social media. A personal visit would not hurt either, but be polite and well-prepared. And persistent.

**ACTION ITEMS -- SHARING IS CARING:**

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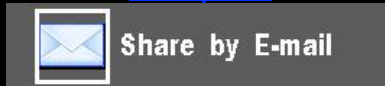
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**ACTION ITEMS -- Recommendations for citizens: What can I do?**

- Have plenty of canned and non-perishable food & drink stored, manual can openers, water for bathing & flushing the toilet, as well as potable drinking water. Peanut butter is an especially good source of fats, proteins, and carbohydrates, and has a long shelf life. (Include Emergency First Aid Kits, prescription and over-the-counter meds, as needed, and also personal items like soap, shampoo, and plenty of toilet paper and/or wash cloths, if you run out of toilet paper—and spare clothing & underwear.)
- Have handy printouts (paper) of important names, addresses, phone numbers, and websites of key emergency contacts (friends, family, police, fire, hospital, electric power & phone companies, local news media phone numbers, to get the latest news, local emergency shelter, animal shelters, etc.), as well as hard copies of good personal, scientific, and religious reading materials (which can come in handy if computers and television grids go down). Also a map (paper printout) of your city—and surrounding cities—might be useful.
- Besides these key paperwork items, ID's, e.g. driver's license, photo ID's, Cash, Credit Cards, and several extra set of house, car, & storage building keys.
- Have printed and/or flash drive (thumbnail USB storage devices) of key paperwork (financial, insurance, & medical records, with deeds and titles to house, vehicles, etc.).
- Invest in several small magnifying glasses (which can be used to start a fire with the sunlight, as well as help you to read fine print if you're far-sighted)
- Have standby generators, backup batteries (preferably NiMH or Li-Ion rechargeable), and/or solar-powered chargers and power supplies. (This is especially needful for portable smart-phones, which need to be charged up periodically.) Portable fire extinguishers would also be useful here.
- Invest in EMP power line transient suppressors and voltage surge protection devices and/or filters;
- When storing your backup generators, leave extension cords UNPLUGGED, lest a solar or EMP event occur, and induce a large current in the lines, and "fry" your equipment. Same is true with radio and television and computer equipment: Don't put them in storage connected to power sources, antennas, etc. (Perhaps wrap "spare equipment" in several layers of aluminum foil, a "makeshift Faraday Cage," and place this in a metal garbage can, for extra-added 'Faraday' protection.)



- Make sure that stored equipment (batteries, gasoline, tools) has not rusted or gone bad.
- Invest in 1 or 2 cheap bicycles (which will come in handy should petroleum-based fuel becomes scarce), as well as a bicycle air pump, chain oil, etc.
- Invest in some FRS (Family Radio Service), GMRS (General Mobile Radio Service), CB (Citizen's Band), and/or Ham (Amateur) radios as an 'alternate' form of local communication, should the cellular phone grid go down. [NOTE: GMRS and Amateur radios require a license from the FCC to operate, whereas FRS and Citizen's Band don't, but during a state of emergency, that may not matter.]
- Invest in several solar-powered weather radios, which include AM, FM, NOAA Weather, and local television broadcast frequencies. (Portable televisions are optimal, but, lacking that, radios that receive audio of TV broadcasts are a good substitute.)
- Invest in several small LED flashlights. (LED's, light-emitting diodes, use far less current than 'regular' incandescent light bulbs, and produce much less heat.) Some flashlights have solar and/or "hand crank" chargers.
- Have handy emergency medical kits (in the event hospitals lose power and/or become over-crowded.)
- Maintain close ties with friends, neighbours, relatives, local government (police, fire, etc.), and church & community groups, as teamwork would become necessary in the face of adversity.

**AND -- Offer these proposals to lawmakers -- to supplement the above:**

- Local voltage surge protection devices and/or filters, and even "double-surge" protection in critical electric power, communications, and military infrastructure; Require critical infrastructure to also include EMP power line transient suppressors;
- Upgrading cables, wireless communications systems, electric substation control boxes/houses, and operating centres to be properly hardened, shielded, and grounded with such as a "Faraday Cage";
- Use of fiber optic-based communications, where possible (which, of course, aren't susceptible to electromagnetic pulses);
- Sufficient "backup" systems to store critical data and provide alternate power in the event of a power outage, including alternative power sources (solar, wind, etc.);
- Having "backup systems" unplugged & disconnected from the grid would help protect them greatly: Disconnecting any sensitive "backup" excitement (computers, solar panels, etc.) from wires (which could pick up an EMF pulse and induce a high-voltage current) would also greatly help, especially if they contain very little 'sensitive' electronics that could be affected by an EMP;
- "Capacitor banks," which work like batteries to absorb & dissipate excess energy;
- Possibly even an artificial geomagnetic field (using a combination of electromagnets and permanent magnets) across the globe: Would require much international cooperation
- PREVENTION: Forecasting or predicting a solar event, and shutting down (disconnecting) sensitive equipment from the grid is a good precaution. (Proper monitoring of solar events by satellites and deep-space probes would be useful here.);
- Creating guidelines and emergency plans for "black start" and "grid hardening" measures that will improve resiliency and recovery;
- Research, preparation, & review of emergency plans for EMP & solar geomagnetic event scenarios (like is done with hurricanes and earthquakes).
- Protect critical computers / Internet from hacking & cyber-attacks and computer viruses (and not just EMP nuclear detonations or solar flares / geomagnetic storms).
- Prevention and protection in advance would cost Billions of dollars, but cleanup of the mess from a severe EMP or solar event would cost Trillions of dollars—several orders of magnitude greater in cost (not counting the emotional and social costs). Quotable quotes:
  - "An ounce of prevention is worth a pound of cure."
  - "A Billion in prevention is worth a Trillion in cure."
  - "Prevention is the best medicine."

SUBJECT: "Protecting the Grid" (our Power / Telecommunications GRID!)

g in via WLKF (Lakeland, Fla.) Talk-1430 AM / 96.7 FM  
 the U.S.A.)

Formerly known as "Gordon from Lakeland, FLORIDA" -- but we moved LOL...

Recorded in stereo with two (2) audio feeds. ( Small "Fair Use" clips )  
 Date: Monday, 28 December 2020 (late PM) --to-- Tuesday, 29 December 2020 (early AM)

**Both audios merged into stereo audio**

11:28 -- \* \* \* \* \* **VERY IMPORTANT:**  
 \*\*>> David in New Mexico on  
 being prepared. <\* \* \* \* \* **VERY IMPORTANT** \*\*--15:51

11:28 -- \* \* \* \* \* **VERY IMPORTANT** \*\*-- David in New Mexico on being prepared. --\* \* \* \* \* **VERY IMPORTANT** \*\*-- 15:51

- Permalink: [YouTu.be/8M9QghVie8](https://www.youtube.com/watch?v=8M9QghVie8)
- Crosspost: [via Facebook](#)
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- [Local directory MP4](#)
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- [Mirror 3: file folder](#)

You may also [donate](#) if you can't do anything else; that is critical since we are taking time off from "paying" jobs to do this much-needed volunteer work. Nonetheless, it is even more important to politely, but firmly (and consistently) demand our over-paid, under-performing lawmakers (who make around \$200 GRAND per year -- much more than our staff) to do their job: FILE THE BILLS ALREADY, and stop merely sucking down our taxpayer dollars. **ACTION ITEMS:** Contact your ([your Congressman/Congresswoman](#)) & your [U.S. Senator](#), and demand they act. You now have bill numbers, which will help their staffers understand your request. But you can speak in plain English too -- asking them to "harden" and "protect" and "upgrade" our fragile Power, Cell Phone, Computer, & Internet GRID. You can call them, and contact them through their Congressional and Senatorial webpages (look for contact links), as well as their social media. A personal visit would not hurt either, but be polite and well-prepared. And persistent.

Click [\\* here \\*](#) to jump back to the top of the page.

- **II. Identifying and rooting out excessive unnecessary pork spending to make #1, above, possible, particularly harmful higher ed subsidies**  
 How are we to pay for much-needed upgrades to THE GRID and other key infrastructure (roads & bridges, for example) if we don't cut unnecessary "Pork" spending excesses? Here's how:



# Cutting PORK



# SPENDING



Can NOT emphasize this strongly enough: Dennis Ross is a man of honour & integrity: standing for 'Fair Treatment' of ALL borrowers -even 'weak' citizens (like students), --even in the face of pressure from the GOP...

Now, there is much unnecessary and wasteful "pork" spending, as shown -- for example -- in research done by [OpenTheBooks.com](http://OpenTheBooks.com). As well, the annotated video, above, of an old public "Tele-Town Hall" meeting with former Lakeland, Fla. Congressman, Dennis A. Ross, a Republican, is a perfect example of why we still have an "over-spending" problem: He agrees that taxpayer dollars should not be used to "make" or "back" (guarantee) student loans. However, he never filed any bills to even attempt such! (And, neither has ANY lawmaker in EITHER party!) Why is this important, you might ask? In any recent analysis of a budget (a few recent examples here), only ONE thing can safely be cut:

[HOUSE: Outlays vs. Revenue](#)  
[Archive Today cache](#)

- [Wayback Machine archive](#)
- [GAO: Financial Audit: Fiscal Years 2018 and 2017](#)
- [Wayback Machine archive](#)

There is only ONE (1) 'sizable' thing we can cut in the current budget in outlays, e.g., spending: STUDENT DEBT, which comprises almost TEN (10%) PERCENT of total U.S. Debt, almost \$2 Trillion ÷ \$20 Trillion --or a "few trillion" more, now with COVID-19 economic spending: "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](#)
- [Archive Today cache](#)
- [Wayback Machine archive](#)
- [Other archives- Mirror-1](#)
- [Other archives- Mirror-2](#)

YES: Almost Two Trillion (\$2,000,000,000,000.00) of YOUR taxpayer dollars were used to make or back student loans. Not only is this quite costly, but it is not even helpful: In fact, it is harmful: Colleges simply raise the price of tuition when they have "easy access" to "deep pockets" loans from the taxpayers, who function as a *de facto* "Sugar Daddy" to make colleges and universities rich: The student functions as merely a "pass-through" or "conduit" for this massive wealth transfer. Thus, it should NOT be called "student aide," but rather "rich college aide."

**\$\$\$ CRASH of the DOLLAR WARNING: Failure to pay close attention here -- and here on out -- WILL result in a CRA\$H of the U.S. DOLLAR!** Do NOT say you weren't warned: We are warning you right here and now. \$Two Trillion Dollars is a LOT of money!

**\*\* We go almost THREE-HUNDRED MILLION (\$300,000,000.00) DOLLAR\$ per DAY in debt due to Lawmakers' refusal to STOP harmful pork subsidies to make/back UNNECESSARY higher ed loans \*\***

You heard right on both counts: Since college was [almost FREE](#) in America in the very recent past, there WERE no student loans, and thus no student loan debt -- and, by logical extension, no need for taxpayers to subsidize said debt, thus no need for these subsidies exists now. Moreover, numerous fiscally-responsible lawmakers (read: YOU) (allegedly) want to cut wasteful pork spending: However, we haven't been able to, and here is math supporting this claim:

A 2014 article in the *NY Times* claims that: "A decade ago, there was only about \$300 billion in such loans outstanding, and even now the \$1.1 trillion in student loan debt is dwarfed by mortgage debt. But people who borrow money to pay for their education can't simply walk away without paying, unlike with mortgages, car loans or credit cards; there is no equivalent of foreclosure, and student loan debts aren't cleared by bankruptcy." **Source:** "[The Role of Student Debt in Stunting the Recovery](#)," by Neil Irwin, *The New York Times*, May 14, 2014: [LINK](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local Cache \(via Archive Today with Federal Reserve graph "Proportion of 27- to 30-year-olds with a home mortgage"\)](#) ; [Local Cache \(via Wayback Machine with Reuters photo of construction site\)](#) ; [Mirror-1 archive \(via Archive Today\)](#) ; [Mirror-1 archive \(via Wayback Machine\)](#) ; [Mirror-2 archive \(via Archive Today\)](#) ; [Mirror-2 archive \(via Wayback Machine\)](#) ; [Mirror-3 archive \(via Wayback Machine\)](#) ; [Mirror-3 archive \(via Archive Today\)](#)

If a there were only \$300 billion in student loans in 2004 (a decade before the 2014 article), and we're approaching almost \$2 Trillion now, then we see that we've added \$1.7 Trillion to U.S. Debt (we currently are the sole lenders of all student loans) in a space of sixteen (16) years: That's \$106,250,000,000.00, or more than \$100 Billion per year, or about \$290,896,646.13 every single day! (That does not even count the interest, which is not negligible!) Lawmakers' refusal to act upon this reasonable legislation, above, is directly and immediately responsible for adding almost 300 MILLION dollars to the national debt EVERY SINGLE DAY—and this WILL crash the dollar is left unchecked.

***Why haven't lawmakers been unable to stop "spending hemorrhaging" --bleeding to death!?***

**ANSWER:** Look again at the NY Times article: Student debt is practically impossible to discharge in bankruptcy. Bankruptcy is the "Economic Second Amendment" -- a means of defending against illegal price-gouging, and the requisite wasteful use of our taxpayer dollars to make or guarantee such loans.

**PROOF:** Bankruptcy operates as a Conservative Free Market "check" on predatory lending--by making the lender "think twice" before loaning out (read: WASTING) huge Trillions of your tax dollars. Put another way: If college students could defend via Student Loan Bankruptcy (H.R.2648 and S.1414, from last session), then this would scare the Dept of Education (the sole lender) into STOPPING its insane loaning of obscenely-high Student Loans (using YOUR taxpayer dollars), via obvious Free Market Forces (student's self-defense abilities), and thus

## CRASH



## of the DOLLAR!

Higher Ed lobbyists would see the "handwriting on the wall," regarding their push to increase loan limits—and give up—thus allowing President Trump's legislative request for pork spending cuts: loan limits *are* spending cuts, as they use YOUR tax dollar\$\$, above —see discussion quoting Sen. Rick Scott (R-FL), who agrees with this analysis.

**If YOU disagree with me, dear reader, then please explain why even GOP lawmakers haven't attempted to enact Trump's spending cuts? ( – crickets – ) My answer is correct: Only WITH Student Loan Bankruptcy defense restored (as it was, in the past, and worked well then) would Mr. Trump (or currently-elected Conservative politicians) have a "fighting chance" of getting lawmakers to pass his pork spending cuts request, as described elsewhere in this section.**

**THEREFORE:** Returning bankruptcy to student loans (or something similarly "shocking" to the system—such as an 'en masse' Jubilee Forgiveness of part—or all—of student debt—as Alan Collinge's "Million Signature" petition seeks -- if it somehow crashes the lending apparatus, thus saving tax dollars from being bled out & wasted, as I hope it would) is the **\*\*\*ONLY\*\*\*** way to achieve this goal here—cutting of wasteful pork spending, so we can fund other, much-needed, projects (infrastructure, protecting the grid, military and police pay raises, etc.).

To that end, lawmakers, please pass both the proposed pork spending cuts bill linked above and student loan bankruptcy defense, the "de facto" "Economic Second Amendment," a Conservative Free Market check/balance on unnecessary pork spending.

In fact, colleges and universities didn't really begin to price-gouge students until over-eager lawmakers made sure that students had easy access to taxpayer-funded student loans. (Back when college was affordable -- or free in some places -- there was no need for taxpayer-funded Student Loans; indeed, there was no need for student loans AT ALL: College was affordable -- and free in places. Yet, lawmakers of both parties were over eager to provide a solution to a non-existent problem.)

#### **COLLEGE WAS ONCE FREE IN AMERICA: PROOF**

Whether you like "Liberals" like Sen. Bernie Sanders (I-VT) or "Conservatives" like Sen. Rick Scott (R-FL), both agree that colleges was once FREE—or VERY close to it, in the past: **REPUBLICAN Senator Rick Scott:** "When I went to college in the 70's, tuition was as low as \$200 a semester, with no fees that I can remember." [Press Release](#) dated Tue. 10 Sept. 2019: [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Mirror 1 archive](#) ; [Mirror 2 archive](#)

Assuming this was January of 1975, this would be equivalent to \$987.89 per semester in an October 2019. Source: [BLS.gov calculator](#) And, [WestEgg's calculator](#) gives a similar conversion: "What cost \$200 in 1975 would cost \$943.89 in 2018."

In fact, *PolitiFact* rated as "Mostly True" **DEMOCRAT SENATOR Bernie Sanders' claim** that college was once "free" in the United States: "There was a time in the United States when some public colleges and universities charged no tuition. However, tuition has never been set as a national policy -- it is a decision for each school or state government officials. And some colleges charged tuition dating back to the 1800s. [] Sanders' statement is accurate but needs clarification. We rate this statement Mostly True." Source: "**Was college once free in United States, as Bernie Sanders says?**," by Amy Sherman, *PolitiFact*, 09 February 2016: [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Mirror 1 archive](#) ; [Mirror 2 archive](#)

Historians will recognize this phenomenon as the "Bill Bennett Hypothesis": When you subsidize anything with taxpayer dollars, costs go up. Conservatives have, for years —for decades— have complained about excess spending of taxpayer dollars to make or guarantee student loans: "If anything, increases in financial aid in recent years have enabled colleges and universities blithely to raise their tuitions, confident that Federal loan subsidies would help cushion the increase." Source: "**Our Greedy Colleges**," By Dr. William J. "Bill" Bennett, former Secretary of Education under President Ronald Reagan, *The New York Times*, 18 February 1987: [Archive Today cache](#) ; [Wayback Machine archive](#)

More-recently, President Trump called on lawmakers to curb this harmful pork spending:

"**Trump Proposes Limits On Student Loan Borrowing**," By Zack Friedman, *FORBES*, Tue. March 19, 2019: [Google Amp cache](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#)

In fact, the list of supporters for this -- and other -- spending cuts is quite long, and even includes some Democrats, at the very least, Rep. Darren Soto (D-FL-09). SOURCE:

**PRESS RELEASE: "IN FLOOR SPEECH, SOTO REJECTS REPUBLICAN DEFICIT-EXPLODING BUDGET, CALLS ON FREEDOM CAUCUS DEBT BETRAYAL,"** by Rep. Darren Soto (D-FL-09), Washington, DC, October 26, 2017: [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Other archives- Mirror-1](#) ; [Other archives- Mirror-2](#)

To see a full list of supporters of PORK SPENDING CUTS (PDF file format), here is a partial list:

- [Local copy \(PDF format\)](#)
- [Mirror 1](#)
- [Mirror 2](#)
- [Mirror 3](#)
- [Wayback Machine archive](#)

To see a full list of related research docs in the "root folder":

- [Local copy \(PDF format\)](#)
- [Mirror 1](#)
- [Mirror 2](#)
- [Mirror 3](#)
- [Wayback Machine archive](#)

So, all these lawmakers (particularly GOP lawmakers) are "talking a big talk," but not "walking the walk."

Therefore, all true Conservatives (*who claim to oppose harmful pork spending excesses*) and even many like-minded Liberals (*who rightly see how such "student loan" subsidies result in HIGHER costs of college, not lower -- in addition to soaking the taxpayer, and placing undue student debt burdens on the backs of poor college students -- something which did NOT happen just a few decades back!*), should take a 2nd look at the last 2 pages of the PORK SPENDING CUTS (PDF file format) research linked above.

Here, you will find 2 versions of a bill that does precisely what almost all Republicans and many Democrats claim is needed: Either a reduction or elimination of said subsidies.

One version is merely a "loan limits" bill that reverses Student Loan limits back to previous levels (which is a spending cuts: YOUR tax dollars are used).

- **DIRECT DOWNLOAD LINK for necessary bill:**
- [Local copy \(PDF format\)](#)
- [Mirror 1](#)
- [Mirror 2](#)

- [Mirror 3](#)
- [Wayback Machine archive](#)
- [Archive Today cache \(Oops -- their rendering of this PDF cut off beyond the 1st page -- trying again: see below\)](#)
- [Archive Today cache \(user-friendly \\*.html webpage\)](#)
- [another Wayback Machine archive](#)

The other version of this bill [[see PDF, here: There are two (2) versions]] is an extreme -- but necessary -- measure to prohibit and eliminate tax dollars whatsoever, a drastic measure which might not be "politically" possible, as Higher Ed Swamp creatures, who get said corporate handouts therewith, would experience extreme withdrawal symptoms.

However, both versions of this bill are linked above.

VERY IMPORTANT: As no lawmaker -- of either party -- has the guts or gumption to file said bill, there IS no "bill number" to reference, but both versions of the proposed bill, linked above, are "grammatically correct," insofar as they properly reference U.S. Code and reverse the harmful effects of §422 of H.R.507 (109th CONGRESS), the "College Access and Opportunity Act of 2005," a chief cause of this crippling & massive college debt, which American college students are currently experiencing—and which costs taxpayers, who make and/or back such loans.

**ACTION ITEMS:** Contact your ([your Congressman/Congresswoman](#)) & your [U.S. Senator](#), and demand they act. You now have a copy of the bill that needs to be filed (see above, print it out, save a copy, and send it to your lawmakers). This will help their staffers understand your request. But you can speak in plain English too -- asking them to CUT PORK SPENDING -- particularly, please stop using MY tax dollars to make or guarantee student loans to students who don't needs them, can't afford them, and are actually HARMED by said student "aid." You can call them, and contact them through their Congressional and Senatorial webpages (look for contact links), as well as their social media. A personal visit would not hurt either, but be polite and well-prepared. And persistent.

**ACTION ITEMS -- SHARING IS CARING:**

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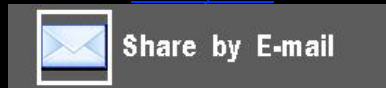
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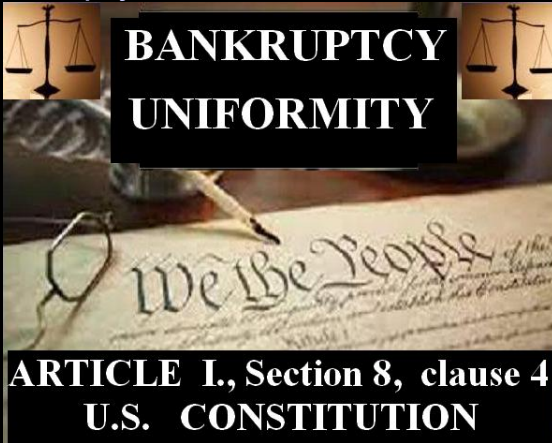
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You may also [donate](#) if you can't do anything else; that is critical since we are taking time off from "paying" jobs to do this much-needed volunteer work. Nonetheless, it is even more important to politely, but firmly (and consistently) demand our over-paid, under-performing lawmakers (who make around \$200 GRAND per year -- much more than our staff) to do their job: FILE THE BILLS ALREADY, and stop merely sucking down our taxpayer dollars. **ACTION ITEMS:** Contact your ([your Congressman/Congresswoman](#)) & your [U.S. Senator](#), and demand they act. You now have a copy of the bill that needs to be filed (see above, print it out, save a copy, and send it to your lawmakers). This will help their staffers understand your request. But you can speak in plain English too -- asking them to CUT PORK SPENDING -- particularly, please stop using MY tax dollars to make or guarantee student loans to students who don't needs them, can't afford them, and are actually HARMED by said student "aid." You can call them, and contact them through their Congressional and Senatorial webpages (look for contact links), as well as their social media. A personal visit would not hurt either, but be polite and well-prepared. And persistent.

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• III. Using selected Free Market measures to make #2, above, possible, particularly CONSTITUTIONAL Uniformity in U.S. Bankruptcy Laws



We must ask "why" NO lawmakers (no, not even so-called "Conservative" GOP Republican lawmakers) have even *attempted* to make the much-needed pork spending cuts described above in point #2 -- and which they almost-uniformly claim they support. Here is a Free Market solution, to which even legendary Conservative talk show host, the late Rush Limbaugh, does not disagree: *Annotated video is in STEREO -- caller & room audio (LEFT), and radio show & host (RIGHT) -- speakers on: STEREO*



Now, it is a "given" that part of

the reason GOP Lawmakers failed to do what they claimed to support is "partly" due to lack of honour, spine, and courage. (*That is a polite description, thank you!*) However, that can not *completely* or *fully* account for their lack of action. After careful reflection, it is obvious that the lack of Bankruptcy Uniformity (as required by the U.S. Constitution's legendary "Uniformity clause," Art. I, Sec.8, clause 4) is the chief and main reason. (Anyone who disagrees, please give us a **\*\*better\*\*** explanation; silence is acknowledgment that the aforementioned assessment is correct.)

**CAVEAT:** This point, "III. Using selected Free Market measures," specifically BANKRUPTCY UNIFORMITY, is the "lynchpin," the Sine Qua Non, indispensable and required element -- and while arguably probably not "as important" as protecting the Power/TelComm grid (and dependent 911 cell, power, & Internet web), nonetheless, U.S. CONSTITUTIONAL BANKRUPTCY UNIFORMITY is the nexus -- the one "required" element, without which this entire effort will fall apart, and -- along with it -- our nation, so you have been given fair warning and notice: **Now is the time to pay attention.**

OK, as alleged above, the "pork" spending cuts did not happen in large part due to the lack of Bankruptcy Defense -- as enshrined in the U.S. Constitution, but *how* or *why* is this relationship true? Well, lawmakers are clearly and obviously bullied, threatened, and bribed (legal "bribes" via campaign contribs) by "powerful" Higher Education lobbyists, who benefit when "loan limits" are set unrealistically high, allowing taxpayers to provide over \$2 TRILLION DOLLAR\$ of *your* tax dollars to students, who function as a "pass-through" or "conduit" (unwilling tools) of said massive wealth transfer -- from taxpayer (you) to Higher Ed interests (colleges, universities, all with bloated budgets and salaries). Thus, there is an interest in keeping this sordid relationship at a "status quo." However, were students able to defend via Bankruptcy Defense, as the Constitution requires, this would "send a message" to lobbyists to "back off"; The "loan limits" as set by §422 of H.R.507 (109th CONGRESS), the "College Access and Opportunity Act of 2005" (which the above point seeks to reverse) would be "frustrated: Even if allowed "by law," the student borrowers would become "loan risks" with new-found "Self defense" abilities of Bankruptcy Uniformity -- and -- via the obvious Free Market pressures, here -- lenders would "back off," and lobbyists would see the "handwriting on the wall," and -- likewise -- back off. This would, of course, make Bankruptcy Uniformity possible.

A combination of loan limits (aka spending cuts, as your tax dollars are used -- see point II, above), and bankruptcy uniformity (this point, here: Number III.) would force "from both ends" a reduction in higher ed subsidies using your tax dollars. The effects of this would be (at the least) three-fold:

- #1. First, this would save massive amounts of your taxpayer dollars: We would stop the hemorrhaging bleedout of excessive pork over spending, and thus (possibly) avert and avoid a crash of the U.S. Dollar -- and (hopefully) be able to afford much-needed infrastructure upgrades (roads, bridges, power & telcom GRID, etc.)
- #2. "COST\$ OF COLLEGE" would **drop like a rock** when over-eager colleges & universities (and their bloated staff & salaries) realise that their "taxpayer Sugar Daddy" is cut off: Both the regulatory loan limits (point II., above) and the Free Market pressures of students with "self defense" powers (point III., here) would force down this obscene and sordid pork from both ends, and bloated tuition inflation would be defeated.
- #3. Besides the above, whichever political party (or lawmakers & other leaders) that supported such measures would see massive and decisive results "at the ballot box": As but one example, we note the Democratic Party is much more supportive (tho not completely) of such legislation than the GOP, and guess who has been winning in the last several U.S. House of Representatives elections, U.S. Senate races, and Oval Office? Enough said.

There is wide-spread, and bipartisan, support for Bankruptcy Uniformity among both lawmakers and political experts --including (but not limited to) the following: 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. 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), and Rep. Matt Gaetz (R-FL-01st) Conservative Republican (who gave an eloquent defense at the last markup committee meeting for H.R. 2648, from a previous session) -- as well as Rep. Matt Gaetz (R-FL-01st) Conservative Republican.

Lawmakers (of both parties) who support common sense Bankruptcy Uniformity keep getting reelected.

Historians will recall that things worked "just fine" back when College Student borrowers had bankruptcy defense. We compare bankruptcy defense with the 2nd Amendment: Predatory lending, tuition inflation, and the resulting costly taxpayer-funded subsidies were STOPPED before they started due to students who wielded the "Sword of Bankruptcy, but over-eager lawmakers meddled in the Free Market and made

a mess when they made students defenseless. Thus Bankruptcy is now christened the "Economic 2nd Amendment," and rightly so. We know that "Liberals" support student loan bankruptcy, but all true "Conservatives" do as well -- and rightly recognise that Bankruptcy is NOT a Liberal "Free Handout," but rather a Constitutionally-guaranteed right:

["Bankruptcy Could Help Millions Struggling Under Student Debt: In 2005, Congress took this one possible life raft away. Why?"](#) by Jon Basil Utley, publisher of *The American Conservative*, published in *The American Conservative*, January 23, 2020: [REVIEW](#) ; [AUTHOR PROFILE](#) ; Their byline states: "The American Conservative exists to advance a Main Street conservatism. We cherish local community, the liberties bequeathed us by the Founders, the civilizational foundations of faith and family, and—we are not ashamed to use the word—peace." [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local archive](#) ; [Mirror-1 cache](#) ; [Mirror-2 cache](#) ; [Mirror-3 cache](#) ; [Mirror-4 cache](#)

Ike Brannon of the *Cato Institute*: ["Let Them Go Bankrupt,"](#) by IKE BRANNON, *The Weekly Standard*, February 12, 2016 at 1:15 AM: "5 MIN READ": [Washington Examiner column](#) ; [Archive Today cache-A](#) ; [Archive Today cache-B](#) ; [Wayback Machine Archive-A](#) ; [Wayback Machine Archive-B](#) ; [Archive-C](#) ; [Archive-D](#)

*New York Times* columnist David Brooks: **QUOTE**: "I think they [the Wall Street Protests] do tap into a couple real issues. Student loans is talked about a lot. And you [should] be able to declare bankruptcy from student loans. You should be able to get out of them under — and the second thing is Wall Street." Source: ["Shields, Brooks on Romney's Electability, Cain's 9-9-9 Plan, Wall St. Protests,"](#) *PBS*, Oct 7, 2011: [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#)

*National Review*, founded by well-known Conservative, William F. Buckley Jr., is calling for allowing student loans to be dischargeable in bankruptcy: ["An Idea for Student Loans: Get Rid of Them: It's time to shut down the Bank of Uncle Stupid,"](#) By KEVIN D. WILLIAMSON, *National Review*, April 18, 2019; 6:30 AM; Quotes: "The federal government should stop making college loans itself and cease guaranteeing any such loans" and: "make student-loan debt dischargeable in ordinary bankruptcy procedures." : [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#)

From Frank H. Buckley, a Foundation Professor at Conservative Antonin Scalia Law School of Law at George Mason University and author of "The Republican Workers Party: How the Trump Victory Drove Everyone Crazy, and Why It Was Just What We Needed.": ["The silver bullet for student debt: Bankruptcy,"](#) By Frank H. Buckley, *The Washington Post*, August 22, 2018: [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#)

**Jerome Powell, a Conservative Republican**, former private equity executive, and current incumbent Chair of the Federal Reserve, who served under Presidents Barack Obama and Donald Trump, agrees:

**QUOTE**: "Federal Reserve chairman Jerome Powell has said he's "at a loss to explain" why student loans are treated differently than other types of debt in bankruptcy." Source: ["Big changes could be in store for student loan borrowers,"](#) by Annie Nova (Twitter: @ANNIEREPORTER), *CNBC*, Published Friday, October 25, 2019, at 9:44 AM (EDT), UPDATED Saturday, October 26, 2019, at 12:07 PM (EDT), [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#)

**QUOTE**: "Powell said he generally supports the idea of a vibrant education loan climate, but added that borrowers need to be informed of the risks they're taking. [] He also wondered why student debt can't be discharged in bankruptcy. [] "I'd be at a loss to explain why that should be the case," he said, while acknowledging that the issue is one for Congress to tackle. [] While Powell said he couldn't quantify what the longer-run economic effects would be, he said there is danger down the road." Source: ["Student debt could hold back economic growth, should be discharged in bankruptcy, Fed chief says,"](#) by Jeff Cox (Facebook: @JEFF.COX.7528, Twitter: @JEFFCOXCNCBCCOM), *CNBC*, Published Thursday, March 01, 2018, at 11:37 AM (EST), UPDATED Thursday, MAR 01, 2018, at 1:59 PM (EST), [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#)

**QUOTE**: "The new chairman of the Federal Reserve questioned why struggling borrowers can't discharge their student loans in bankruptcy. [] "Alone among all kinds of debt, we don't allow student loan debt to be discharged in bankruptcy," Jerome Powell told members of the Senate Banking Committee Thursday. "I'd be at a loss to explain why that should be the case." [] Powell's comments came in response to a question from Senator Brian Schatz, a Democrat from Hawaii, about whether high levels of student debt create a drag on the economy. More than 40 million Americans hold nearly \$1.4 trillion in outstanding student loans." Source: ["New Fed chair doesn't understand why student debt can't be discharged in bankruptcy: 'Alone among all kinds of debt, we don't allow student loan debt to be discharged in bankruptcy',"](#) by Jillian Berman, *MarketWatch*, Published: March 04, 2018, at 11:22 a.m. (EST), [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#)

44.7 Million Americans with student debt -- and another 40-50 Million who are cosigners, family, & friends (upwards of >100+ Million Americans) probably agree:

- Sources: [Breitbart](#) ; [BusinessInsider.com](#) ; [BusinessInsider.com \(again\)](#) ; [TheFiscalTimes.com](#)

To see a full list of supporters of BANKRUPTCY UNIFORMITY (PDF file format), here is a partial list:

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**VERY IMPORTANT**: While this is a "political" (and not "religious") project, nonetheless, almost all of our readers have some sort of religion, and it should be noted that the TOP THREE (3) RELIGIONS all support the concept of the "Golden Rule," meaning that if rich lawmakers (and their rich lobbyist friends) wish to have Bankruptcy Defense for *themselves*, then GOD ALMIGHTY demands that they afford others the same:

- **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)
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### **UNNECESSARY ADMINISTRATIVE COST\$ for TAXPAYERS**

Besides all the legal, moral, and Constitutional problems with removing bankruptcy defense from existing loan contracts, there are "practical" economic problems in unneeded administrative costs (*not even counting how bankruptcy is a necessary Free Market check on excessive pork spending of our tax dollars, here, a "check" needed to save untold \$Trillions*). How so, you might ask? Let's ask an expert on the subject:

"The Department [of Education] and ECMC often oppose an undue hardship discharge for a consumer who could make minimal IDR payments even when there is no likelihood that the consumer's financial situation will improve or that there will be any meaningful repayment of the student loans. Even when faced with clear evidence that the consumer's situation is not likely to change, the Department's position has been that the consumer should wait twenty or twenty-five years in the future to obtain loan forgiveness through the IDR program rather than a seek bankruptcy discharge. **This position is fiscally irresponsible as it fails to consider the administrative costs to the Federal government and ultimately taxpayers in keeping the consumer on an IDR plan when there is no anticipated loan repayment.** [] This is illustrated by the Department's actions in *In re West*.<sup>45</sup> The debtor is 60 years old and unemployed. His only income is \$194 per month in Supplemental Nutrition Assistance Program ("SNAP") benefits, and he lives with an aunt who does not charge him rent. The bankruptcy court found the debtor's testimony to be credible that his criminal background, combined with his age and race, have made it impossible for him to find work. Despite this bleak future, the Department argued that the debtor should not receive a bankruptcy discharge and instead should enroll in an IDR with a \$0 payment. [] Simply put, the Department's policy amounts to throwing good money after bad." *Editor's Note: Boldface added for clarity; not in original.*

**Source:** "[Written Testimony of Attorney John Rao](#)," by Atty. John Rao, Esq., Attorney for: **National Consumer Law Center**, June 19, 2019: [LINK](#) ; [Archive Today cache \(clips part of PDF doc\)](#) ; [Wayback Machine archive-A](#) ; [Wayback Machine archive-B](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#): Before the House Judiciary Subcommittee on Antitrust, Commercial, and Administrative Law Oversight of Bankruptcy Law and Legislative Proposals **Source:** "[Hearings: Oversight of Bankruptcy Law and Legislative Proposals](#)," testimony before The Subcommittee on Antitrust, Commercial, and Administrative Law Oversight of Bankruptcy Law and Legislative Proposals, **U.S. House Committee on the JUDICIARY, Hon. Jerrold "Jerry" Nadler, Chairman**, Date: Tuesday, June 25, 2019 - 02:00pm ; Location: 2141 Rayburn House Office Building, Washington, DC 20515: [LINK-A](#) ; [LINK-B](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)

Thus, there is yet another reason that bankruptcy defense should be returned to this loan instrument: Savings of untold millions in administrative overhead costs to taxpayers for this "Epic Fail" lending system.

^ ^ ^ **PROBLEMS** ^ ^ ^

But we don't merely "gripe," "complain," or "argue" with one another; rather, we offer REAL solutions.

v v v **SOLUTIONS** v v v

The following bills, from prior sessions, need to be re-filed *this* session, passed, and signed into law:

• [H.R.2648 - Student Borrower Bankruptcy Relief Act of 2019 \[116th Congress \(2019-2020\)\]](#) – Sponsor: Rep. Nadler, Jerrold [D-NY-10] (Introduced 05/09/2019), Cosponsors – 29 total, 1 Republican, 28 Democrat

**CRS Summary:** This bill permits a borrower to discharge in bankruptcy a nonprofit, government, or private student loan, or an obligation to repay an educational benefit, scholarship, or stipend. LINKS:

[Congress.gov \(.html webpage\)](#)

[Local copy \(PDF file format\)](#)

• [S.1414 - Student Borrower Bankruptcy Relief Act of 2019 \[116th Congress \(2019-2020\)\]](#) – Sponsor: Sen. Durbin, Richard J. [D-IL] (Introduced 05/09/2019), Cosponsors – 21 total, 1 Independent, 20 Democrat

**CRS Summary:** This bill permits a borrower to discharge in bankruptcy a nonprofit, government, or private student loan, or an obligation to repay an educational benefit, scholarship, or stipend. LINKS:

[Congress.gov \(.html webpage\)](#)

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**HOUSE JUDICIARY HEARING ON H.R.2648 (116th)**



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**UPDATE:** The following bills, from the current session, need to be passed, and signed into law:

• **[H.R.4907 - To amend title 11 of the United States Code to modify the dischargeability of debts for certain educational payments and loans. \[117th Congress \(2021-2022\)\]](#)** – Sponsor: Rep. Cohen, Steve [D-TN-9] (Introduced 08/03/2021), Cosponsors (both Original cosponsors): Rep. Davis, Danny K. [D-IL-7], Rep. Swalwell, Eric [D-CA-15]

**CRS Summary:** A legislative analyst in the Congressional Research Service will begin analyzing this legislation after text becomes available. Stay tuned. LINKS:

[Congress.gov \(.html webpage\)](#)

Local copy (PDF file format) – not available at this time.

Editor's Note: This is said to address "private" student loans, which lack many standard consumer protections, at present.

• **[S.2598 - A bill to amend title 11, United States Code, to improve the treatment of student loans in bankruptcy, and for other purposes. \[117th Congress \(2021-2022\)\]](#)** – Sponsor: Sen. Durbin, Richard [D-IL] (Introduced 08/04/2021), Original cosponsor: Sen. Cornyn, John [R-TX]

**CRS Summary:** A summary is in progress. Stay tuned. LINKS:

[Congress.gov \(.html webpage\)](#)

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Editor's Note: This is said to address "public" student loans only, not "private" ones.

**SENATE JUDICIARY HEARING ON S.2598 (117th)**



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- • **NEW-- Key TESTIMONY before the Judiciary Committee re Student Loan Bankruptcy:**
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Besides violating the U.S. Constitution's UNIFORMITY CLAUSE (Art.I, Sec.8, cl.4), and Jesus' own GOLDEN RULE (see above), and that of numerous major religions, the change in U.S. Bankruptcy Law also violated both the Contract and *ex post facto* Law clauses of the U.S.

CONSTITUTION -- by illegally changing the terms of many existing loan contract, which had -- as part of their terms -- Bankruptcy, Truth in Lending, Statutes of Limitations, etc. In no other industry do we allow illegal changes in existing contract, so why do we here?

Besides the egregious legal, constitutional, and moral problems with current Bankruptcy Code, the economic harm done, alone, is sufficient reason to contact lawmakers and demand they fix what they -- themselves -- broke: They offered "solutions" to non-existent problems, when Higher Ed finances were working just fine.

To see answers to FAQ (Frequently Asked Questions) on this topic (PDF file format), here are mirrors for downloads:

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**ACTION ITEMS:** Contact your ([your Congressman/Congresswoman](#)) & your [U.S. Senator](#), and demand they act. You now have a copy of the bills that need to be filed (see above, print it out, save a copy, and send it to your lawmakers). This will help their staffers understand your request. But you can speak in plain English too -- asking them to OBEY THE CONSTITUTION --and the "Golden Rule" of their religion -- if they are a member of one of the three (3) major religions listed above), and know, realise, & understand that Bankruptcy Defense is key in forcing down excesses in "PORK SPENDING" subsidies, by making the lender -- the Dept of Ed, using YOUR tax dollars -- "think twice" before bleeding the taxpayer dry already -- particularly, please stop using MY tax dollars to make or guarantee student loans to students who don't needs them, can't afford them, and are actually HARMED by said student "aid." You can call them, and contact them through their Congressional and Senatorial webpages (look for contact links), as well as their social media. A personal visit would not hurt either, but be polite and well-prepared. And persistent.

**ACTION ITEMS -- SHARING IS CARING:**

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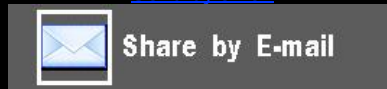
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GORDON: I agree. But the Congress was wrong to remove the bankruptcy protections from the student loans of existing loans. How would you like it if you had an insurance policy, okay, and you paid into it and all that,...

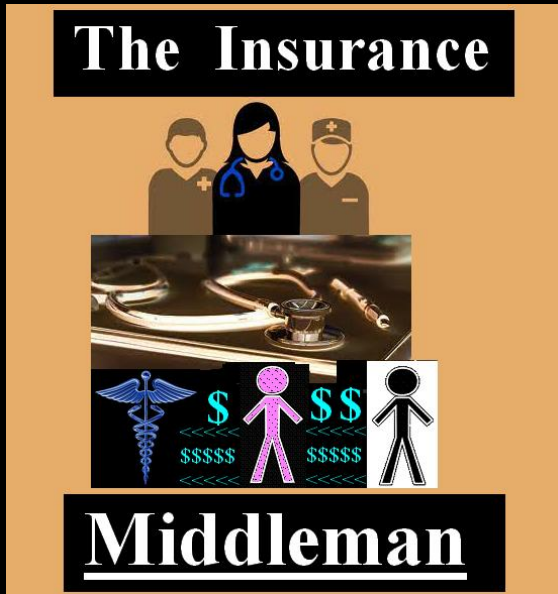
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You may also [donate](#) if you can't do anything else; that is critical since we are taking time off from "paying" jobs to do this much-needed volunteer work. Nonetheless, it is even more important to politely, but firmly (and consistently) demand our over-paid, under-performing lawmakers (who make around \$200 GRAND per year -- much more than our staff) to do their job: FILE THE BILLS ALREADY, and stop merely sucking down our taxpayer dollars. **ACTION ITEMS:** Contact your ([your Congressman/Congresswoman](#)) & your [U.S. Senator](#), and demand they act. You now have a copy of the bills that need to be filed (see above, print it out, save a copy, and send it to your lawmakers). This will help their staffers understand your request. But you can speak in plain English too -- asking them to OBEY THE CONSTITUTION -- and the "Golden Rule" of their religion -- if they are a member of one of the three (3) major religions listed above), and know, realise, & understand that Bankruptcy Defense is key in forcing down excesses in "PORK SPENDING" subsidies, by making the lender -- the Dept of Ed, using YOUR tax dollars -- "think twice" before bleeding the taxpayer dry already -- particularly, please stop using MY tax dollars to make or guarantee student loans to students who don't needs them, can't afford them, and are actually HARMED by said student "aid." You can call them, and contact them through their Congressional and Senatorial webpages (look for contact links), as well as their social media. A personal visit would not hurt either, but be polite and well-prepared. And persistent.

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• **IV. Additional economic measures to assist cutting harmful "pork" spending excesses, particularly, eliminating the "Insurance Middleman" in Healthcare**



While there is much disagreement over the need for "One Payer" or "Universal" or "Socialised" healthcare (run by the Federal Government, as opposed to the city, county, or state programs: AND, CONTRACT WITH AMERICA: PART II takes NO position on this point, with Founder, Gordon W. Watts, being "personally against" the Federal Government's involvement, here -- and preferring, instead, more-local programs that seem to work much better), nonetheless, affordable healthcare is a perennial favourite that comes in among the top complaints against lawmakers. The current incarnation, the ACA (Affordable Care Act, sometimes called "ObamaCare," after former President Barack H. Obama) is an example of "one payer," and surprised many critics after it survived the removal of the "individual mandate" when GOP lawmakers overcame division, and united to fulfill longtime campaign promises -- when they passed legislation to remove the "mandate" in December of 2017. (Actually, the ACA "mandate" was NOT an actual "mandate" in the truest definition of the word: Americans were not actually "mandated" to purchase it, but if they chose not to purchase it, they were subject to a rather modest tax in most cases, with the exceptionally indigent & poor excepted. But, the word "mandate" is correct in our "colloquial" terms, insofar as most Americans were mandated to either purchase it or pay the tax.) Furthermore, Democrat lawmakers (some think unwisely, no doubt) also gave states an option to either take or refuse the ACA's Medicaid expansion funding, which, arguably, further weakened ObamaCare, when some states' governors didn't like either the control the federal government wielded in return for tax dollars and/or the fact that the state might,

eventually, have to pick up the tab for some costs.

Much to the surprise of many Conservatives, ObamaCare survived both assaults, and is alive today. But, the "affordable" care act has been criticised by many as NOT being "affordable," and the chorus is loud enough such that there is no need for the author of this section to take time to "carefully document" this claim, as is normally done on this page. However, as but one example, this author knows one anonymous friend, who lives in a state that did not take the "expansion," and is exceptionally indigent, and this individual attempted to sign up for ObamaCare -- and was denied, because he/she would have had to have paid huge, and unaffordable, sums of money -- which, if course, he/she was unable to pay, being exceptionally indigent and poor. This individual reports that he/she was, later, able to successfully sign up for a "county" program that offered much the same services. AND (more-importantly) was "affordable" in its costs to the taxpayers who funded it. This point is a key point, so we shall -- as White House press secretary, Jen Psaki, might say -- "circle back" to this point, later.

**Which begs the question... "why" is the the ACA not affordable for all Americans seeking it (and, some argue, taxpayers who fund it)?**

It did not take long to get to the bottom of this investigation: The ACA has an "insurance middleman," that is, the recipient of taxpayer dollars, which, in turn, funds the healthcare proper. This is not sane, reasonable, or justified, because "insurance" as we know it is an American economic concept which is supposed to protect a small entity (an individual or company) -- a "shock absorber," so to speak -- from the economic uncertainties associated with unexpected events, accidents, etc. (Think: Car Insurance, House Insurance, etc., for the individual or company.) However, the Federal Government *needs* no such "shock absorber." As a result, there are unnecessary added costs for the "middleman."

Remember when we said that we would "circle back" to this point? Here we are: The aforementioned investigation revealed something very shocking: County indigent healthcare programs, which did NOT have an "insurance middleman" (but rather, were "one payer," in the use of the taxpayer dollars to pay hospitals and doctors directly) offered much the same services (cataract or heart surgery, if needed, regular checkups, assistance with prescription meds, etc.), and covered lots of people (anyone under an arbitrary poverty standard -- but (and more-importantly) was "affordable" to the taxpayer, footing the bill. All Democrats and Liberals reading this should rise in support (because this is proof that the concept of "Socialised Healthcare" can work, not unlike it has worked for "Social Security," a FEDERAL program which is indeed "socialism," by the very definition, and even as ascribed in its name, "Social" Security). All Republicans and Conservatives reading this should rise in support (not only because of the "cost cutting" measures -- a "fiscally Conservative" concept, but also because of resounding support from no less than former President Donald J. Trump).

In fact, in anecdotal and informal surveys done by principal author of this section, CWA:II Founder, Gordon W. Watts, ALL survey





respondents were "for" this legislation. This even included one unnamed "politically Conservative" employee of a private healthcare insurance, which he, himself, admitted would stand to lose were this passed into law. (As this author recalls it, this gentleman told the undersigned author that it would be a good thing, even if his insurance company lost out, because it would help more than hurt, overall.)

SOURCE: "[Executive Order on Lowering Prices for Patients by Eliminating Kickbacks to Middlemen](#)," HEALTHCARE, by President Donald J. Trump, EXECUTIVE ORDERS, Issued on: July 24, 2020: [Archive Today cache](#) ; [Wayback Machine archive](#)

Related: "[Remarks by President Trump on Lowering Drug Prices](#)," at The Rose Garden: [Archive Today cache](#) ; [Wayback Machine archive](#)  
This is, however, all meaningless unless an actual "solution" can be found to this problem -- preferably, a "working example," to show that this concept actually works. *Do we?*

**PROOF:** We have "PolkCare" (Polk County, Florida) and Hillsborough County (Florida) indigent healthcare— two county plans that are "universal healthcare" (e.g., directly tax people through sales tax, which are affordable: A ½ cent and 1-cent sales tax respectively), this "answers the question," posed above, namely: Do we have such examples? ANSWER: YES.

Both "county" plans are [[a]] affordable, [[b]] cover LOTS of people, and [[c]] cover them very well, with regular checkups, and provisions for cataract and heart surgery, to name a few. Before giving documented proof, it should be acknowledged that these county plans are, in some peoples' views, "less powerful" than the ACA, in what precise services are offered, or possibly in "gaps" of who is covered (i.e., how poor one must be in order to qualify). But, in the view of this writer, who has seen first-hand both plans (having lived in both FLORIDA counties), there is an applicable first order approximation, so we shall proceed to examine the facts. (And, even assuming *arguendo* the county services to be somehow "lacking," this does not necessarily mean that this point is incorrect in its claim to "cut costs," both to taxpayers and patients, who would have a lighter burden were this deadweight removed.)

#### **POLK COUNTY, FLORIDA**

In Polk County, Florida, a Republican stronghold along the I-4 corridor, even these "Conservative" voters permitted the 1/2-cent local sales tax, which pays for this. QUOTE: "Polk County's indigent care plan is moving closer to expanded services along the Interstate 4 corridor, bolstered by recent approval for a \$4 million low-income-pool grant. The \$4 million is a mixture of \$2.3 million in new funding and \$1.7 million from Polk's half-cent local sales tax for indigent care." Source: "[Polk Care Plan to Expand Services](#)," By Robin Williams Adams, *THE LEDGER*, Posted Oct 22, 2012 at 12:01 AM: [Archive Today cache](#) ; [Wayback Machine archive](#)

#### **HILLSBOROUGH COUNTY, FLORIDA**

QUOTES: Florida Politics reports that "Helen Gordon Davis, the first woman from Hillsborough County elected to serve in the Florida Legislature, died from congestive heart failure on Monday. She was 88," and -- importantly -- goes on to say that, as lawmaker, Davis did many things, including (but not limited to) how she "placed a one cent tax for indigent healthcare in Hillsborough County." Source: "[Pioneer Helen Gordon Davis passes away at the age of 88](#)," By Mitch Perry, *FLORIDA POLITICS*, May 18, 2015: [Archive Today cache](#) ; [Wayback Machine archive](#)

See also: "[FY20 – FY21: Adopted Budget](#)," *HILLSBOROUGH COUNTY, FLORIDA*, Fiscal Years 2020-2021: [Wayback Machine archive](#)

The "insurance" or "medicine" middleman not only sucks up unnecessary taxes, but also creates a *de facto* monopoly in some cases, yet another problem which should be fixed by Federal Lawmakers, and meet the needs of constituents -- and not lobbyists of these large insurance companies:

QUOTE: "Walt Bogdanich, Barry Meier and Mary Williams Walsh of The Times won the award for health care reporting for "Medicine's Middlemen," a series that showed how two companies cornered a market on drugs and medical supplies for many hospitals, inflating costs and sometimes leading to the distribution of inferior medical products." Source: "[Times and Boston Globe Win Polk Awards for Reporting](#)," By Robert D. McFadden, *THE NEW YORK TIMES*, Feb. 24, 2003: [Archive Today cache](#) ; [Wayback Machine archive](#)

Both campaign contributions as well as threats to "primary" lawmakers and/or kick them off committees, have long been documented to have been used by lobbyists to cheat taxpayers in these areas—at least the 3rd example, as documented in this column: "[I]t's documented that then-Speaker Marco Rubio punished [Dennis] Ross and one other representative for voting against the costly, and risky, reinsurance bill that made Citizens Property Insurance the largest property insurer in Florida. [] Ross voted to get the tax dollar "off the hook" for this liberal tax-and-spend boondoggle, and was booted off a committee for it. Now that he's in Congress, he seems afraid to do the right thing." Source: "[Polk Perspective: Rescue taxpayers from mounting student debt](#)," By Gordon Wayne Watts, guest columnist, *The Ledger*, 16 November 2018: [Archive Today cache](#) ; [Wayback Machine archive](#)

#### **^^^ PROBLEMS ^^^**

But we don't merely "gripe," "complain," or "argue" with one another; rather, we offer REAL solutions.

#### **v v v SOLUTIONS v v v**

Demand that lawmakers satisfy the long-standing concerns of "Conservative" constituents (who support President Trump's attempts to cut pork spending), as well as "Liberal" constituents (who demand that the Federal Government -- if it is involved in Socialised or One-Payer Healthcare) get rid of the greedy, fat-cat "Insurance Middleman," thus making any Federal incarnation of Healthcare less "unaffordable" and more "efficient" and "affordable." (Or, alternatively, as some "Conservatives" suggest, perhaps demand the Federal Government "get out" of the "Healthcare" business, leaving it to a "States' Rights," issue, where States, Counties, and Cities have shown themselves more efficient, here.)

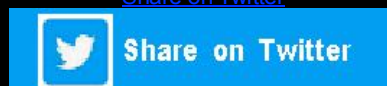
**ACTION ITEMS:** Contact your ([your Congressman/Congresswoman](#)) & your [U.S. Senator](#), and demand they act. While there is no bill, as yet, that eliminates the "Insurance Middleman," which you can reference when speaking with staffers, nonetheless, you now have powerful ammunition to help their staffers understand your request: You can call them, and contact them through their Congressional and Senatorial webpages (look for contact links), as well as their social media. A personal visit would not hurt either, but be polite and well-prepared. And persistent.

#### **ACTION ITEMS -- SHARING IS CARING:**

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You may also [donate](#) if you can't do anything else; that is critical since we are taking time off from "paying" jobs to do this much-needed volunteer work. Nonetheless, it is even more important to politely, but firmly (and consistently) demand our over-paid, under-performing lawmakers (who make around \$200 GRAND per year – much more than our staff) to do their job: FILE THE BILLS ALREADY, and stop merely sucking down our taxpayer dollars. **ACTION ITEMS:** Contact your ([your Congressman/Congresswoman](#)) & your [U.S. Senator](#), and demand they act. While there is no bill, as yet, that eliminates the "Insurance Middleman," which you can reference when speaking with staffers, nonetheless, you now have powerful ammunition to help their staffers understand your request: You can call them, and contact them through their Congressional and Senatorial webpages (look for contact links), as well as their social media. A personal visit would not hurt either, but be polite and well-prepared. And persistent.

Click [\\* here \\*](#) to jump back to the top of the page.

- **V. Identifying popular CONSTITUTIONAL Freedoms, and demanding our freedoms, particularly, allowing for Medical Marijuana to be lifted from SCHEDULE I to SCHEDULE III status**



**Medical Marijuana enjoys the support of Ninety-One (91%) Percent all Americans, which is one of the most popular (if not *the* most popular) item on this "Top 10" List**

As noted in the [FAQ writeup](#) by the undersigned researcher, the 2018 Florida "statewide" election results were a "sweep" for the GOP—except in one notable exception: Gov. Ron DeSantis (R-FL) NARROWLY beat Democrat, Tallahassee mayor Andrew Gillum; Atty. Gen. Ashley Moody (R-FL) had a close call in her victory over Democrat, State Representative Sean Shaw; Florida CFO Jimmy Patronis (R-FL) barely beat out Democrat businessman Jeremy Ring, a former state senator; Moreover, when retired Senator Bill Nelson (D-FL) ran for a fourth term against former Governor Rick Scott (R-FL), the race ended up being the most expensive Senate race in U.S. History. In the end, Sen. Rick Scott (R-FL) very, very narrowly beat out Bill Nelson, by a 50.07% to 49.92 victory. **However, there was one notable exception:** *Anyone want to hazard a guess?* Yes, that's right: Florida AG Commissioner Nicole "Nikki" Fried went on to beat Republican opponent Matt Caldwell, a popular former state representative and a 7th generation Florida native, whose family has a long history of being farmers --and who has attained the highest

state certification in his field and is qualified as an expert witness in multiple states and federal court.

#### Sources:

\* [BillTrack50.com \(Legislator Detail\)](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#)

\* [LeeGov.com \(Inauguration\)](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#)

\* [LeePA.org](#) ; [Archive Today cache](#) ; [Wayback Machine Archive](#)

\* **"CALDWELL: Bio and questionnaires,"** By Matt Caldwell, candidate for Fla. Ag Commissioner, *The Florida Times-Union*,. Posted Oct 11, 2018 at 2:01 AM, Updated Oct 11, 2018 at 9:39 AM: [Archive Today cache](#) ; [Wayback Machine Archive](#)

So, what has the loss of this "rising GOP star" to do with "Medical Marijuana?"

That's right: Astute historians will recall that Fried's campaign promises (which she's kept) were very strongly supportive of expanding access to Medical Marijuana.

**And why is all that important? Well, for one, Article 10, Section 29**, of the FLORIDA CONSTITUTION, "Medical marijuana production, possession and use," was put into the Florida Constitution, when, by an overwhelmingly strong super-majority of 6,518,919 votes to 2,621,845 votes, **Amendment 2, "Use of Marijuana for Debilitating Medical Conditions," passed with over 71.3% of the statewide vote.** In fact, even GOP stronghold, Polk County, FL, voted in favour by a 179,018 to 101,578 margin, garnering **a victory with 63.8% of the vote (rounded to 3 sig figs).**

**Bottom Line:** In Florida, a well-known "swing state," where most elections are won by razor-thin majorities, the GOP picked up a win in ALL state-wide races—except one: Nikki Fried, the Democrat, beat her challenger...*what's his name?* **That's right: We forget...because he LOST.** And *why?* Fried won chiefly because of her "strong stance" in favour of Medical Marijuana—an area where the GOP is notoriously weak. Moreover, the GOP lost the U.S. House of Representatives in that election—to Speaker, Rep. Nancy Pelosi (D-CA-12) and House Democrats. If the national support for Medical Marijuana is similar to Florida's polling, this might have been a factor, and that seems to be true, with even more in favour of "legalization for recreational or medical purposes" —about nine-one (91%) percent to be precise:

**QUOTE: "Around nine-in-ten Americans favor legalization for recreational or medical purposes"** [ In addition to asking respondents about whether marijuana use should be legal in general, the Center asked a separate group of respondents about legalizing marijuana for medical and recreational use. Nearly six-in-ten Americans (59%) favor legalizing marijuana for medical and recreational use, while another 32% say it should be legal for medical use only. Only 8% say it should not be legal." [Boldface Ariel font in original; paragraph line break denoted by ']' double brackets] Source: **"Two-thirds of Americans support marijuana legalization,"** By Andrew Daniller, *Pew Research*, November 14, 2019: [Local copy](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)

[Editor's Note: All archives claim "Fair Use"; Additionally, 59% + 32% = 91%, whereby I derive my figure from above. That added to 8% = 99%, which is less than 100% due to apparent rounding DOWN in citations: Real figures are apparently slightly higher.]

**IMPORTANT ADMINISTRATIVE NOTE:** CWA: Part II, this project, notes that while support for both "recreational" (legal) and "medical" marijuana enjoys the support of Fifty-Nine (59%) Percent of Americans, this does not quite meet the "60%" threshold for our support; and, as such, we take NO position or stance on the issue of "legal" or "recreational" pot. Those who support it -- as well as those who oppose it -- are welcome here. But, with over 91% (the 32% who support medical use only, plus the 59% who support both medical and recreational use) supporting "medical" marijuana, this is about the closest one can come to "a mandate" from the voters -- Americans, who are represented by Federal Lawmakers -- U.S. Senators and Members of Congress.

Thus, while there is a "good case" to be made for making marijuana "legal" for adults (as is alcohol and cigarettes), we will perforce remain neutral on the more controversial aspects of the law, here -- instead, presenting polling and scientific data from both sides for the benefit of the public and for lawmakers.

"Medical Marijuana," on the other hand, has a stronger argument: Doctors can regulate it—and, indeed, allow much more dangerous "prescription" drugs—not the least of which include Desoxyn (prescription methamphetamine) and Propofol (the drug that killed pop singer, Michael Jackson).

**Sources:**

[Drugs.com/propofol.html](#)

\* **"Propofol: the drug that killed Michael Jackson,"** By Peter Wehrwein, *HARVARD MEDICAL SCHOOL*, POSTED NOVEMBER 07, 2011, 5:02 PM: [Archive Today cache](#) ; [Wayback Machine archive](#)

\* **"PROPOFOL: A REVIEW OF ITS ROLE IN PEDIATRIC ANESTHESIA AND SEDATION,"** By Vidya Chidambaran, MD, Andrew Costandi, MD, and Ajay D'Mello, MD, *National Institutes of Health*, doi: 10.1007/s40263-015-0259-6, Author manuscript; available in PMC July 01, 2016: [Archive Today cache](#) ; [Wayback Machine archive](#) [*Italics not in original; added for clarity re pediatric prescription of this drug for children.*]

\* [Drugs.com/pro/desoxyn.html](#)

\* [WebMd.com on Desoxyn \(prescription methamphetamine\)](#)

Clearly, if we can prescribe **kids** (children) **both** Methamphetamine **and** Propofol, **and** adults can buy beer **and** wine without **any** prescription, then taking Marijuana off of "Schedule 1" (totally illegal) status should be no big deal.

**Put another way:** If there's a strong argument for "recreational" or "legalised" pot (as we do for cigarettes and alcohol), there's an even stronger argument for "Medical Marijuana" (where a doctor has to approve / supervise).

It is worthwhile to look at a few "pro" and "con" arguments, as a primer for this issue—should the reader want to consider more than mere "Medical" or "prescription" use—as addressed in the "Key Legislation," in this section.

There are five (5) chief concerns with making "medical marijuana" available by prescription: (#1) First, the 'absolute' health risks; (#2) Secondly, its alleged effect of being a "gateway" drug to stronger, more harmful, drugs; (#3) Potential addiction; and, (#4) Impaired driving (motor skills) or operation of heavy machinery. (#5) We must look also at potential Health benefits.

In summary, all 5 issues do not appear to pose serious concerns or threats with "Medical" or "Prescription" use, and are addressed in the FAQ writeup, linked below:

- [Local copy \(PDF format\)](#)
- [Mirror 1](#)
- [Mirror 2](#)
- [Mirror 3](#)
- [Wayback Machine archive](#)

To see a full list of related research docs in the "root folder":

- [Local copy \(PDF format\)](#)
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- [Mirror 3](#)
- [Wayback Machine archive](#)

Significant findings from the scientific research include the following:

While "heavy" cannabis smoking was significantly associated with more than a twofold risk of developing lung cancer according to one 40-year study (and this, even after statistical adjustment for baseline tobacco use, alcohol use, respiratory conditions, & socioeconomic status -- which suggests that too much of anything can be harmful in excess), nonetheless, for people who *aren't* heavy pot smokers, there is very good news:

\* **QUOTE:** **"Marijuana smoking and lung cancer** [] Studies examining the association of marijuana smoking and diagnoses of lung cancer included 1 large retrospective cohort study (n = 64855),25 2 case-control studies,24,31 and 1 case series32 (Table 6). The cohort study demonstrated that past and current use of marijuana was not associated with an increased odds of lung cancer, after adjusting for tobacco use in men (odds ratio [OR], 0.9; 95% confidence interval [CI], 0.5-1.7) or women (OR, 1.1; 95% CI, 0.5-2.6)." [*Underline added for clarity; bold in original*]

\* **Source:** **"The Association Between Marijuana Smoking and Lung Cancer: A Systematic Review,"** by Reena Mehra, MD, MS; Brent A. Moore, PhD; Kristina Crothers, MD; et al., *JAMA* (The Journal of the American Medical Association is a peer-reviewed medical journal), Arch Intern Med. 2006;166(13):1359-1367. doi:10.1001/archinte.166.13.1359, July 10, 2006

Moreover, even the NIH does not claim hard evidence for cannabis being a "Gateway Drug."

QUOTE: "For example, rats previously administered THC show heightened behavioral response not only when further exposed to THC but also when exposed to other drugs such as morphine—a phenomenon called cross-sensitization.50 [] These findings are consistent with the idea of marijuana as a "gateway drug.,"" however even the NIH goes on to admit that "However, the majority of people who use marijuana do not go on to use other, "harder" substances."

**Source:** **"Is marijuana a gateway drug?,"** unattributed and undated article, NIH: National Institute on Drug Abuse: [Wayback Machine archive](#)

Motor skill impairment (driving a car) was "dose dependent," and, according to the scientific research cited in the FAQ paper, linked above, pot did not pose any significant threat to driving in low doses, which again reminds us that too much of anything (excess prescription meds, or even excess "staying awake" hours) can impair driving, but in moderation, no significant threat exists.

**POT BENEFITS:** Both science and religion offer support for these claims.



RELIGION: "And to every beast of the earth, and to every fowl of the air, and to every thing that creepeth upon the earth, wherein there is life, I have given every green herb for meat: and it was so...Every moving thing that liveth shall be meat for you; **even as the green herb have I given you all things.**" Genesis 1:30 ; Genesis 9:3, Holy Bible (KJV) [Emphasis added by boldface and underline for clarity; not in original]

SCIENCE: "According to the National Institutes of Health, people have used marijuana, or cannabis, to treat their ailments for at least 3,000 years." Source: "[Marijuana: Good or bad?](#)," Written by David Railton on August 2, 2018 - Fact checked by Jasmin Collier, Newsletter: [Medical News Today](#), ; [Wayback Machine archive](#)

#### EPILEPSY:

**Secondly**, "cannabidiol, a substance that is present in marijuana, received approval in June 2018 as a treatment for some types of **epilepsy**," *Ibid*. [Emphasis added by bold underlined; not in original]

**Longer quote:** "In June 2018, the Food and Drug Administration (FDA) approved the use of a medication containing cannabidiol (CBD) to treat two rare, severe, and specific types of epilepsy — called Lennox-Gastaut syndrome and Dravet syndrome — that are difficult to control with other types of medication. This CBD-based drug is known as Epidiolex. [] CBD is one of many substances that occurs in cannabis. It is not psychoactive. The drug for treating these conditions involves a purified form of CBD. The approval was based on the findings of research and clinical trials. [] A study published in 2017 found that the use of CBD resulted in far fewer seizures among children with Dravet syndrome, compared with a placebo." *Ibid*.

**See also:** "[FDA Approves First Drug Comprised of an Active Ingredient Derived from Marijuana to Treat Rare, Severe Forms of Epilepsy](#)," Press Release, FDA (Food and Drug Administration), June 25, 2018, and annotated as "Content current as of: 03/27/2020": [Wayback Machine archive](#)

**See also this quote:** "**CONCLUSIONS** [] Among patients with the Dravet syndrome, cannabidiol resulted in a greater reduction in convulsive-seizure frequency than placebo and was associated with higher rates of adverse events. (Funded by GW Pharmaceuticals; ClinicalTrials.gov number, NCT02091375.)" [Font face, size, and bold in original] Source: "[Trial of Cannabidiol for Drug-Resistant Seizures in the Dravet Syndrome](#)," by Dr. Orrin Devinsky, M.D., et. al., *NEJM (The New England Journal of Medicine)*, N Engl J Med 2017; 376:2011-2020, DOI: [10.1056/NEJMoa1611618](#), May 25, 2017: [ResearchGate \(cross-post\)](#) ; [Wayback Machine archive](#)

Other research not listed here (for the sake of brevity: please refer to the FAQ doc, linked above) include scientific research to support claims that cannabis is useful to help beat alcoholism & drug addiction; pain management for chronic pain; and, research that shows that pot may actually *help* lung capacity -- as well as help reduce inflammation, and offer therapeutic help with neurological and mental disorders, as well as nausea, muscle spasms, anxiety, multiple sclerosis, low appetite, sleep problems, and even autism.

^^^ **PROBLEMS** ^^^

But we don't merely "gripe," "complain," or "argue" with one another; rather, we offer REAL solutions.

v v v **SOLUTIONS** v v v

The following bills, from prior sessions, need to be re-filed this session, passed, and signed into law:

• [H.R.712 - VA Medicinal Cannabis Research Act of 2019 \[116th Congress \(2019-2020\)\]](#) – Sponsor: Rep. Correa, J. Luis [D-CA-46] (Introduced 01/23/2019), Cosponsors – 105 total, 9 Republican, 96 Democrat

**CRS Summary:** This bill requires the Department of Veterans Affairs (VA) to conduct a clinical trial of the effects of medical-grade cannabis on the health outcomes of covered veterans diagnosed with chronic pain, and also those diagnosed with post-traumatic stress disorder. Covered veterans are those who are enrolled in the VA patient enrollment system for hospital care and medical services. LINKS:

[Congress.gov \(.html webpage\)](#)

[Local copy \(PDF file format\)](#)

• [H.R.2191 - Veterans Cannabis Use for Safe Healing Act \[116th Congress \(2019-2020\)\]](#) – Sponsor: Rep. Steube, W. Gregory [R-FL-17] (Introduced 04/09/2019), Cosponsors – 19 total, 8 Republican, 11 Democrat

**CRS Summary:** This bill prohibits the Department of Veterans Affairs (VA) from denying a veteran any VA benefit due to participation in a state-approved marijuana program. For veterans participating in these approved programs, the VA must ensure its health care providers (1) discuss marijuana use with such veterans and adjust treatment plans accordingly, and (2) record such use in the veterans' medical records. [] Under the bill, the VA shall authorize physicians and other VA health care providers to provide recommendations to veterans who are residents of states with approved programs. LINKS:

[Congress.gov \(.html webpage\)](#)

[Local copy \(PDF file format\)](#)

• [H.R.4323 - Marijuana 1-to-3 Act of 2019 \[116th Congress \(2019-2020\)\]](#) – Sponsor: Rep. Steube, W. Gregory [R-FL-17] (Introduced 09/12/2019), Cosponsor: Rep. Gaetz, Matt [R-FL-1]\* \* = Original cosponsor

**CRS Summary:** This bill directs the Drug Enforcement Administration to transfer marijuana from schedule I to schedule III of the Controlled Substances Act. (A schedule I controlled substance is a drug, substance, or chemical that has a high potential for abuse; that has no currently accepted medical use; and that is subject to regulatory controls and administrative, civil, and criminal penalties under the Controlled Substances Act. A schedule III controlled substance is a drug, substance, or chemical that has less potential for abuse than a schedule I or II substance; that has a currently accepted medical use; and that has low or moderate risk of dependence if abused.) LINKS:

[Congress.gov \(.html webpage\)](#)

[Local copy \(PDF file format\)](#)

The following bills are from the current 2021-2022 session and warrant your attention:

- [S.253 - Cannabidiol and Marijuana Research Expansion Act 117th Congress \(2021-2022\)](#), Sen. Feinstein, Dianne [D-CA] (Introduced 02/04/2021)
- [S.862 - CLAIM Act: To create a safe harbor for insurers engaging in the business of insurance in connection with a cannabis-related legitimate business, and for other purposes.](#) 117th Congress (2021-2022), Sen. Menendez, Robert [D-NJ] (Introduced 03/18/2021)
- [S.910 - SAFE Banking Act of 2021](#) To create protections for financial institutions that provide financial services to cannabis-related legitimate businesses and service providers for such businesses, and for other purposes. 17th Congress (2021-2022), Sen. Merkley, Jeff [D-OR] (Introduced 03/23/2021)
- [S.1183 - A bill to allow veterans to use, possess, or transport medical marijuana and to discuss the use of medical marijuana with a physician of the Department of Veterans Affairs as authorized by a State or Indian Tribe, and for other purposes.](#) 117th Congress (2021-2022), Sen. Schatz, Brian [D-HI] (Introduced 04/15/2021)
- [H.R.365 - Marijuana 1-to-3 Act of 2021](#) 117th Congress (2021-2022), Rep. Steube, W. Gregory [R-FL-17] (Introduced 01/19/2021)

- [H.R.430 - Veterans Cannabis Use for Safe Healing Act](#) 117th Congress (2021-2022), Rep. Steube, W. Gregory [R-FL-17] (Introduced 01/21/2021)
- [H.R.1614 - To amend the Immigration and Nationality Act to provide that marijuana use, possession, and distribution may not be considered for determinations of whether a person is a person of good moral character, and for other purposes.](#) 117th Congress (2021-2022), Rep. Boyle, Brendan F. [D-PA-2] (Introduced 03/08/2021)
- [H.R.1996 - SAFE Banking Act of 2021: AN ACT To create protections for financial institutions that provide financial services to cannabis-related legitimate businesses and service providers for such businesses, and for other purposes.](#) 117th Congress (2021-2022), Rep. Perlmutter, Ed [D-CO-7] (Introduced 03/18/2021)
- [H.R.2588 - To allow veterans to use, possess, or transport medical marijuana and to discuss the use of medical marijuana with a physician of the Department of Veterans Affairs as authorized by a State or Indian Tribe, and for other purposes.](#) 117th Congress (2021-2022), Rep. Lee, Barbara [D-CA-13] (Introduced 04/15/2021)
- [H.R.2830 - To protect the Second Amendment rights of adults whose use of marijuana is permitted by State or tribal law.](#) 117th Congress (2021-2022), Rep. Young, Don [R-AK-At Large] (Introduced 04/22/2021)

**ACTION ITEMS:** Contact your ([your Congressman/Congresswoman](#)) & your [U.S. Senator](#), and demand they act. You now have bill numbers, which will help their staffers understand your request. But you can speak in plain English too -- asking them to LISTEN TO THE VOICE OF THE PEOPLE on this issue -- where NINETY-ONE (91%) PERCENT SPEAK in support of Medical Marijuana -- and we keep getting ignored!! You can call them, and contact them through their Congressional and Senatorial webpages (look for contact links), as well as their social media. A personal visit would not hurt either, but be polite and well-prepared. And persistent.

**ACTION ITEMS -- SHARING IS CARING:**

[Share on Facebook](#)



[Share on Twitter](#)



[Share on LinkedIn with text](#)



[Send by email](#)



[Share on Whatsapp](#)



You may also [donate](#) if you can't do anything else; that is critical since we are taking time off from "paying" jobs to do this much-needed volunteer work. Nonetheless, it is even more important to politely, but firmly (and consistently) demand our over-paid, under-performing lawmakers (who make around \$200 GRAND per year -- much more than our staff) to do their job: FILE THE BILLS ALREADY, and stop merely sucking down our taxpayer dollars. **ACTION ITEMS:** Contact your ([your Congressman/Congresswoman](#)) & your [U.S. Senator](#), and demand they act. You now have bill numbers, which will help their staffers understand your request. But you can speak in plain English too -- asking them to listen to the 91% approval rating for Medical Marijuana - and act. You can call them, and contact them through their Congressional and Senatorial webpages (look for contact links), as well as their social media. A personal visit would not hurt either, but be polite and well-prepared. And persistent.

Click [\\* here \\*](#) to jump back to the top of the page.

- VI. FLORIDA State Agencies that fail to "communicate" with one another and exchange intelligence are not unlike the F.B.I. and C.I.A. who failed to exchange intelligence -- which allowed the 911 Terrorist attacks to happen. Point VI., here, is "unique" in all the points, insofar as it deals strictly with a STATE issue (and not a FEDERAL issue), however, it is included because some problems require state, county, or local solutions.

Here, we have a "huge" screwup that could be prevented by a "simple" solution: When CWA:ll Founder, Gordon W. Watts, of Plant City, Florida, was listening to Florida news/talk radio station [WLKF-Talk 1430AM/96.7FM](#) (in neighbouring Lakeland, Florida), he heard the [Legal Eagle](#) call-in radio talk show, hosted by his good friend Atty. Tony Dodds, Esq., a long-time and well-respected local lawyer -- where Tony describes just such a

situation -- and which merits our attention.



# State Agencies

11:51: Atty. Tony C. Dodds, Esq. (a very good host)

GUEST: There was not a guest this show, but sometimes there is.

Unemployment Comp fraud and how 2 Fla. state agencies didn't "communicate" with each other -- had the Fla. Dept. of Economic Opportunity (DEOP) and the Fla. Dept. of Revenue (FDR) -- the Fla. Dept. of Economic Opportunity (DEOP) is a state agency on the payroll of the person who made a claim for unemployment comp against his business.

\*\*\* DATE: Monday, 15 March 2021, 5:00 P.M. -- to -- 6:00 P.M., 1st half segment \*\*\*

Listening in via WLKF (Lakeland, Fla.) Talk-1430 AM/96.7 FM  
 Caller: Gordon Wayne Watts (Plant City, FLORIDA, U.S.A.)  
 Formerly known as "Gordon from Lakeland, FLORIDA!" -- but we moved LOL...

08:05 -- Host, Tony Dodds, invites listeners to call in & throws out his contact info -- 09:22

Legal Disclaimer: FDR USE: For more information: GordonWatts.com

Tony was describing a new type of unemployment scam, in which people make claims against employers for whom they never worked. Why is this in need of our attention? Well, as Tony eloquently points out, had the [The Fla. Dept. of Economic Opportunity](#) simply had access to basic employment information from [The Fla. Dept. of Revenue](#), they would have clearly seen that Mr. Dodds had NO employees on the payroll -- much less the dishonest scammer alleging they were entitled to unemployment comp from Tony's law office. This would've save a lot of headache and pain on the part of Tony, who had to jump through all kinds of Bureaucratic Red Tape hoops to simply stop a problem that should have never occurred in the first place -- had two Fla. agencies simply exchanged data to flag such spam.

Without further ado, it might be informative to simply watch the video, and here are video notes with appropriate time-stamps.

Title: "The Legal Eagle Show (WLKF Talk1430, 96.7FM) Unemployment Comp fraud in Fla-what YOU can do about it"

- 00:00 -- INTRO -- 00:30
- 00:30 -- Segment 1 topic: Unemployment Comp Scam -- 08:05
- 08:05 -- Host, Tony Dodds, invites listeners to call in & throws out his contact info -- 09:22
- 09:22 -- Caller: Gordon offers encouraging word & asks what listeners can do -- 11:45
- 11:45 -- Host: Listeners can contact Florida state lawmakers to demand that 2 state agencies communicate with one another -- 13:28
- 13:28 -- Caller offers comparison to how F.B.I. & C.I.A. refused to exchange intelligence data -- thus allowing terrorist attacks -- 13:55
- 13:55 -- Host continues to clarify -- 20:01
- 20:01 -- Concluding comments on Segment 1, Unemployment Comp fraud -- 21:25
- 21:25 -- Segment 2 topic: Gun Control legislation is introduced. EDITOR'S NOTE: Since this is a "Fair Use" clip, the 2nd segment is NOT being included in its entirety -- "Fair Use" means for research, commentary, criticism, & parody, so only the twenty-two (22) minutes of "on topic" audio material from this show is being featured for news & commentary use -- to respect the copyright laws and rights of the rightful copyright owners of this show, most likely the radio station and host -- but whomever they are. -- Editor-in-Chief, Gordon Wayne Watts, *The Register* -- reporting on this news item. -- 22:00



**Atty. Tony Dodds, Esq.**  
**LAKELAND, Florida**

^^^ **PROBLEM** ^^^

We don't just complain, but rather seek real solutions!

v v v **SOLUTIONS** v v v

**ACTION ITEMS:** Call THESE folks, and demand they act! They are your Fla. State Representatives and State Senators:

\* [MyFloridaHouse.gov/representatives](http://MyFloridaHouse.gov/representatives)

\* [FLSenate.gov/Senators](http://FLSenate.gov/Senators)

**ACTION ITEMS -- SHARING IS CARING:**

[Share on Facebook](#)

**Share on Facebook**

[Share on Twitter](#)

**Share on Twitter**

[Share on LinkedIn with text](#)

**Share on LinkedIn**

[Send by email](#)

**Share by E-mail**

[Share on Whatsapp](#)

**Share on WhatsApp**

Remember, folks: Some problems are solved ONLY at the state, county, city, or local level: Have handy ALL contact information for lawmaker -- not just our FEDERAL lawmakers.





education, in light of how students are told that college was the only way to get a good job; and, while that used to have truth to it, more importantly, students need degrees that are not full of politically correct history and science but equip them to be productive members of society **without leaving them slaves to debt their whole lives**: [LINK](#) -- [Local cache](#) -- [Mirror-1 cache](#) -- [Mirror-2 cache](#) -- [Mirror-3 cache](#) - [Archive Today cache](#) -- [Wayback Machine archive](#)

Put another way, LIBERALS who wish to support CWA:ll, this project (and help straighten out over-paid, wayward lawmakers) now see that we are NOT "against" you. And, CONSERVATIVES who wish to support CWA:ll, but are "wary and suspicious" of Mr. Watts' "Conservative Creds," need look no further than [HERE](#):

- "To be clear, I'm conservative and don't seek free college, loan forgiveness, or liberal free handouts. But tuition is technically a tax. [] Funding to an arm of government (state colleges), and students are sorely overtaxed." *Source*: "[Polk Perspective: Offer relief for taxes dressed up as 'loans'](#)," By Gordon Wayne Watts, Guest columnist, *The Ledger*, Posted Tuesday, Nov 19, 2019 at 12:02 AM: [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#) ; "[More to see](#)" folder"
- Sen. Rick Scott (R-FL), another Conservative, agrees with Mr. Watts: QUOTE: "**WASHINGTON, D.C.** – Today, Senator Rick Scott released the following statement after reports that the Florida Board of Governors is considering a tuition increase for state university students. As Governor, Senator Scott fought to hold the line on tuition by vetoing tuition increases, eliminating automatic inflationary tuition increases, freezing tuition, greatly limiting tuition differential, and appointing leaders who share his goal of providing an affordable higher education to Florida students and families...**Senator Rick Scott** said, "[Raising tuition on families is a tax increase](#). And, it's a tax increase that harms Floridians' ability to achieve the American dream of earning a higher education diploma. As families are still struggling to recover from the coronavirus, leaders in Florida should absolutely not consider raising tuition." [Editor's Note: Boldface emphasis in original; not added. But underline is NOT in original; added for clarity.] SOURCE: "[Sen. Rick Scott to Florida Board of Governors: Do Not Raise Tuition on Florida Students](#)," Press Release dated: Monday, November 30, 2020: [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)
- See also: "[Rick Scott: 'Raising Tuition on Families is a Tax Increase'](#)," by Kevin Derby, *Florida Daily*, Tuesday, 01 December 2020: [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)
- Now that we've established that "tuition = tax" is a correct equation, let's ask GOD ALMIGHTY what *He* thinks about obscene over-taxation, shall we? The quickest way we do that is to examine [KING REHOBOAM'S OVER-TAXATION FOLLY](#). Everyone remembers King Solomon (son of King David), no doubt – who is known for his wisdom and writing the book of PROVERBS of the JudeoChristian Holy Bible – but does anyone remember his son, King Rehoboam? Or – what he was "famous for?" I didn't think so – So, it's time for a history refresher – because History repeats itself when we don't learn from history: Rehoboam did what many current politicians (of both political parties – both Democrat and also Republican lawmakers, presidents, etc.) do – and that is, tax the pure living daylight out of their subjects ... uh, I mean, constituents, American citizens (and probably this happens in other countries too). Politicians never learn – So, it's time for a refresher course! While we do not support or endorse the (very violent) reaction of the citizens (we do NOT support or condone ANY form of violence), nonetheless, it is what it is, and King Rehoboam asked for what he got. The passages cited / quoted below are accepted as "Canon" Scripture by all practicing Jews and Christians, having come from the JudeoChristian Old Testament. In fact, many Muslims, of the Islam faith, accept these books and passages to some level or extent and consider them prophets to some extent. As well, historians accept the validity of much, if not all, of these historical records. Without any further ado, here is a small "Fair Use" sample of I Kings 11:41-43, 12:1-31 and II Chron. 9:29-31, 10:1-19 from the NIV (New International Version), interlaced with the KJV (King James Version), the latter of which is in the Public Domain: [BibleGateway.com lookup](#) in both KJV and NIV ; [Local cache \(\\*.html webpage\)](#) ; [Mirror-1 archive \(\\*.html webpage\)](#) ; [Mirror-2 archive \(\\*.html webpage\)](#) ; [Mirror-3 archive \(\\*.html webpage\)](#) ; [Local cache \(PDF format\)](#) ; [Mirror-1 archive \(PDF format\)](#) ; [Mirror-2 archive \(PDF format\)](#) ; [Mirror-3 archive \(PDF format\)](#) So – Everyone might want to re-read this historical account: Rehoboam was foolish, and his unwise folly of over-taxation of his subjects did NOT end well.
- As [stated above, in Section II](#), College WAS free in the United States in places – and very close to it everywhere else, as both Republican Rick Scott and Liberal Senator Bernie Sanders both agree – and as proved true by multiple fact-checkers. So, if we had Free College in the past, then supporting "affordable" college in the "here and now" is not unreasonable or obscenely Liberal.
- BONUS: The next time you "get down" on someone wanting to be able to get an education without being in debt for three lifetimes, just remember: The doctor, nurse, electrician, airplane pilot, and so on ALL need an education to avoid killing someone (maybe you?) on a semi-regular basis. "Affordable College," a concept which we used to support (but don't now) threatens national security (and lives) – as other nations surpass us in this, and other, areas.
- All those old-timers (who got free – or very affordable college) and are now saying "he took the loan out, so he should repay it" (no matter how much illegal obscene price-gouging occurs) should re-read the point just above.

**One last warning:** LIBERALS who wish to "jump ship" and leave now: If you abandon ship now, then you will NEVER get relief from the twin curses of skyrocketing tuition and the resultant collegiate debt that crushes you, so remember: #Teamwork #TogetherWeCan. CONSERVATIVES who wish to "jump ship" and leave now: If you abandon ship now, then you will NEVER see lawmakers finally stop spending your tax dollars to make or back (guarantee) collegiate loans, and this hemorrhaging **will bleed us to death and crash the dollar** -- and it will be *your* fault for refusing to abide by the twin solutions of #Teamwork and #TogetherWeCan. That was your last warning: Govern yourself accordingly.

#### \*\* **FOUR (4) LEGISLATIVE SOLUTIONS** \*\*

OK, with the strong admonitions and exhortations out of the way, we can conduct business -- and "make a plan" to use the Free Press to send a message to lawmakers -- not just to "complain about" problems, but propose what we want done as a solution. **Firstly (1st)**, [cutting pork spending subsidies](#), and **secondly (2nd)**, using [Constitutional Bankruptcy Uniformity](#), as a Free Market pressure to effect the pork cuts, per above, lay the solid foundations we need for action, but still lacking is a clear agreement of all parties in understanding the origins and causes -- and hard facts -- from documented sources -- to justify "workable" solutions: **A third (3rd) solution** might include the government using "price controls" as is done in insurance, electric utilities, and Internet prices. **A fourth (4th) -- "Liberal" -- solution** might include simply funding Higher ed like we do Public Ed: With a slight increase in tax dollars. This project takes NO position (either supporting or opposing) this 4th possible solution, but notes that it could not be much worse than the current condition: Both taxpayers and students getting crushed: As this 4th method might actually cost *less* tax dollars (because government can control costs), it should appeal to fellow-Conservatives; and, as students would get relief from crushing debt, this might appeal to so-called Liberals. But, as there is no clear-cut "60% or more" consensus on this method (which would involve slight tax increases, as is done with Public Ed), this matter is left to the



## of the DOLLAR!

conscience of each voter, while we focus on items where 60% plus consensus exists -- and which, if done -- might make "moot" these 3rd and 4th possible solutions. It bears mentioning that a "\$15.00/Hour Minimum Wage" -- or even a "Minimum Wage hike" to \$22.00/Hour -- is becoming popular among "Liberal" ranks -- and, while surely, the middle-class is getting squeezed, nonetheless, this would require printing of more dollars, devalue the U.S. Dollar, and thereby **\*\*hurt\*\*** those on "fixed incomes." Rather, the FOUR (4) MEASURES above might be employed to do a more "targeted tax cut" -- with "tuition=tax" as described elsewhere in this page. **NOTE: "CONSERVATIVES" who don't like the idea about "Free College" or "Loan Forgiveness" might better get cracking on the solutions here, instead. Otherwise, don't complain if you refuse the various "Conservative" tax and spending cutting measures here -- which, ironically, will lower costs of college, thus pleasing "LIBERALS," too, if done. Pleasing all parties, actually, except a few rich elite in higher ed who have been "profiteering" off both poor students, their parents who cosign loans for them, and, of course, taxpayers.**

**QUICK LINKS:** ["Clear Understanding" header](#) **\*\* "Costs of College" section \*\*** [Top of the page](#) **\*\***

**\*\* A CLEAR UNDERSTANDING of FACTS \*\***

We must come to agreement on certain facts before we can move on -- particularly because some of this is not well-known: We must be "on the same page," if we are to "have a plan," no?

- **1. CONFLICT OF INTEREST:** My "conflict of interest" statement: PROOF that I (Gordon W. Watts) don't stand to gain if "loan forgiveness" is given.
- **2. BLACK AMERICANS:** Anything that hurts Americans, here, hurts Black Americans are about 2-3 times the average rate. VERY IMPORTANT.
- **3. CONTRACT LAW:** Illegal change in existing loan contracts ALONE justifies nullification.
- **4. CONSTITUTIONAL PROTECTIONS:** Unconstitutional violation of bankruptcy uniformity ALONE justifies nullification.
- **5. PRICE-GOUGING:** Illegal price-gouging for current generation vs "college was free" for old timers ALONE justifies loan cancellation.
- **6. SCARY C.B.O. REPORT:** Currently, taxpayers are "ahead" and should ask nothing for a debt that has already been "more than paid" slightly over TWO times.
- **7. OVER 100 MILLION AMERICANS:** This hurts over 45 Million Americans with student debt and another 40-50 Million who are cosigners, family/friends, etc., about 100M Americans.
- **8. COLLEGE WAS ONCE FREE IN AMERICA: MORE PROOF:** From eleven (11) different sources -- both Conservative, Liberal, and otherwise, damning proof of price-gouging: If college was once FREE (or VERY close to it, and American Higher Ed still the BEST in the world), then why can't we do it now? Thus, our 5 and 6-digit price-tags for an education are NOT anything but illegal price-gouging: *AGAIN:* Illegal price-gouging for current generation vs "college was free" for old timers ALONE justifies loan cancellation.
- **9. STUDENT BORROWERS HAVE RE-PAID ALL STUDENT DEBT -- TWICE and THEN SOME:** Yes, you read correctly: The first time was when taxpayers (which included student borrowers) repaid colleges in full when -- due to a little-known provision of the Affordable Care Act, signed into law in 2010 -- taxpayers PURCHASED (yes, BOUGHT) all federally-held student debt. (Thus, the debt has been paid in full, and cancellation would cost nothing.) The 2ND time the debt was re-paid? Students have repaid taxpayers \$1.22 for EVERY \$1.00 that taxpayers have lent them, and this at illegally-inflated costs, to boot. (I add that qualifier because many people pay more than 100% on loans due to interest -- car loans, house loans, etc. -- but NONE of these are illegally-inflated principle costs, which are almost impossible to pay even before interest/fees.)
- **10. NINETEEN (19) STATES HAVE HIGHER Student-Loan DEBT THAN THEIR ANNUAL STATE BUDGETS:** Yes, you read correctly: Even though college was once FREE in the recent past -- and even in spite of having [Paid in FULL](#) several times over "costs of college" (and this even at illegally-inflated price-gouging costs), no less than nineteen (19) U.S. States hold more collegiate loan debt than their entire annual state budgets! So, it is no surprise that experts predict that close to One-Hundred (100%) Percent of ALL students [will NEVER be able to repay](#) their college debt -- even tho they've repaid it several times over and CONTINUE to repay on subprime, toxic loans issued under monopoly-based and predatory lending conditions. "Liberal" overtaxation on steroids, as we recall that Sen. Rick Scott (R-FL), and other conservatives, rightly call tuition a tax.
- **11. Over Ninety-Nine (99%) Percent of ALL PSLF (Public Service Loan Forgiveness) applicants are rejected:** Yes, you read correctly: Almost ONE-HUNDRED (100%) PERCENT of ALL PSLF applicants for forgiveness of student loans are rejected! So much for trying to "play by the rules" and "work off" your college debt with Public Service.
- **12. EXPERTS PREDICT AS MUCH AS EIGHTY-FIVE (85%) PERCENT OF ALL STUDENT LOAN BORROWERS WILL NEVER BE ABLE TO REPAY THESE ILLEGALLY-INFLATED PRICE-GOUGED COLLEGIATE LOANS:** Yes, you read correctly: Eighty-Five (85%) Percent of ALL students are expected to default and/or otherwise never repay their loans before they die, graveyard dead.
- **13. STUDENT DEBT is not a "young person's problem," but rather an "older person's problem":** Older people outnumber younger people with student loans, and they owe far more.
- **14. CONCLUSION:** The "Higher Ed" lending system is an EPIC FAIL and must be ELIMINATED YESTERDAY ALREADY. Eliminating Debt Slavery is justified, and -- if not done, it will ensure our next generation is uneducated and over-burdened with debt, as well as crash the dollar due to the obscene spending that is done. This bears repeating, so we shall: Lawmakers need to enact the [four \(4\) legislative solutions](#) at the top of this section will -- and we need to insist they get the job done -- and represent "We The People" -- and not "monied interests" and "legal bribe" payoffs from lobbyists.

**QUICK LINKS:** ["Clear Understanding" header](#) **\*\* "Costs of College" section \*\*** [Top of the page](#) **\*\***

**1. CONFLICT OF INTEREST:** A lot of people are thinking "this guy, Gordon Watts, is not conservative because he makes strong arguments that college students were/are cheating, and hint or imply at forgiveness, cancellation, free college, etc." FALSE. ... I, CWA:ll Founder, Gordon W. Watts, do not have a conflict of interest in this regard.

Conflict of Interest Statement: Do I have any "conflicts of interest," in this regard? (I.e., am I trying to get the government to "forgive" or "pay" any student debt that I may have?) Short answer: NO.

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

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

- [Local archive](#)
- [Mirror-1 archive](#)
- [Mirror-2 archive](#)
- [Mirror-3 archive](#)
- [Mirror-4: Archive Today's cache](#) (clips bottom pages, but shows at least application, which was, of course, approved: \$0.00/month payment,



based on 10% of my discretionary income, that is, 10% of \$0.00, which, itself, is zero.)

- [Mirror-5: The Wayback Machine's archive](#)
- ["More to see" folder](#)

Thus, it is safe to say that, while Mr. Watts may be wrong, he does not have a "conflict of interest" to "go in" with the Liberals and defend them unless they just so happen to be correct on a few points -- "Costs of College" being one of them.

Besides this, Mr. Watts is lost lots of money in no less than three areas: (#1) Costs to create website domain name, hosting, etc.; (#2) Costs to trademark his new, trademark phrase "CONTRACT WITH AMERICA: PART II"; and, (#3) Time/Money lost from an actual "paying" job (which is probably easier, less controversial, less time-consuming, etc.)

**QUICK LINKS:** ["Clear Understanding" header](#) \*\* ["Costs of College" section](#) \*\* [Top of the page](#) \*\*



**2. BLACK AMERICANS:** A lot Americans are hurt (more than 45 Americans Million with student debt, and another 40-50 Million who are cosigners, family/friends, etc.) -- that is, over One-Hundred (100,000,000) Million Americans are crushed beyond repair -- but this crushing harms Black Americans at 2-3 times

the average (and already heavy) rate, which makes this crisis even more pressing. While "reparations" specifically to Blacks would probably not be a workable solution, nonetheless, if the twin curses of "skyrocketing tuition" and "soaring collegiate debt" harm Blacks in a disproportionate manner, then any solutions should HELP Black Americans in a disproportionate manner -- which would offer relief. But first, we must lay the foundations of documented facts and proof:

QUOTE: "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: [Archive Today cache](#) ; [Wayback Machine archive](#)

**QUICK LINKS:** ["Clear Understanding" header](#) \*\* ["Costs of College" section](#) \*\* [Top of the page](#) \*\*

**3. CONTRACT LAW:** A lot violations of the U.S. Constitution occurred in this area of American Higher education, but one of the most egregious was the illegal change to existing loan contracts of honest Americans who were only trying to better themselves by hard work and study in college -- and are rewarded with this by this illegal change in the terms -- changing the rules after the horse race has started, so to speak -- quite illegal -- and unconstitutional -- and something that should matter to so-called "Conservatives."

The U.S. Constitution, in Art. I, Sec. 10, clause 1, strictly forbids changes in existing contracts by lawmakers:

"**Section 10: Powers Denied to the States...** No State shall...pass any Bill of Attainder, ex post facto Law, or Law impairing the Obligation of Contracts." SOURCE: [U.S. CONSTITUTION](#), Art. I, Sec. 10, cl.1

Legal Scholars recognize this as a valid interpretation of the CONSTITUTION:

QUOTE: "It is not illegal to alter a contract once it has been signed. However, it must be materially changed, meaning that if an important part of the contract is altered by the change, it must be made by mutual consent of both parties. If only one party modifies the contract without the agreement of the other, then it is unlikely the changes will be enforceable." Source: ["Contract Alteration: Everything You Need to Know,"](#) by [UpCounsel](#), © 2020 [UpCounsel, Inc.](#), small quote used under "Fair Use": [Archive Today cache](#) ; [Wayback Machine archive](#)

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

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

[NEW REPORT BY THE ROOSEVELT INSTITUTE AIMS TO ESTABLISH A SOLID DEFINITION OF FINANCIALIZATION,"](#): [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)

SEE ALSO: "In 1998 The Higher Education Amendments of 1998 removed bankruptcy discharge for student loans after seven years in repayment, and made student loans almost entirely non-dischargeable.6 The law took effect on October 7, 1998 and thus borrowers who reached their seventh year of repayment before the reform had discharge available, while borrowers who reached their seventh year of repayment after the reform were unable to discharge their students loans in bankruptcy." [] "6There are rare cases in which students loan borrowers can prove undue hardship and discharge student loans. See appendix A for more on student loan bankruptcy." SOURCE: ["Future](#)

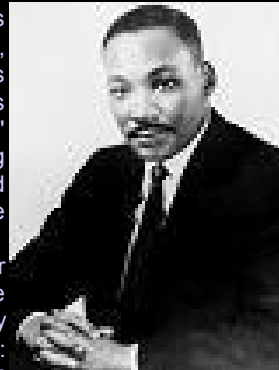
[Conferences - Financial Management Association - Title: "Strategic Default on Student Loans,"](#), by Constantine Yannelis †, † Department of Finance, NYU Stern School of Business, New York, NY 10012. constantine.yannelis@stern.nyu.edu, October 2016, Abstract: [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)

Of course, this alone -- the deception, fraud, and illegal changes in loan contracts -- alone would justify full cancellation, according to these legal scholars.

#### Random "Other" THOUGHTS:

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

NO. They create that debt "out of thin air," backed only by your promise to pay. Student loans are the same way. You don't think that colleges actually have all that money "in a bank account" allotted to student loans / tuition, *do you?* NO. They have you sign an agreement that you are



borrowing X-amount of dollars, and that you agree to pay it back. That's it. Then they enter the paid amount on your college account and cut you a check for the rest. It's all "funny money" created "out of thin air." But then you have to work and pay it back with actual hard work and REAL money. Government and banks create money out of thin air all the time (for their own greedy selves! But not for us, hello!?). Canceling it would not cost anyone a dime. But they don't want to tell the public that, because it would likely cause an armed revolt. Like the recent riots, arson burnings, looting, & protests of late.

In fact, many of these "old timers," who complain "they took out the debt, they should repay," will likely face a HEART ATTACK, STROKE, CANCER—or worse! And be faced with but TWO choices: Take out a HUGE medical debt, or die— graveyard dead! And, then the college students (who were told to either go to colleges & work hard OR BE UNABLE TO GET A NORMAL JOB) will tell these "old timers" to go pound sand—and repay *their* debt... #DoubleStandards and #Karma Thus, if readers don't like the idea of students getting off scot free, then -- instead -- they must demand lawmakers PREVENT all this violence like this: Restore bankruptcy fairness for students -- which would make the lender (Dept of Ed using YOUR tax dollars) slow up on the bleedout pork spending waste --and loan limits, as outlined in this project.

**QUICK LINKS:** ["Clear Understanding" header](#) \*\* ["Costs of College" section](#) \*\* [Top of the page](#) \*\*

**4. CONSTITUTIONAL PROTECTIONS:** A lot of other constitutional violations have occurred:

**"Section 8: Powers of Congress** [] The Congress shall have Power To...establish a uniform Rule of Naturalization, and uniform Laws on the subject of Bankruptcies throughout the United States." SOURCE: [U.S. CONSTITUTION](#), Art. I, Sec. 8, cl.4

As [shown earlier](#), U.S. Bankruptcy Code is not uniform: Ask any college student if you don't believe -- and look again at the actual law. Of course, Uniformity is a special type of Equal Protection, which current law violates, and many scholars would argue that this -- alone -- justifies full and complete cancellation of all collegiate debt. For those who think they are harsh, just remember: Police, when gathering evidence, can NOT gather it illegally, without -- say -- probable cause and/or a search warrant -- as the law requires: Thus, even if the police gather evidence and prove a criminal to be guilty, nonetheless, the judge will say that this evidence is inadmissible, and that the guilty party must get off scot free. In like manner, the bankruptcy code egregiously violates the U.S. Constitution in this regard also, and thus scholars would argue that a full debt cancellation is in order for this reason alone: Just like the rule for cops/courts is in place to "send a message" to cops to NOT break the law, likewise this concept is applicable here, too. !!!Moving on...

**QUICK LINKS:** ["Clear Understanding" header](#) \*\* ["Costs of College" section](#) \*\* [Top of the page](#) \*\*

**5. PRICE-GOUGING:** A lot of illegal price-gouging is present in costs of college. (If we complain about the illegalities of price-gouging over "small" things like food, water, gas, & oil, why not costs of college, which now run into the 6-digit range!?)

As [documented above, in Section II.](#), College was once FREE in the United States in places -- and very close to it everywhere else, as both Republican Rick Scott and Liberal Senator Bernie Sanders both agree -- and as proved true by multiple fact-checkers. So, if we had Free College in the past, then our collective demands to lawmakers to put a STOP to illegal price-gouging (making education affordable -- once again) is not unreasonable. Below, you will find a helpful graph illustrated the 2 extremes: "Liberal" free handouts, and "Liberal" over-taxation, with the "Conservative" view in the middle: Affordable college. See e.g.: "[Higher-Ed Tuition Costs: The 'Conservative' view is not on either extreme Students are told from an early age that an education is the only way to success, and yet when they follow the inevitable path, they are lured into a trap -a debt-trap.](#)" by Gordon Wayne Watts, *The Register*, Published: Monday, 28 September 2009 ; Last Modified: Saturday, 06 July 2019: [Local copy \(PDF format\)](#) ; ARCHIVED (\*.html webpage) CACHES: [via: GoDaddy](#) ; [via: Host Gator](#) ; [via: Lycos/Tripod](#) ; [via Archive Today](#) ; [via The Wayback Machine](#)

**If the graph is too small on your mobile device, you may click it to either view or save.**





In THIS Complex (deep) MEME :

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

# Political Ideology :

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

Conservative  
Neutral  
Liberal  
More Liberal

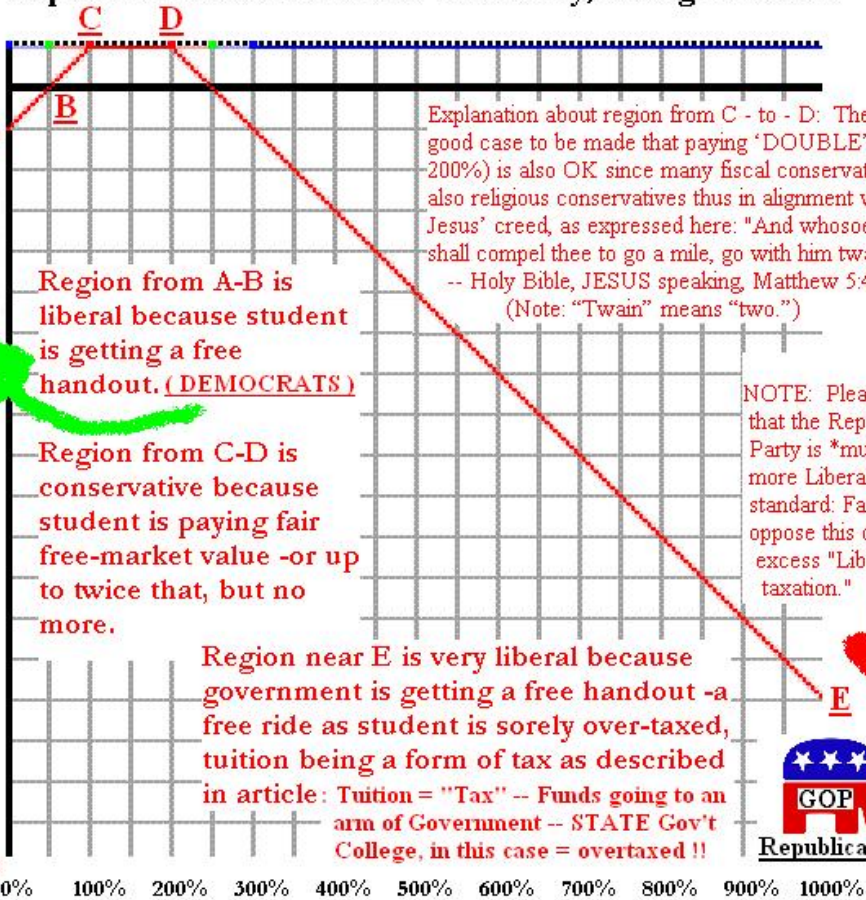


Democrats

Very Liberal

Super Liberal

Source  
*The Register*  
( GordonWatts.com  
GordonWayneWatts )



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

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

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

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

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



Republican Party

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

Percent of actual free-market value  
(Amount in 2008/2009 U.S. Dollars)

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

**UPDATED FIGURE 1**

Source for:  
"Updated Figure 1" :  
*The Register*  
( GordonWatts.com  
GordonWayneWatts )  
Editor-in-Chief,  
Gordon Wayne Watts

(-: Placed into Public Domain -- you may use & republish, if you cite name & both websites as source. ~GWW // !-)

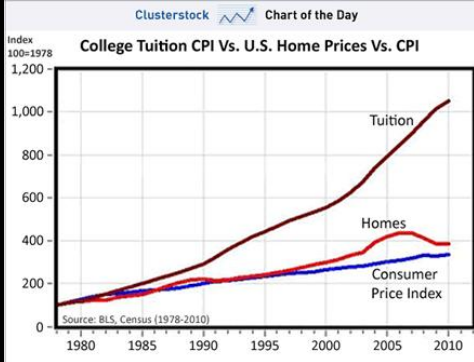
**VERY IMPORTANT QUESTION: Are those graphs, above, TRUE!?!..**

**Let's see... PROOF:**

College Tuition CPI Vs. U.S. Home Prices Vs. CPI

Tip: you may click on the graph, above, to enlarge and/or open in a new window and/or to save.  
Small "Fair Use" image from *MyBudget360* used to illustrate the point.





Source: ["Is college worth the money and debt? The cost of college has increased by 11x since 1980 while inflation overall has increased by 3x. Diluting education with for-profits and saddling millions with debt,"](#) Posted by mybudget360 in banks, college, economy, education, government, student loans, wall street: [Image Direct link](#) ; [Archive Today cache](#) ; [Article link](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#)

**College Tuition CPI Vs. U.S. Home Prices Vs. CPI**  
**Rising college costs price out middle class - June 13, 2011 (CNN)**

**MORE PROOF:**

Small image used under "Fair use" legal standards for commentary, criticism, research, etc., and from: "INCOME INEQUALITY IN AMERICA: Surging college costs price out middle class," By Annalyn Censky @CNNMoney, CNN Money, June 13, 2011: 5:44 AM ET

-- below:

4/15/2020
Rising college costs price out middle class - Jun. 13, 2011

U.S.

INCOME INEQUALITY IN AMERICA

# Surging college costs price out middle class

By Annalyn Censky @CNNMoney June 13, 2011: 5:44 AM ET

AMERICAN INCOMES CAN'T KEEP UP WITH TUITION HIKES

Year	Tuition	Median Income
1988	\$30,000	\$30,000
2008	\$6,500	\$2,500

\*TUITION AND FEES AT 4-YEAR PUBLIC COLLEGE. SOURCE: IRS AND COLLEGE BOARD DATA, ADJUSTED TO 2008 DOLLARS

As portrayed on the left axis, median income has hovered around \$33,000 since 1988. Meanwhile, college tuition and fees – portrayed on the right axis -- have more than doubled.

NEW YORK (CNNMoney) -- What do you get when college costs skyrocket but incomes barely budge? Yet another blow to the middle class. "As the out-of-pocket costs of a college education go up faster than incomes, it's pricing low and medium income families out of a college education," said Mark Kantrowitz, publisher of financial aid sites FinAid.org and FastWeb.com.

The numbers confirm what most middle class families already know -- college is becoming so expensive, it's starting to hold them back. The crux of the problem: Tuition and fees at public universities, according to the College Board, have surged almost 130% over the last 20 years -- while middle class incomes have stagnated.

Source: Small quote used under "Fair use" legal standards for commentary, criticism, research, etc., and from: ["INCOME INEQUALITY IN AMERICA: Surging college costs price out middle class,"](#) By Annalyn Censky @CNNMoney, **CNN Money**, June 13, 2011, 5:44 AM (EST), LINK: [Money.CNN.com](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#)

QUICK LINKS: ["Clear Understanding" header](#) \*\* ["Costs of College" section](#) \*\* [Top of the page](#) \*\*

6. SCARY C.B.O. REPORT: Currently, taxpayers are "ahead" and should ask nothing for a debt that has already been "more than paid"

slightly over TWO times. If -- however -- taxpayers don't get out of the Ponzi scheme now, the higher ed bubble will burst, thus crashing the dollar, hurting all of the next generation who will be unable to go to college, thus making America a bunch of uneducated, over-indebted fools -- and help no one but a small elite class profiting off the backs of taxpayers and students. PROOF:

- \*\* An old 2019 **Wall Street Journal** article, quotes the CBO (The Congressional Budgeting Office), which said that the U.S. Student-Loan Program has begun losing money (running a deficit), and that was in early May 2019, *BEFORE* the Covid-19 Economic Downturn. So, you can only *\*imagine\** what problems we face now—now that people are basically paying far LESS than they were previously paying! Thus, the 85% eventual DEFAULT estimate by Higher Ed expert, Dr. A. Wayne Johnson, *below*, is probably even higher. **BOTTOM LINE:** It's gone from "earning" \$1.22 for every dollar lent to now LOSING MONEY!! Thus, my prediction that we'd crash the dollar if we don't **STOP** using taxpayer dollars to make/back collegiate loans is now proved. **PROOF:** "[U.S. Student-Loan Program Now Runs Deficit, CBO Estimates: Cost to taxpayers could reach billions of dollars over a decade, according to a recent estimate](#)," by Josh Mitchell, *The Wall Street Journal*, Tue., 07 May 2019, 5:32 pm (EST): [LINK](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)

**QUICK LINKS:** "[Clear Understanding](#)" header \*\* "[Costs of College](#)" section \*\* [Top of the page](#) \*\*

**7. OVER 100 MILLION AMERICANS:** This hurts over 45 Million Americans with student debt and another 40-50 Million who are cosigners, family/friends, etc., about 100M Americans. **BIG PROBLEM – PROOF:**

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

\*\* 1st source: "[Amnesty Advocates Help Illegal Immigrants Get College Scholarships While 44.7 Million Americans Saddled with Student Debt](#)," by Penny Starr, *BREITBART*, 12 April 2019

\*\* 2nd source: QUOTE: "In 2017, student-loan debt hit a record high of \$17,126 per graduate who took out loans, Business Insider reported. In 2018, the national total of student-loan debt was \$1.5 trillion, according to Student Loan Hero, and more than 44 million Americans share the burden of carrying it." SOURCE: "[Nearly half of indebted millennials say college wasn't worth it, and the reason why is obvious](#)," by Hillary Hoffower, *Business Insider*, April 11, 2019, 1:09 PM

\*\* 3rd source: QUOTE: "Our immediate source of revenue will be a SaaS-based pricing model of \$6/month for each employee that participates with no setup costs or annual fees. 44 million Americans have student debt, charging \$6/month x 12 months would produce \$3.16 billion in ARR. □ The total U.S. student loan market is \$1.5 trillion (larger than all consumer credit cards and auto loans) and growing by \$2,726 per second." SOURCE: "[Read the application form that got a company with \\$0 in the bank into the selective startup accelerator that launched Airbnb and Dropbox](#)," by Shana Lebowitz, *Business Insider*, October 27, 2020, 9:20 AM: [Archive Today cache](#) ; [Wayback Machine archive](#)

\*\* 4th source: QUOTE: "Warren says her plan would erase some debt for more than 95% of the nearly 45 million Americans with student loans — and would completely wipe out student loan debt for more than 75% of Americans who carry it." SOURCE: "[Elizabeth Warren's New \\$640 Billion Student Debt Cancellation Plan](#)," by Yuval Rosenberg, *The Fiscal Times*, April 22, 2019

\*\* 5th source: [Ask Google: How Many Americans Have Student Loan Debt?](#)

\*\* 6th source: [Ask Yahoo!: How Many Americans Have Student Loan Debt?](#)

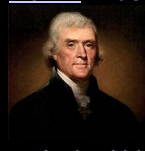
\*\* 7th source: [Ask BING: How Many Americans Have Student Loan Debt?](#)

Thus, the old "44.7 Million American" figure is probably not totally accurate; the true figure -- post-PANDEMIC -- now that COVID-19 and excessive taxing/spending have hit the American economy -- is probably much higher, maybe 55-65 Million Americans with student debt, and another 55-65 Million who are cosigners, family, or friends, thus maybe 130 Million Americans (total U.S. population is around 327 Million, for context) are crushed beyond repair -- and held in "debt slavery." *Didn't we just recently get RID of slavery? What are we doing 'dabbling in' any form of slavery once again!* Thus, it is documented that close to ONE HALF of all adult Americans are cursed under inescapable debt. Why? Why do we continue to allow this immoral curse?

**QUICK LINKS:** "[Clear Understanding](#)" header \*\* "[Costs of College](#)" section \*\* [Top of the page](#) \*\*

**8. COLLEGE WAS ONCE FREE IN AMERICA: MORE PROOF:** From eleven (11) different sources -- both Conservative, Liberal, and otherwise, damning proof of price-gouging: If college was once FREE (or VERY close to it, and American Higher Ed still the BEST in the world), then why can't we do it now? Thus, our 5 and 6-digit price-tags for an education are NOT anything but illegal price-gouging: AGAIN: Illegal price-gouging for current generation vs "college was free" for old timers ALONE justifies loan cancellation.

**1 of 12: Was College once free in America?**



**Founding father, Thomas Jefferson, says it should be:**

QUOTE: "As part of his work in revising the laws of Virginia during the late 1770s and early 1780s, Thomas Jefferson put forth a bill that has become one of his most enduring works on the subject of education: Bill 79, "A Bill for the More General Diffusion of Knowledge." Its oft-quoted preamble reads as follows: Whereas it appeareth that however certain forms of government are better calculated than others to protect individuals in the free exercise of their natural rights,...it is better that such should be sought for and educated at the common expence of all, than that the happiness of all should be confided to the weak or wicked." Source: "[A Bill for the More General Diffusion of Knowledge](#)," By Thomas Jefferson, U.S. Founding Father; Article by Anna Berkes, April 2009; An article courtesy of *The Thomas Jefferson Encyclopedia*; Links: [Monticello.org](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)

**2 of 12: Was College once free in America?**



QUOTE: **REPUBLICAN Senator Rick Scott:** "When I went to college in the 70's, tuition was as low as \$200 a semester, with no fees that I can remember."

Source: "[Press Release](#)," dated Tue. 10 Sept. 2019; By U.S. Sen. Rick Scott (R-FL), *SENATE.gov*, Links: [Senate.gov](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)  
Assuming this was January of 1975, this would be equivalent to \$987.89 per semester in October 2019. Source: [BLS.gov calculator](#) And, [WestEgg's calculator](#) gives a similar conversion: "What cost \$200 in 1975 would cost \$943.89 in 2018."

**3 of 12: Was College once free in America?**



**ANSWER: LIBERAL Senator Bernie Sanders says: "YES"**

Source: "[Was college once free in United States, as Bernie Sanders says?](#)," by Amy Sherman, *PolitiFact*, 09 February 2016; Links: [PolitiFact](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)

Editor's Note: Whether you're "Liberal" and trust Bernie or "Conservative" and trust Rick Scott, ALL sides agree on this one point, and the evidence is quite overwhelming.

**4 of 12: Was College once free in America?**

**FACT:** Former CEO of legendary student loan giant, Sallie Mae, Albert "Al" Lord, comes very close to admitting to having received a Liberal "FREE HANDOUT," and FREE COLLEGE.

**QUOTE:** "Al Lord, the former chief executive of student-loan giant Sallie Mae, has a complaint about higher education: The price of college is too damn high...The sting of high tuition hit him several years back when a grandson enrolled at the University of Miami, which currently charges \$75,230 a year for tuition and room and board. That is a far cry from the \$175 a semester Mr. Lord recalls paying for his own education at Penn State University in the 1960s. He has also paid for the education of three other grandchildren, to attend Villanova University, University of Miami and Davidson College. The bills have approached \$200,000 a head. [] "It's criminal," he said of what schools are charging these days." Source: "[Al Lord Profited When College Tuition Rose. He Is Paying for It: As chief executive of student-lending giant Sallie Mae, Al Lord helped drive up the costs of college. Now that he is footing tuition checks for his grandchildren, he said he has new sympathy for ordinary families.](#)," by Josh Mitchell, *The Wall Street Journal*, Published online and Updated July 23, 2021 6:05pm (EST); Links: [WSJ.com](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)

**IN CONTEXT:**

Let's say that Mr. Lord's \$175.00/semester tuition was in January of 1965 (that's an approximate "mid-point" for his ambiguous statement of "the 1960's"), an approximation like we did with Sen. Rick Scott (R-FL), above, then, adjusted for inflation, that would be \$1,523.94 in June 2021 (the most recent month available in their calculator) according to [BLS.gov](#). Furthermore, [WestEgg's calculator](#) has this to say about those figures for the most recent year available: "What cost \$175 in 1965 would cost \$1459.11 in 2020. [] Also, if you were to buy exactly the same products in 2020 and 1965, they would cost you \$175 and \$20.93 respectively." Taking the average of those two figures yields a current cost of \$1,491.525/semester in today's prices, adjusted for inflation, if Mr. Lord's children and grandchildren were to get the same exact deal as him—a far cry from the \$75,230.00/year/student costs which he pays for one of his grandchildren, above. We concur with his moral and/or legal assessment that this illegal price-gouging is indeed "criminal." Looking solely at the math, \$1,491.525/semester is about \$2,983.05/year, and the \$75,230.00/year/student price represents about a TWENTY-FIVE (25) TIMES increase, or, more precisely, and increase to about 25.22-times increase to 4 significant figures, or an increase to about 2,521.9155% level — and increase to over TWO-and-a-half THOUSAND (2,500%) PERCENT LEVELS!.. Indeed price-gouging and indeed criminal — if any court were honest about it.

**5 of 12: Was College once free in America?**

**FACT:** Former Republican strategist and chief of staff to former Florida Gov. Bob Martinez (R-FL), and TAMPA BAY TIMES columnist, Mac Stipanovich, also comes very close to admitting to having received a Liberal "FREE HANDOUT," and FREE COLLEGE.

**QUOTE:** "First, a confession. My children did not need to borrow money to go to college. Nor will my grandchildren. And I was able to make do back in the day with the G.I. Bill and working as a construction laborer twenty hours a week. So I lack the personal experience with student loans that might make me more sympathetic to the idea that about \$1 trillion of the roughly \$1.7 trillion owed to the federal government should just be wiped off the books by forgiving up to \$50,000 of the principal owed by every borrower. This would totally extinguish the student loans of 80 percent of all debtors, or approximately 35 million people." Source: "[Forgiving student loan debts? A ham-handed idea | Column: Politics aside, the policy justifications for across the board student loan forgiveness are dubious, writes columnist Mac Stipanovich.](#)," by Mac Stipanovich, *The Tampa Bay Times*, Published online, Wednesday, 24 Feb. 2021, Updated Feb. 25, 2021, and in print, Sunday, 28 Feb. 2021; Word Count, including footer, 767 words; Links: [TampaBay.com](#) ; [www.TampaBay.com](#) ; [Archive Today cache-A](#) ; [Archive Today cache-B](#) ; [Wayback Machine archive-A](#) ; [Wayback Machine archive-B](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#) About author -- According to the column, and small Fair Use quote: "Mac Stipanovich was chief of staff to former Florida Gov. Bob Martinez and a longtime Republican strategist who is currently registered No Party Affiliation."

**Editor's Note:** Re-read the above. This apparently meant that an entry-level labour job, working part-time (20-hrs/week), could pay 100%-total & complete full-time "costs of college" (food and gas; room & board; tuition & books; and, rent, if need be) without need for ANY student loans -- back when college was "free" or "very close to it." This project, CONTRACT WITH AMERICA: PART II(TM), neither supports nor opposes "free" college or "loan forgiveness," but rather points out the facts, testimony, and documented sources and bone-hard TRUTH. ~Page Editor

**6 of 12: Was College once free in America?**

**ANSWER:** Well-known fact-checker, *PolitiFact*, rated this claim by LIBERAL Senator Bernie Sanders (I-VT) as "Mostly True."

**QUOTE:** "There are at least nine advanced countries that offer free college, including the recent addition of Germany. [] There was a time in the United States when *some* public colleges and universities charged no tuition. However, tuition has never been set as a national policy -- it is a decision for each school or state government officials. And some colleges charged tuition dating back to the 1800s. [] Sanders' statement is accurate but needs clarification. We rate this statement Mostly True."

Source: "[Was college once free in United States, as Bernie Sanders says?](#)," by Amy Sherman, *PolitiFact*, 09 February 2016; Links: [PolitiFact](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)

**7 of 12: Was College once free in America?**

**ANSWER:** Legendary *TIME Magazine* basically says: "YES."

**QUOTE:** "Last March, the Federal Reserve reported student debt across the U.S. at about \$1.2 trillion. Meanwhile, more than two-thirds of new alumni have debt, at an average of \$35,000 per graduate. Such problems are hot issues in the current presidential race, with Sen. Bernie Sanders proposing perhaps the most sweeping solution: free tuition at all U.S. public colleges. [] For some today, that plan might seem radical, but free tuition isn't unheard of...The University of Florida, for example, was free for in-state students for many decades. Though the exact timeline is hard to track because of differing language in the school catalogs — like a "registration and instructional fee" that emerged in 1959 — the word "tuition" for Florida residents didn't pop up until 1969, University Archivist Peggy McBride says." Source: "[What Happened When American States Tried Providing Tuition-Free College](#)," by Michael Stone, *TIME*, April 4, 2016, 11:00 AM (EDT), Links: [TIME.com](#) ; [Archive Today cache](#) ; [Wayback Machine archive-A](#) ; [Wayback Machine archive-B](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)

**8 of 12: Was College once free in America?**

**The Register ANSWER:** Conservative online paper, *The Register*, basically says: "YES."



QUOTE: "In the 1956-57 school year, one source[1] reports a year of college cost \$138, and another source[2] is in close agreement. But remember we have to adjust for inflation: The \$138 figure is about \$1,062.71 in 2008 dollars[7], probably the same for 2009, considering the year's inflation[3] was about 0.1%. However, nowadays, the same year of college costs about \$10,066, about a 10X increase. Other sources[4-6] indicate a cost of \$6,142.58 for tuition and \$6,920.94 for housing, for a total of \$13,063.52 per year, even higher than the \$10,066 fig." Source: "[Higher-Ed Tuition Costs: The 'Conservative' view is not on either extreme: Students are told from an early age that an education is the only way to success, and yet when they follow the inevitable path, they are lured into a trap - a debt-trap.](#)" by Gordon Wayne Watts, Editor-in-Chief, *The Register*, Published: Monday, 28 September 2009 ; Last Modified: Saturday, 06 July 2019; Links: [GordonWatts.com](#) ; [GordonWayneWatts.com](#) ; [ThirstForJustice.net](#) ; [Tripod.com](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; PDF file formats: [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#) ; [Wayback Machine archive](#)

**9 of 12: Was College once free in America?**



**ANSWER: Saving For College says: "YES."**

QUOTE: "Sen. Sanders was particularly vocal in citing the fact that free tuition is not unprecedented in the United States or abroad. [] He wasn't wrong...Institutions of higher learning founded in the early days of the American experiment were sometimes tuition free, though they did charge for room and board...There were early rumbles of a more wide-reaching tuition-free policy. In his 1778 "Bill for the More General Diffusion of Knowledge," Thomas Jefferson proposed not only free primary and secondary school education, but also free advanced education for high-performing students." Source: "[History of Student Loans: The Free Tuition Movement](#)," by Richard Pallardy, *Saving For College*, February 1, 2019; Links: [SavingForCollege.com](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)

**10 of 12: Was College once free in America?**



**ANSWER: PEOPLE'S WORLD says: "YES" -- and proves that lots of lawmakers were "FREE HANDOUT LIBERALS," in this regard**

QUOTE: "WASHINGTON-- When people involved in the fight to cancel student debt demand free college education they are not calling for a new, radical idea. Countless numbers of lawmakers, for example, got their educations at free colleges that they now say are out of reach to the nation's students." Source: "[Free college was once the norm all over America](#)," By Jamal Rich, *PEOPLE'S WORLD*, September 11, 2020, 10:24 AM (CDT), Links: [PeoplesWorld.com](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache \(via Archive Today\)](#) ; [Local cache \(via Wayback Machine\)](#) ; [Mirror-1 archive \(via Archive Today\)](#) ; [Mirror-1 archive \(via Wayback Machine\)](#) ; [Mirror-2 archive \(via Archive Today\)](#) ; [Mirror-2 archive \(via Wayback Machine\)](#) ; [Mirror-3 \(via Archive Today\)](#) ; [Mirror-3 archive \(via Wayback Machine\)](#)

**11 of 12: Was College once free in America?**



**ANSWER: No pun intended,... but: YES! Magazine says: "YES!"**

QUOTE: "During the 19th century, college education in the United States was offered largely for free. [] Photo by Keystone/Getty Images. [] Students didn't have to worry about tuition and debt until higher education became more about personal gain than contributing to society. [] The increase in student loan debt should come as no surprise given the increasing cost of college." Source: "[College Was Once Free and For the Public Good—What Happened?](#)," By Thomas Adam, *YES! Magazine*, "4 MIN READ," July 20, 2017, Links: [YesMagazine.com](#) ; [Archive Today cache](#) ; [Wayback Machine archive-A](#) ; [Wayback Machine archive-B](#) ; [Local cache \(Portrait view\)](#) ; [Local cache \(Landscape view\)](#) ; [Mirror-1 archive \(Portrait view\)](#) ; [Mirror-1 archive \(Landscape view\)](#) ; [Mirror-2 archive \(Portrait view\)](#) ; [Mirror-2 archive \(Landscape view\)](#) ; [Mirror-3 \(Portrait view\)](#) ; [Mirror-3 archive \(Landscape view\)](#)

**12 of 12: Was College once free in America?**



**ANSWER: GOOD Magazine says: "YES."**

QUOTE: "These days, tuition at public colleges commonly rises five, seven, or even 15 percent in a single year, and students shoulder five- and six-figure debts to pay for their degrees. It's easy to forget that it hasn't always been this way: Many public colleges and universities were once tuition-free." Source: "[Whatever Happened to When College Was Free?](#)," by Anya Kamenetz, *GOOD Magazine*, "04.14.10" aka: April 14, 2010; Links: [GOOD.is](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache \(via Archive Today\)](#) ; [Local cache \(via Wayback Machine\)](#) ; [Mirror-1 archive \(via Archive Today\)](#) ; [Mirror-1 archive \(via Wayback Machine\)](#) ; [Mirror-2 archive \(via Archive Today\)](#) ; [Mirror-2 archive \(via Wayback Machine\)](#) ; [Mirror-3 archive \(via Archive Today\)](#) ; [Mirror-3 archive \(via Wayback Machine\)](#)

**QUICK LINKS: "[Clear Understanding](#)" header \*\* "[Costs of College](#)" section \*\* [Top of the page](#) \*\***

**9. STUDENT BORROWERS HAVE RE-PAID ALL STUDENT DEBT -- TWICE and THEN SOME:** Yes, you read correctly: The first time was when taxpayers (which included student borrowers) repaid colleges in full when -- due to a little-known provision of the Affordable Care Act, signed into law in 2010 -- taxpayers PURCHASED (yes, BOUGHT) all federally-held student debt. (Thus, the debt has been paid in full, and cancellation would cost nothing.) The 2ND time the debt was re-paid? Students have repaid taxpayers \$1.22 for EVERY \$1.00 that taxpayers have lent them, and this at illegally-inflated costs, to boot. (I add that qualifier because many people pay more than 100% on loans due to interest -- car loans, house loans, etc. -- but NONE of these are illegally-inflated principle costs, which are almost impossible to pay even before interest/fees.)

- **\* Indeed, almost all student loans are owned -- not guaranteed -- by the taxpayer:** "Most student loans -- about 92%, according to a December 2018 report by MeasureOne, and academic data firm -- are owned by the U.S. Department of Education." **Source:** "[2019 Student Loan Debt Statistics](#)," by Teddy Nikiel, *NerdWallet*, December 20, 2019: [LINK](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)
  - **\* INVESTOPEDIA confirms this:** "As of July 8, 2016, the federal government owned approximately \$1 trillion in outstanding consumer debt, per data compiled by the Federal Reserve Bank of St. Louis. That figure was up from less than \$150 billion in January 2009, representing a nearly 600% increase over that time span. The main culprit is student loans, which the federal government effectively monopolized in a little-known provision of the Affordable Care Act, signed into law in 2010. [] Prior to the Affordable Care Act, a majority of student loans originated with a private lender but were guaranteed by the government, meaning taxpayers foot the bill if student borrowers default." **Source:** "[Who Actually Owns Student Loan Debt?](#)," by Sean Ross, *INVESTOPEDIA*, Updated April 10, 2020: [LINK](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)
- What this means, in plain English, is that prior to the ACA (ObamaCare), taxpayers GUARANTEED most student debt, meaning we would pay if the student defaults. Now, however, thanks to ACA, taxpayers (you and me) OWN almost all student debt. **So, all those "yahoos" who keep saying they don't want to "pay" for your college (student debt)...well, too late: THE VERY SECOND that the loans are taken out, taxpayers paid for it. Period. Colleges are paid immediately.**

**So, as the government OWNS federally-held student debt, forgiveness would cost NOTHING: The college loans are paid off**

**COMPLETELY the very moment the loan is issued**—whereby the student is a “conduit” or “pass through” of obscenely huge sums of money, passing from taxpayer to uber-rich colleges/universities (many charging full price but denying on-campus learning due to PANDEMIC excuses: Garbage men go to work every day, as do police, fire, paramedics, nurses, and doctors, but many colleges, who think they're “better than” our 1ST responders, shut out students—yet charge them full price).

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

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

TRUE Conservatives have, for years—for decades—have complained about excess spending of taxpayer dollars to make or guarantee student loans, and if you – the reader – are a “true Conservative” who complains about all these Liberal Free Handouts, then STOP complaining and, instead, [click THIS link – and ACT](#) to join other true Conservatives herewith.

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

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

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

- \* **QUOTE 1 of 2:** “In 2010 the Department of Education reported collecting \$1.22 for every dollar in defaulted student loans it had guaranteed - and that's after the sharks and their shareholders and the obligatory outright fraud had taken their first round of cuts.” **Source:** “[Column: The student loan crisis that can't be gotten rid of](#),” by Maureen “Moe” Tkacik (12 Minute Read), **REUTERS**, August 15, 2012: [LINK](#); [Archive Today cache](#); [Wayback Machine archive](#); [Local cache](#); [Mirror-1 archive](#); [Mirror-2 archive](#); [Mirror-3 archive](#)
- \* **QUOTE 2 of 2:** “It is most disturbing, however, that recent analysis of the President's Budget data reveals that even the US Department of Education, on average, recovers \$1.22 for every dollar paid out in default claims. Assuming generous collection costs, and even allowing for a nominal time value of money of a few percent (the governments cost of money is very low), it still appears that the federal government, even, is making a pretty penny from defaults.” **Source:** “[Why College Prices Keep Rising](#),” by Alan Collinge, **FORBES**, (in *Peter J. Reilly's column*), March 19, 2012: [LINK](#); [Archive Today cache](#); [Wayback Machine archive](#); [Local cache \(PDF format\)](#); [Mirror-1 archive \(\\*.html webpage\)](#); [Mirror-1 archive \(PDF format\)](#); [Mirror-2 archive \(\\*.html webpage\)](#); [Mirror-2 archive \(PDF format\)](#); [Mirror-3 archive \(PDF format\)](#); **Editor's Note:** Mr. Collinge, who was featured in **FORBES**, above, is a prolific writer, author, and regularly featured in major national news media -- and has a highly-visible presence on social media: [NYTimes.com](#); [FoxNews.com](#); [TheHill.com](#); [Amazon.com](#); [Beacon.org](#); [Medium.com](#); [GoodMenProject.com](#); [AngryBearBlog.com](#); *The Student Loan Scam: The Most Oppressive Debt in U.S. History and How We Can Fight Back*: [Amazon.com \(Hardcover\)](#); [Amazon.com \(Paperback\)](#); [Amazon.com \(Kindle Edition\)](#); [Beacon.org \(Paperback\)](#); [NYTimes.com \(news\)](#); [CBSNews \(feature story\)](#); [Credit.com](#); [TheHill.com \(blogs\)](#); [WAER.org \(Syracuse University 88.3 FM news radio\)](#); [Wikipedia.org](#); [Google.com \(lookup viz NYTimes\)](#); [Google.com \(lookup viz CBS\)](#); [StudentLoanJustice.org](#); [Facebook.com \(group\)](#); [YouTube channels: Student Loan Justice](#); [Alan Collinge \(new\)](#); [Alan Collinge \(old\)](#); [Search: student+loan+justice](#); [Search: alan+collinge](#); [Twitter channels: @StudentLoanJus1](#); [@AlanSLJ](#); [Change.org \(“Million signature” petition\)](#); [Archive Today cache](#); [Wayback Machine archive](#); [Local cache](#); [Mirror-1 archive](#); [Mirror-2 archive](#); [Mirror-3 archive](#)

So, while this project (Contract With America: Part II) takes no position on “forgiveness” (or: “cancellation” is more accurate as “forgiveness” implies a “sin” on the part of the victims of illegal price-gouging) -- and while Founder, Gordon W. Watts, is “personally” against loan cancellation (since, as stated before, “freeing” some slaves would NOT end slavery), nonetheless, here is documented proof that ALL student debt (and then some) has been repaid slightly more than twice (once when taxpayers paid off colleges, and again, a 2ND time when student borrowers MORE THAN repaid the loan -- and that at illegally-inflated costs -- hence “more than twice” is most precise and accurate. **CONCLUSION:** This documented fact is often “lost” on old-timers -- who got -- in many cases -- a “Liberal Free Handout” in their college costs --and who, nonetheless, begrudge the younger generation from having even a semblance of fairness or chances at an education and fair shake in our modern economy -- which requires a college education even more than “old timers” who often got “career” jobs with only a high-school diploma, and thus NO college, and thus NO college debt. Period.

**QUICK LINKS:** [“Clear Understanding” header](#) \*\* [“Costs of College” section](#) \*\* [Top of the page](#) \*\*

**10. NINETEEN (19) STATES HAVE HIGHER Student-Loan DEBT THAN THEIR ANNUAL STATE BUDGETS:** Yes, you read correctly: Even though college was once **FREE** in the recent past -- and even in spite of having **Paid in FULL** several times over “costs of college” (and this even at illegally-inflated price-gouging costs), no less than nineteen (19) U.S. States hold more collegiate loan debt than their entire annual state budgets! So, it is no surprise that experts predict that close to One-Hundred (100%) Percent of ALL students **will NEVER be able to repay** their college debt -- even tho they've repaid it several times over and CONTINUE to repay on subprime, toxic loans issued under monopoly-based and predatory lending conditions. “Liberal” overtaxation on steroids, as we recall that Sen. Rick Scott (R-FL), and other conservatives, rightly call tuition a tax. **PROOF:**

- \* **QUOTE:** “The student-debt problem numbers are massive: 45 million people owe \$1.7 trillion. But another big number is 19, as that many states have more outstanding student debt than their annual budgets. [] Student Loan Justice — an organization advocating for student-debt cancellation — released a report in March on these 19 states, with Georgia, Florida, and Missouri topping the list at 169%, 148%, and 141% of debt owed relative to their budgets, respectively, and South Carolina and New Hampshire close behind at 135% and 131%. [] To put that in perspective, Georgia's state budget is slightly more than \$48 billion, but Georgians' total student debt comes close to \$82 billion...” “There is no easier or cheaper way than to simply cancel it by executive order,” Collinge said. “You don't need to raise one dime in tax, and you don't add anything to the national debt, so I think to most common-sense thinkers, this is the low-hanging fruit on the economic stimulus tree.” **Source:** “[19 states have higher student-loan debt than annual budgets, report](#),” by Ayelet Sheffey, **BUSINESS INSIDER**,

April 5, 2021, 8:55 PM: [LINK](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#) ; **Editor's Note:** Mr. Collinge, who was featured in **BUSINESS INSIDER**, above, is a prolific writer, author, and regularly featured in major national news media -- and has a highly-visible presence on social media: [NYTimes.com](#) ; [FoxNews.com](#) ; [TheHill.com](#) ; [Amazon.com](#) ; [Beacon.org](#) ; [Medium.com](#) ; [GoodMenProject.com](#) ; [AngryBearBlog.com](#) ; *The Student Loan Scam: The Most Oppressive Debt in U.S. History and How We Can Fight Back:* [Amazon.com \(Hardcover\)](#) ; [Amazon.com \(Paperback\)](#) ; [Amazon.com \(Kindle Edition\)](#) ; [Beacon.org \(Paperback\)](#) ; [NYTimes.com \(news\)](#) ; [CBSNews \(feature story\)](#) ; [Credit.com](#) ; [TheHill.com \(blogs\)](#) ; [WAER.org \(Syracuse University 88.3 FM news radio\)](#) ; [Wikipedia.org](#) ; [Google.com \(lookup viz NYTimes\)](#) ; [Google.com \(lookup viz CBS\)](#) ; [StudentLoanJustice.org](#) ; [Facebook.com \(group\)](#) ; [YouTube channels: Student Loan Justice](#) ; [Alan Collinge \(new\)](#) ; [Alan Collinge \(old\)](#) ; [Search: student+loan+justice](#) ; [Search: alan+collinge](#) ; [Twitter channels: @StudentLoanJus1](#) ; [@AlanSLJ](#) ; [Change.org \("Million signature" petition\)](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)

Mr. Collinge makes a strong claim above -- namely that cancellation of ALL existing federally-held student debt would not "need to raise one dime in tax, and you don't add anything to the national debt." Is this true? Well, if done by Executive Order, yes, but if done legislatively, no: According to the Tax Policy Center, "PAYGO, which stands for "pay as you go," is a budget rule requiring that tax cuts and mandatory spending increases must be offset (i.e., "paid for") by tax increases or cuts in mandatory spending. PAYGO does not apply to discretionary spending (spending that is controlled through the appropriations process)." **SOURCES:**

[TaxPolicyCenter.org](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [wikipedia.org "PAYGO" entry](#) ; [BudgetHouse.gov](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#)

Here is documented proof of our claims that the Dept of Ed has FEDERAL STATUTORY legal authority, under the 1965 Higher Education Act, to forgive/cancel any/all student debt -- and, of course, not be subject to "PayGo" limitations, which tie lawmakers' hands. Translation: The President could cancel ALL student loan debt without costing ONE PENNY of our taxpayer monies, and without need for ONE DIME of appropriations to raise taxes. PROOF: This is confirmed by the text of the act itself, in SEC.432(6), which gives the DOE the right to: "pay, compromise, waive or release" ANY student debt "however acquired, including any equity or any right or redemption."

\* Source: [The Higher Education Act of 1965 \(HEA\) \(Pub.L. 89-329\), SEC.432\(6\)](#) ; [LINK](#) ; [Archive Today cache](#) ; [TEXT](#) ; [Wayback Machine archive](#)

Let anyone think that this is a "small" or "unimportant" matter, let us remind you that many "big" petitions are circulating to do just that, including this one with over a million signatures: [Change.org/CancelStudentLoans](#)

\* Therefore, a willing president could, without new legislation, immediately enact the cancellation of all public student debt by directing his Sec of Ed to do so, by "prosecutorial discretion," using his/her Executive Order authority. If anyone doubts this, they need only remember that the President can fire the Sec of Ed, and, since that's true, The President could use *that* threat to compel the Secretary of Education to forgive some or ALL student loans and decline to oppose any Bankruptcy filings -- all without costing ONE PENNY of our taxpayer monies, and without need for ONE DIME of appropriations to raise taxes.

If "**Conservative**" readers doubt that this is possible, let us remind you that the recent Executive Order by President Biden to "pause" student loan payments proves two (2) things: FIRST, it proves that he has Executive Order authority over this area, and if he can do it for a temporary "pause," why can he not do it permanently, that is, an indefinite and infinite number of "pauses." SECONDLY, please notice that NONE of the "pauses" or "suspensions in payments by either President Trump or President Biden required ANY "action by Congress," nor did it cost ANY taxpayer dollars to do so (probably SAVED some taxpayer dollars as "overhead costs" went down on programs where students weren't paying anyhow), nor did it require ANY appropriations, that is spending of taxpayer dollars. TO REPEAT: Since the "pause" required NO appropriations of tax dollars raised, and did not cost ONE DIME of taxpayer dollars, then neither would such an Executive Order to permanently and completely cancel said loans. PROOF:

- ["Statement by President Joe Biden Extending the Pause on Student Loan Repayment," dated AUGUST 06, 2021 \(Whitehouse.gov\)](#)
- ["Biden extends payment pause for student loan borrowers through January," dated 8-6-2021 \(CNBC.com\)](#)
- ["Biden extends pause on student loan payments to 2022," dated 8-6-2021 \(TheHill.com\)](#)
- ["Biden Administration Extends Student Loan Pause Until January 31, 2022," dated 8-6-2021 \(Ed.gov\)](#)

If "**Conservative**" readers doubt the "**Conservative Creds**" of CWA:PartI<sup>(TM)</sup> Founder, Gordon W. Watts, look no further than these petitions, which call on readers to demand lawmakers enact this key Pork spending cut, which former President Trump requested, namely reduction or elimination in the obscenely high taxpayer-funded subsidies using our tax dollars to make or back (guarantee) student loans:

**TO: Lawmakers, the news media, and President Trump -- We can't address COVID-19 due to PORK SPENDING-Lawmakers-Grant Trump spending cuts request ; by Campaign Creator, GordonWayne Watts**

[Change.org](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [MoveOn.org](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [ActionNetwork.org](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Whitehouse.gov](#) ; [Archive Today cache](#)

**EXPANDED petition with more details:**

[Local cache -- PDF file](#) ; [Mirror-1 webpage](#) ; [Mirror-1 Word\\_doc](#) ; [Mirror-1 PDF](#) ; [Mirror-2 webpage](#) ; [Mirror-2 Word\\_doc](#) ; [Mirror-2 PDF](#) ; [Archive Today cache](#) ; [Wayback Machine archive \(.html webpage\)](#) ; [Wayback Machine archive \(PDF format\)](#)

So, while this project, CWA:PartI<sup>(TM)</sup>, takes no position on collegiate loan cancellation (*noting that modern-day students are documented to have been cheated -- and deserve relief -- but that "cancellation" would solve only the symptom, but not cure the underlying immoral debt slavery "Epic Fail" lending system -- which slavery needs to be abolished*), nonetheless, were any loan cancellation done, either Congress would have to waive "paygo" rules (very unlikely in our divided nation) or The President would have to issue an executive order canceling student debt, as many have shown that he does have authority to do. But ultimately, the Epic Fail lending system, **is debt slavery, which slavery should be abolished:** We don't use it for Public Education; and, back in prior generations, we never had a lending apparatus for college debt (and, indeed, many civilised and 1st-world advanced nations have either free or very affordable college), so why do we even **\*\*need\*\*** a lending system? It has been abused, and drives up the costs of college -- when "greedy colleges" with dollar SIGN\$ in their eyes, see students with deep pockets loans.

**QUICK LINKS:** ["Clear Understanding" header](#) \*\* ["Costs of College" section](#) \*\* [Top of the page](#) \*\*

**11. Over Ninety-Nine (99%) Percent of ALL PSLF (Public Service Loan Forgiveness) applicants are rejected:** Yes, you read correctly: Almost ONE-HUNDRED (100%) PERCENT of ALL PSLF applicants for forgiveness of student loans are rejected! So much for trying to "play by the rules" and "work off" your college debt with Public Service:

As if all of the above wasn't sufficient cause for rage, righteous anger, frustration, and legal action to address fraud and violations of several U.S. Constitutional standards, we now learn that students -- who spend YEARS (sometimes DECADES) of their life, trying to "do the right



thing" and "get an education" are then misled and lied to with regard to PSLF programs (that they will need to pay off a student debt that their parents and grandparents did NOT need to pay off -- First, because college was "affordable" back in the day -- and Secondly, because one did not need a college education for most "real" or "career" jobs, as a high school education /diploma was usually sufficient to land such a "lifetime" job).

As most education wonks will recall (and as **CNBC** reminds us), "The College Cost Reduction and Access Act of 2007 created the PSLF, which allows for borrowers with federal direct loans who make 120 qualifying monthly payments while working full-time for a qualifying employer to have the remainder of their balance forgiven. Qualifying employers include any federal, state, local or tribal government and not-for-profit organizations." So, what's the problem, you might ask? (Good question.) They go on to report that "In 2018, the Department of Education released data that 6/2/2021 The US already has student debt forgiveness—but barely anyone gets it indicated 29,000 borrowers had applied to have their student loans forgiven under PSLF, but only 96 received forgiveness. That means that over 99% of borrowers who applied were rejected."

Yes, you read correctly: Almost ONE-HUNDRED (100%) PERCENT of ALL PSLF applicants for forgiveness of student loans are rejected! So much for trying to "play by the rules" and "work off" your college debt with Public Service.

**Source:** "[The U.S. already has student debt forgiveness—but barely anyone gets it](#)," by Abigail Johnson Hess (@ABIGAILJHESS), **CNBC**, Published Tue., Mar. 23 2021, 2:02PM(EDT), Updated Wed., Mar. 24 2021, 9:32AM(EDT), [LINK](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)

*If this isn't fraud, what is?*

Really, any public program that is so hard / difficult / impossible to qualify one for it is clear and obvious fraud. Enough said. Moving on, we find VERY disturbing trends that portend and document a return of a new form of slavery: After prior generations ridded us of Civil War slavery, we now insist on placing our children and grandchildren in eternal, lifetime indentured servitude poverty aka debt slavery. ANY form of slavery is immoral, unjust, without honour, and outright wrong. PROOF follows in the next section of the magnitude of this evil. See below.

**QUICK LINKS:** "[Clear Understanding](#)" header \*\* "[Costs of College](#)" section \*\* [Top of the page](#) \*\*

**12. EXPERTS PREDICT AS MUCH AS EIGHTY-FIVE (85%) PERCENT OF ALL STUDENT LOAN BORROWERS WILL NEVER BE ABLE TO REPAY THESE ILLEGALLY-INFLATED PRICE-GOUGED COLLEGIATE LOANS:** Yes, you read correctly: Eighty-Five (85%) Percent of ALL students are expected to default and/or otherwise never repay their loans before they die, graveyard dead:

Having already proved and documented that costs of college are well-beyond "price-gouging" standards in any other industry, and having shown that students have *still* been able to pay off these illegally-inflated costs, it should make the reader nauseous and sick to learn that the vast majority will *still* keep paying on these loans and likely never repay them. *Strong claims, eh?* PROOF:

- \* **QUOTE 1 of 3:** "Trends for the 1996 entry cohort show that cumulative default rates continue to rise between 12 and 20 years after initial entry. Applying these trends to the 2004 entry cohort suggests that nearly 40 percent of borrowers may default on their student loans by 2023." **Source:** "[The looming student loan default crisis is worse than we thought](#)," by Judith Scott-Clayton, *The Brookings Institute*, Thursday, 11 January 2018: [LINK](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)

**Forty (40%) Percent... pretty bad! But is that all? NO. As lawmakers continue to ignore these problems, and the economy slides down towards a crash, it's getting worse... This is a dangerous Ponzi scheme, and if Federal Lawmakers don't GET OUT right now, then they (we) will start LOSING money -- and crash the dollar. PROOF:**

- \* **QUOTE 2 of 3:** Student loan defaults were "running at about 40% for 2004 borrowers. And those borrowers were only borrowing one-third of what students are borrowing currently. One can only wonder how bad the internal projections must be for more recent students." **Source:** "[One inexpensive and easy fix for the student loan problem](#)," by Alan M. Collinge, *The Washington Examiner*, November 29, 2019: [LINK](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#) ; **Editor's Note:** Mr. Collinge, who was featured in *THE WASHINGTON EXAMINER*, above, is a prolific writer, author, and regularly featured in major national news media -- and has a highly-visible presence on social media: [NYTimes.com](#) ; [FoxNews.com](#) ; [TheHill.com](#) ; [Amazon.com](#) ; [Beacon.org](#) ; [Medium.com](#) ; [GoodMenProject.com](#) ; [AngryBearBlog.com](#) ; *The Student Loan Scam: The Most Oppressive Debt in U.S. History and How We Can Fight Back:* [Amazon.com \(Hardcover\)](#) ; [Amazon.com \(Paperback\)](#) ; [Amazon.com \(Kindle Edition\)](#) ; [Beacon.org \(Paperback\)](#) ; [NYTimes.com \(news\)](#) ; [CBSNews \(feature story\)](#) ; [Credit.com](#) ; [TheHill.com \(blogs\)](#) ; [WAER.org \(Syracuse University 88.3 FM news radio\)](#) ; [Wikipedia.org](#) ; [Google.com \(lookup viz NYTimes\)](#) ; [Google.com \(lookup viz CBS\)](#) ; [StudentLoanJustice.org](#) ; [Facebook.com \(group\)](#) ; YouTube channels: [Student Loan Justice](#) ; [Alan Collinge \(new\)](#) ; [Alan Collinge \(old\)](#) ; Search: [student+loan+justice](#) ; Search: [alan+collinge](#) ; Twitter channels: [@StudentLoanJus1](#) ; [@AlanSLJ](#) ; [Change.org \("Million signature" petition\)](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)

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

- \* **QUOTE 3 of 3:** "The full measure of my campaign is focused on the student loan debt in this country," he said. "The system is terribly broken. It is an abomination, and can destroy the fabric of America. It has only one beneficiary: the colleges and universities. They can charge whatever tuition they want to, since they get the money essentially from the students, debt free and without a credit check. [] "There is an unlimited insatiable appetite on the part of the colleges to encourage students to take out loans." [] He emphasizes that 44 million people owe student debt. **And more than 85 percent of these loans will never get repaid.** It's a poison students don't recognize they are getting into when they take out loans. They don't realize until later in life that it will eat their life away." **Editor's Note:** Emphasis was added by bold-face underline, and with red font & yellow highlight – for clarity—to emphasize and underscore the magnitude of the problem we're facing in American Higher Education: Almost ALL 100% of students will likely NEVER repay their loans (due, quite-obviously, to the obscenely inflated price-gouging that is present here), according to the nation's top expert in this area. Emphasis not in original—added for clarity. – Gordon Wayne Watts, Director, *CONTRACT WITH AMERICA: PART II*<sup>(TM)</sup> **Source:** "[BRACK: Johnson bases Senate campaign on student loan reform](#)," by Elliott Brack, Editor & Publisher of GwinnettForum, *GWINETT FORUM: Gwinnett County's community forum and idea exchange*, Friday, September 11, 2020, 4:53 am (EDT): [LINK](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#) ; [CROSS-POST](#) ; [Archive Today cache](#) ; [Wayback Machine archive \(text-searchable HTML cache archive\)](#) ; [Wayback Machine archive \(image-based screenshot cache archive\)](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)

**Comparison with 2008 U.S. Housing Crisis**

So, how does this stack up in comparison to the 2008 Housing Bubble / Subprime mortgage crisis? Let's get "real" information; let's ask **THE FED**:

QUOTE: "On average, 1.5 percent of subprime loans in the 2000-2004 vintages were in default after 12 months, and the situation was just a bit worse for the 2005 vintage (Figure 2).<sup>3</sup> However, 2 percent of outstanding loans in the 2007 vintage were in default within six months of origination, and 8 percent were in default after 12 months...As noted earlier, California, Florida, Arizona, and Nevada experienced much higher house price appreciation over the first few years of the 2000s than the rest of the nation. Correspondingly, only about 3 percent of subprime mortgages originated in these states from 2000 to 2004 defaulted within 3 years of origination, compared with over 8 percent of subprime mortgages originated in the nation overall. [] As house prices began to decelerate in 2005, this pattern began to reverse. Over 17 percent of the subprime mortgages that originated in California, Florida, Arizona, and Nevada in 2005 defaulted by mid-2008, compared with nearly 14 percent nationwide. In 2006, house prices began to drop more sharply than in these states. Around 26 percent of 2006 subprime mortgage originations and 18 percent of 2007 subprime mortgage originations in California, Florida, Arizona, and Nevada were in default as of mid-2008. For the nation as a whole, only 13 and 9 percent of subprime mortgages originated in these years were in default."

***If Eighty-Five (85%) percent  
of a particular brand of  
toaster were exploding,  
THERE WOULD BE A RECALL!***



***American Higher Ed Lending...  
EPIC FAIL! <-- End Debt Slavery  
NOW!***

**Source:** "[The Rise in Mortgage Defaults](#)," by Chris Mayer, Karen Pence, and Shane M. Sherlund, *The Federal Reserve Board*, November 2008 ; Last update: November 20, 2008: [LINK \(\\*.html webpage\)](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#) ; [LINK \(PDF format\)](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#)

So -- we see Student Loan default rates projected to be at least 40%, probably closer to 85% -- or even more now post-Pandemic. By contrast, even the "worst" of the 2008 Subprime Housing Bubble / Crisis (which we all know was precipitated by copious levels of avarice, lack of honour, criminal fraud, & greed) only seventeen (17%) percent of CA, FL, AZ, and NV subprime mortgages defaulted by mid-2008 (and they were only a few years old: originated in 2005, remember?), and not even fourteen (14%) percent nationwide. Looking only at California, defaults peaked only at twenty-six (26%) percent, and -- nationwide -- only thirteen (13%) percent. Compare this with eighty-five (85%) percent -- or more, now post-Pandemic -- of projected Student Loan default, and, understanding that the "2008 Bubble" was not a "bad borrower" situation (mostly, lenders were forced by governmental regulations to lend to poor lenders who could not repay and/or lenders were greedy and piled on impatient, naive borrowers -- tho the borrower shares some burden) -- thus, if we see the monopoly stranglehold that sellers, lenders, and government had -- and the VERY irresponsible -- and sometimes criminal -- behaviour of government, banks, and lenders during the 2008 Crisis -- then it must logically stand to reason that the MUCH worse "Student Debt" bomb / bubble / crisis is/was precipitated and caused by criminal predatory lending and/or illegal price-gouging several orders of magnitude greater than that which was present in the 2008 Subprime Housing Crisis.

Thus, it is a "bad lender" and "bad government" problem -- as before -- and much worse -- not a "bad borrower" problem as some falsely claim. (Not unless you're willing to claim that students, trying to better themselves in Higher Education, all of a sudden "got much more evil" in a few generations... Not.)

**WARNING:** This will crash the dollar if not stopped -- and worse than the 2008 crisis. Blaming victims of predatory lending will NOT solve the problem, any more than blaming an "old timer" for needing heart, cancer, or stroke medical care to save his life -- and forced to take unrealistically-high medical debt loans, in spite of obvious price-gouging. Blaming your children and grandchildren -- innocent victims of price-gouging -- will NOT solve them problem: It will only engender hatred and decline of society -- if we fail to save our children / grandchildren from immoral -- unnecessary -- debt slavery. Rather, enacting the [four \(4\) legislative solutions](#) at the top of this section will -- if we demand lawmakers act.

**QUICK LINKS:** ["Clear Understanding" header](#) \*\* ["Costs of College" section](#) \*\* [Top of the page](#) \*\*

**13. STUDENT DEBT is not a "young person's problem," but rather an "older person's problem": Older people outnumber younger people with student loans, and they owe far more.** Recently, Alan Collinge, author of the [million signature petition](#) to cancel student debt, has reported that there is a misconception that college debt is a "young person's problem," and goes on to claim that older people outnumber younger people with student loans, and they owe far more. While we take no position on the request to cancel federally-held college debt as a solution (but do acknowledge obscenely high price-gouging, as documented elsewhere in this project page), we will fact check Mr. Collinge's claims. Before researching this claim, this reporter asked Mr. Collinge what difference it made regarding which group owed more or were more numerous. He replied to the effect that it is not good for a myth or misconception to falsely paint one group or the other in false light. We agree, and will fact-check his claims.

Specifically, in [a recent Facebook post](#) ([link](#) ; [local cache](#) ; [mirror-1 cache](#) ; [mirror-2 cache](#) ; [mirror-3 cache](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#)), citing [U.S. DEPARTMENT OF EDUCATION data](#) ([Link \(\\*.xls file\)](#) ; [local cache](#) ; [Wayback Machine archive](#) ; [Mirror-1 cache](#) ; [Mirror-2 cache](#) ; [Mirror-3 cache](#)), Mr. Collinge claims that "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." In his post, he claims that "NO ONE KNOWS THIS," and goes on to ask "WHAT WILL YOU DO TO SPREAD THE WORD ABOUT IT?!" Collinge then goes on to clarify and document his claims in a post to MEDIUM: "[Older people outnumber younger people with student loans, and they owe far more.](#)" by Alan Collinge, *MEDIUM*, December 25, 2020: [LINK \(\\*.html webpage\)](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache \(PDF prints, here & below\)](#) ; [Mirror-1 archive](#) ; [Mirror-2 archive](#) ; [Mirror-3 archive](#). **Mr. Collinge provides readers with the following chart to support his claims.(If these charts are too small on your mobile device, you may click it to either view or save.)**



# Federal Student Loan Debt by Age

Age Range	Average Owed	# Borrowers	Total Owed
Under 25	\$14,807	7.8 Million	\$115.5 Billion
25-34	\$33,817	14.8 Million	\$500.5 Billion
35-49	\$42,373	14.2 Million	\$601.7 Billion
50-61	\$42,290	6.2 Million	\$262.2 Billion
Under 35	\$25,256	22.6 Million	\$616 Billion
Over 35	\$41,881	22.7 Million	\$950.7 Billion
Over 50	\$41,058	8.5 Million	\$349 Billion
Over 62	\$37,739	2.3 Million	\$86.8 Billion

Is Mr. Collinge's chart accurate in its data? Looking at the actual XLS spreadsheet, downloaded from the U.S. Department of Education, we can compare:

Portfolio by Age (3).xls - OpenOffice.org Calc

Federal Student Loan Portfolio by Borrower Age  
Includes outstanding principal and interest balances  
Data Source: Enterprise Data Warehouse

Federal Fiscal Year	24 and Younger		25 to 34		35 to 49		50 to 61		62 and Older		Not Reported	
	Dollars Outstanding (in billions)	Borrowers (in millions)	Dollars Outstanding (in billions)	Borrowers (in millions)	Dollars Outstanding (in billions)	Borrowers (in millions)	Dollars Outstanding (in billions)	Borrowers (in millions)	Dollars Outstanding (in billions)	Borrowers (in millions)	Dollars Outstanding (in billions)	Borrowers (in millions)
2017 Q2	\$134.3	8.6	\$477.4	15.3	\$484.7	13.5	\$191.9	5.6	\$51.9	1.7	\$0.3	0.1
2017 Q3	\$126.5	8.2	\$477.8	15.2	\$490.2	13.5	\$194.1	5.6	\$53.2	1.7	\$0.2	0.1
2017 Q4	\$130.3	8.7	\$484.0	15.3	\$502.2	13.7	\$199.8	5.7	\$55.4	1.7	\$0.3	0.1
2018 Q1	\$124.4	8.6	\$483.8	15.3	\$511.3	13.8	\$204.0	5.7	\$57.9	1.8	\$0.2	0.1
2018 Q2	\$129.1	8.4	\$488.6	15.2	\$522.4	13.8	\$210.3	5.8	\$60.5	1.8	\$0.2	0.1
2018 Q3	\$121.6	8.0	\$489.0	15.1	\$529.6	13.8	\$213.6	5.8	\$62.5	1.8	\$0.2	0.1
2018 Q4	\$125.4	8.5	\$494.8	15.2	\$540.3	14.0	\$219.4	5.8	\$65.2	1.9	\$0.2	0.1
2019 Q1	\$120.1	8.4	\$494.2	15.2	\$548.4	14.1	\$224.1	5.9	\$67.8	1.9	\$0.2	0.1
2019 Q2	\$124.6	8.1	\$497.6	15.1	\$557.6	14.1	\$230.4	5.9	\$70.4	2.0	\$0.2	0.1
2019 Q3	\$117.3	7.8	\$497.0	15.0	\$564.0	14.0	\$234.1	5.9	\$72.9	2.0	\$0.2	0.1
2019 Q4	\$121.2	8.2	\$501.5	15.0	\$575.5	14.1	\$241.2	6.0	\$75.9	2.1	\$0.2	0.1
2020 Q1	\$116.1	8.1	\$498.1	14.9	\$581.2	14.1	\$245.5	6.0	\$78.5	2.1	\$0.3	0.1
2020 Q2	\$120.2	7.9	\$500.1	14.8	\$589.8	14.1	\$252.6	6.0	\$81.4	2.2	\$0.3	0.1
2020 Q3	\$112.8	7.5	\$498.0	14.8	\$594.5	14.1	\$256.1	6.1	\$83.8	2.2	\$0.3	0.1
2020 Q4	\$115.5	7.8	\$500.5	14.8	\$601.7	14.2	\$262.2	6.2	\$86.8	2.3	\$0.3	0.1
2021 Q1	\$109.0	7.7	\$496.3	14.8	\$604.9	14.3	\$266.5	6.2	\$89.5	2.3	\$0.3	0.1
2021 Q2	\$113.7	7.5	\$500.6	14.9	\$613.0	14.3	\$273.7	6.3	\$92.7	2.4	\$0.3	0.1

Note: Due to rounding and timing differences, the total figures may differ slightly from those in the Portfolio Summary report.

Looking more closely at the data, it appears that Mr. Collinge is using the 2020, Quarter 4 data from the Dept of Ed data file, probably the most current when he went to press for his Christmas Day 2020 MEDIUM article. Without going into the detailed math, it is clear that his number of borrowers and totals owed by age group are all correct. Collinge then goes on to calculate an "average owed," based on the raw data. This investigative reporter manually proof-read Collinge's "average owed" column, and found that it was correct on all data points, perhaps even *underreporting* in a few instances, in cases where the final significant digit should have been "rounded up" (math), a very minor error, but one which means the problem is even greater than it might appear. Now, confident that Collinge's data set is correct in reflecting the U.S. Department of Education spreadsheet, we will now fact check his three (3) specific claims:

- #1. -- There are MORE people OVER 50 than UNDER 25 with student loan debt
- TRUE: There were 8.5 Million students over 50, versus 7.8 Million under 25, thus we rate Collinge's 1st claim as true.

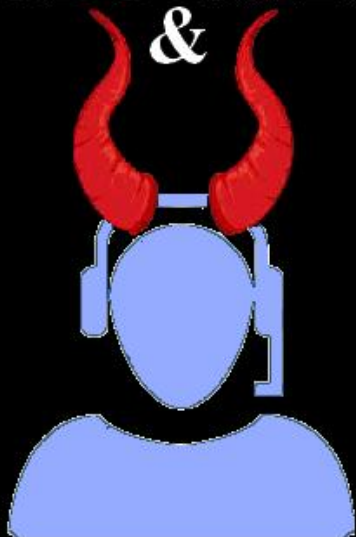


- #2. -- There are MORE people OVER 35 than UNDER 35 with student loans
  - TRUE: There are 22.7 Million students over 35 with student debt, but only 22.6 Million under 35, thus we rate Collinge's 2nd claim as true.
  - #3. -- The older groups owe FAR MORE IN BOTH CASES
  - TRUE: The total owed by those over 35 is \$950.7 Billion, whereas the total owed by those under 35 is only \$616 Billion, thus we rate Collinge's 3rd claim as true.
  - #4. -- BONUS: While Collinge did not specifically address it, this researcher notes that the older groups typically owe more "per student borrower," that is, the "average owed" column, which bodes not well for our economy.
- CONCLUSION: Therefore, while we take no position on Collinge's [request to cancel federally-held college debt](#) as a solution to the higher ed bubble/ crisis, nonetheless, we do acknowledge obscenely high price-gouging, as documented elsewhere in this project page, and - to the point -- we rate, as true, Collinge's claims that STUDENT DEBT is not a "young person's problem," but rather an "older person's problem" and his claim that Older people outnumber younger people with student loans, and they owe far more.
- QUICK LINKS:** ["Clear Understanding" header](#) \*\* ["Costs of College" section](#) \*\* [Top of the page](#) \*\*
- 14. CONCLUSION:** The "Higher Ed" lending system is an EPIC FAIL and must be ELIMINATED YESTERDAY ALREADY. Eliminating Debt Slavery is justified, and -- if not done, it will ensure our next generation is uneducated and over-burdened with debt, as well as crash the dollar due to the obscene spending that is done. This bears repeating, so we shall: Lawmakers need to enact the [four \(4\) legislative solutions](#) at the top of this section will -- and we need to insist they get the job done -- and represent "We The People" -- and not "monied interests" and "legal bribe" payoffs from lobbyists.
- QUICK LINKS:** ["Clear Understanding" header](#) \*\* ["Costs of College" section](#) \*\* [Top of the page](#) \*\*
- Click [\\* here \\*](#) to jump back to the top of the page.

- VIII. Robo-calls and Telemarketers from HELL! No "Top 10" list would be complete without a formal request of lawmakers to -- finally -- get up off their OVER-PAID and UNDER-PERFORMING duffs and fix this already!

## ROBO-CALLS

&



## Telemarketers from HELL!

Dear Spammers and Telemarketers:

**No, we don't wanna sell our house.**

**Or get a car warranty.**

**Or life or house insurance.**

**Or refinance my loans. Or get NEW loans. Or an unsolicited grant from the government. Or a timeshare.**

**Or get 18 Million from a long lost relative that doesn't exist.**

**Or send money to grandkids that don't exist for a family emergency.**

**Or invest in BitCoin.**

**No, there's nothing suspicious with my social security number. Or bank account. Or my AMAZON account. Or computer.**

**No, I don't want to win an Apple iPhone, where I have to pay Shipping costs up front.**

**No, you won't arrest me on a warrant from the IRS.**

**No, we don't want more "hangup" calls from spoofed numbers that don't exist -- and are "non working" numbers when we call them back!**

**Leave me alone, or I'll come through the phone and ruin your already miserable day!**

We all get robo-calls -- some of them "hangup" type and/or from "spoofed" (e.g., fake) numbers (i.e., that aren't "working numbers" when we call them back). Robo-calls and Telemarketers are akin to unsolicited "junk mail," spam e-mail, and

unsolicited spam/scam Facebook messages, and such.

While there is such thing as a ["Do Not Call" registry](#), it doesn't seem to work to deter MANY (if not most) of these unwelcome "time vampire" calls!

And: While we fully intend to document the "popular support" among American voters to get lawmakers to address this problem, no one should need convincing at all that this item, "Robo-calls and Telemarketers from HELL!," would easily meet and surpass the Sixty (60%) Percent or more threshold to make it onto our "Key Legislation" items.

**RESOURCES:** [DoNotCall.gov](#) (Official "Do Not Call" registry) ; [FTC.gov](#) (FAQ for this) ; [FCC.gov](#) (Wireless Phones and the National Do-Not-Call List) ; [Consumer.FTC.gov](#) (National Do Not Call Registry FAQs)

From above:

- "How do I add my number to the Registry?"
- "Go to DoNotCall.gov or call 1-888-382-1222 (TTY: 1-866-290-4236) from the phone you want to register. It's free."

Editor's Note: I just called the number above, and queried the Government database: It told me that my number has been registered in the "Do Not Call" database since July 3, 2003, and yet I still keep getting unwanted spam calls. TIME FOR ACTION! Readers, I think it's "high time" we have a word with State and Federal lawmakers to get it in gear and address this better.

Before we go, good news from FLORIDA Lawmakers -- who did, in fact, attempt to address this problem. (In the "action items," section, below, when you're complaining about other things, you might also want to thank Fla. State lawmakers for their efforts, on this, at least. Or, if it doesn't work, you might politely demand that they work on it some more.)

QUOTE: "In late April, the Florida legislature passed a new telemarketing bill. The bill, CS/SB 1120, amends the state's existing telemarketing law, the Florida Telemarketing Act, transforming it from a fairly standard piece of state-level Do Not Call (DNC) legislation to something more akin to a miniature Telephone Consumer Protection Act (TCPA)." **Source:** ["Florida Legislature Passes New, TCPA-like, State-Level Telemarketing Bill,"](#) by Chris Alarie, **Contact Center Compliance**, Monday, 05/24/2021 - 14:06: [LINK](#) ; [Archive Today](#)

[cache](#) ; [Wayback Machine archive](#)

QUOTE: "Smile and dial? They might be frowning in the call center if legislation passed in the House Wednesday that puts restrictions on overzealous telemarketers meets the approval of Gov. Ron DeSantis. [] By a 115-0 vote, the House approved Sen. Audrey Gibson's SB 1120 that would restrict telephone solicitors to making three calls to the same number in 24 hours." **Source:** "[Democrats and Republicans unite against nuisance calls.](#)," by A.G. Gancarski, *FLORIDA POLITICS*, April 28, 2021: [LINK](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#)

**See also:** "[PART IV: FLORIDA TELEMARKETING ACT](#)," by FLORIDA LEGISLATURE, *The 2020 Florida Statutes*, 2020: [LINK \(Leg.State.FL.us\)](#) ; [LINK \(FLSenate.gov\)](#) ; [Archive Today cache of Leg.State.FL.us](#) ; [Archive Today cache of FLSenate.gov](#)

^^^ **PROBLEMS** ^^^

But we don't merely "gripe," "complain," or "argue" with one another; rather, we offer REAL solutions.

v v v **SOLUTIONS** v v v

**ACTION ITEMS:** Contact your [your U.S. Congressman/Congresswoman](#) & your [U.S. Senator](#), and demand they act.

ALSO, if you live in Florida, you may THESE folks, and demand they act! They are your Fla. State Representatives and State Senators:

\* [MyFloridaHouse.gov/representatives](#)

\* [FLSenate.gov/Senators](#)

\* For other State lawmakers: [OpenStates.org/find\\_your legislator](#)

**ACTION ITEMS -- SHARING IS CARING:**

[Share on Facebook](#)



[Share on Twitter](#)



[Share on LinkedIn with text](#)



[Send by email](#)



[Share on Whatsapp](#)



**Remember, folks: Some problems are solved ONLY at the state, county, city, or local level: Have handy ALL contact information for lawmaker -- not just our FEDERAL lawmakers.**

You may also [donate](#) if you can't do anything else; that is critical since we are taking time off from "paying" jobs to do this much-needed volunteer work. Nonetheless, it is even more important to politely, but firmly (and consistently) demand our over-paid, under-performing lawmakers (who make around \$200 GRAND per year --at least the Federal ones -- much more than our staff) to do their job: FILE THE BILLS ALREADY, and stop merely sucking down our taxpayer dollars. **ACTION ITEMS:** Contact your [Fla. State Representative](#) & your [Fla. State Senator](#) (or, for other State lawmakers: [OpenStates.org/find\\_your legislator](#)), and demand they act. You now have basic information for legislation that is needed, which will help their staffers understand your request. But you can speak in plain English too -- asking them to DEMAND that Lawmakers to STOP TELEMARETERS FROM HELL! -- see point "VIII." on our flagship website already! You can call them, and contact them through their FLA STATE Congressional and Senatorial webpages (look for contact links), as well as their social media. A personal visit would not hurt either, but be polite and well-prepared. And persistent.

Click [\\* here \\*](#) to jump back to the top of the page.

• **IX. FLORIDA voters say: "STOP Gambling" -- In so many words**

**Yes -- another state issue (Florida again) -- to illustrate the need to include STATE, County, & Local lawmakers on the radar when looking for problems that need our attention. Here, Florida voters approved -- by greater than 71.465% -- Amendment 3 -- which gives FLORIDA voters the "exclusive right to decide whether to authorize casino gambling in the State of Florida."**

In the 2018 General Election, Florida voters approved "[Florida Amendment 3](#)," the "Voter Approval of Casino Gambling Initiative (2018), which needed *only* a sixty (60%) percent "supermajority" vote for the approval of Amendment. In fact, the amendment passed by an overwhelmingly, by greater than 71.465%, a resounding mandate, by any definition. According to [BALLETPEDIA](#), "A "yes" vote supported this amendment to provide voters, through citizen-initiated ballot measures, with the exclusive right to decide whether to authorize casino gambling in Florida." Because of existing treaties, the Seminole Tribe of Florida already has gambling on tribal properties, within Florida -- something NOT permitted elsewhere. Indeed, according to [BALLETPEDIA](#), "As of 2018, card games, casino games, and slot machines were prohibited at non-tribal facilities in all but two counties in Florida. In 2004, voters passed an initiative, Amendment 4, to allow voters in Miami-Dade and Broward counties to authorize slot machines at parimutuel facilities, such as horse racing, greyhound racing, and jai alai exhibitions, that existed and were licensed during the two years prior."

**So, what's the problem here, you might ask?**

ANSWER: Florida Governor, Ron DeSantis (R-FL), called a special session of the state legislature, which began this past May 17, 2021, in order to pitch a huge expansion of its gambling deal with the Seminole Tribe. In particular, one provision would have allowed online gambling, so that a person sitting at his computer -- anywhere in the world -- could log on to tribal computers and place bets. This did not sit well with many conservative groups -- or the [Orlando Sentinel](#). Just as with Federal lawmakers, we find State lawmakers snubbing the

# FLORIDA VOTERS say



## STOP Gambling In so many words

wishes of the "common man" middle-class voters (both Liberal Democrat and Conservative Republican voters) on many issues -- which is why advocacy agents -- like this website -- exist.

As the *Sentinel* succinctly puts it: "Florida politicians have given up even trying to hide their contempt for citizen-led amendments to the state Constitution. [] Voting rights for ex-felons. Class sizes in schools. Medical marijuana. Fair voting districts. Buying conservation land. [] All have been convincingly approved by voters and then either ignored or undermined by the GOP-run Legislature. [] Now it's Amendment 3's turn. [] Florida's voters approved the gambling amendment in 2018 with a remarkable 71.5% of the vote."

The *Sentinel* is correct, and medical marijuana is an example of an issue where both state and federal lawmakers are spitting on and snubbing the wishes of the vast supermajority of voters -- turning a deaf ear, and being bought off by lobbyists and powerful interests -- instead of representing "We The People." Moreover, as the *Sentinel* points out, the attempts by Gov. DeSantis and Florida lawmakers appear to be quite unconstitutional -- insofar as they are attempting to do an "end run" around voter approval of any gambling expansion -- required by Fla. State Amendment 3. The arguments advanced to support the proposed compact that DeSantis is pitching rely on the fact that online betting would go through tribal computer servers, and thus supposedly be on tribal property. The *Sentinel* editorial

tears holes into this arguments, both by reminding us of how this is merely a fancy wordplay (to allow bettors to initiate bets from OFF tribal properties, sitting at home on their computers), as well as how this gets around state taxes.

Besides ignoring/snubbing the wishes of voters and/or being most-likely Unconstitutional, the proposed expansion of gambling provoked many pro-family and Conservative groups to vocally speak out. Both [No Casinos](#) and the [Florida Family Policy Council](#) are among those speaking out -- but, to be clear -- this attempt to snub voters was NOT a partisan issues: The overwhelmingly large margin by which Amendment 3 passed made it clear that many "Liberals" and "Democrats" had a problem with any gambling expansion -- and wanted to hold the exclusive key to make any decisions here.

In fact, even many Democrats, who are generally NOT in the camp with the far-right religious Conservatives and Republicans, had huge reservations and objections. [The Associated Press](#) recently reported that Florida state lawmakers passed legislation to expand gambling; they report that "The Seminole Tribe [of Florida] would be able to operate sports betting and add roulette and craps to its casinos" and thereby "approve a gambling compact that Republican Gov. Ron DeSantis and the tribe signed last month." However, importantly, the AP goes on to report that: "Democrats opposing the bill argued that the compact violates Amendment 3 passed by voters in 2018... [a state amendment which] prevents the expansion of gambling outside of tribal lands without voter approval." The concerns raised by many pro-family Conservatives, that expanded gambling has a negative influence of increased crime rates, as well as the problems with gambling addictions and requisite financial losses, seem to resonate with voters -- yes, even many Liberals and Democrats.

But, regardless of what voters want, it seems that both federal -- and even state -- lawmakers often ignore the voice of the majority (or supermajority) popular opinion -- sometimes even violating state or federal constitution (state constitution in this example, federal constitution regarding bankruptcy uniformity) -- thus making necessary advocacy agents such as this project, **CONTRACT WITH AMERICA: PART II**(TM).

### SOURCES:

- \* ["Florida Amendment 3, Voter Approval of Casino Gambling Initiative \(2018\)," BALLETPEDIA](#), website accessed circa May 2021: [LINK](#) ; [Local archive](#) ; [Mirror-1 cache](#) ; [Mirror-2 cache](#) ; [Mirror-3 cache](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#)
- \* ["Seminole gaming compact smells unconstitutional, but do Florida politicians care? | Editorial,"](#) By ORLANDO SENTINEL EDITORIAL BOARD, *The Orlando Sentinel*, MAY 07, 2021 AT 10:29 AM: [LINK](#) ; [Local archive](#) ; [Mirror-1 cache](#) ; [Mirror-2 cache](#) ; [Mirror-3 cache](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#)
- \* ["NO CASINOS \(aka: "No Casinos, Inc.\),"](#) website accessed circa May 2021: [LINK](#) ; [Local archive](#) ; [Mirror-1 cache](#) ; [Mirror-2 cache](#) ; [Mirror-3 cache](#) ; [Archive Today cache](#) ; [Wayback Machine archive-A](#) ; [Wayback Machine archive-B](#)
- \* ["Why Gambling Expansion is Bad for Florida's Future - FFPC," Florida Family Policy Council](#), website accessed circa May 2021: [LINK](#) ; [Local archive via ArchiveToday](#) ; [Mirror-1 cache via ArchiveToday](#) ; [Mirror-2 cache via ArchiveToday](#) ; [Mirror-3 cache via ArchiveToday](#) ; [Local archive via WaybackMachine](#) ; [Mirror-1 cache via WaybackMachine](#) ; [Mirror-2 cache via WaybackMachine](#) ; [Mirror-3 cache via WaybackMachine](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#)
- \* ["Florida OKs sports betting operated by Seminole Tribe,"](#) By Brendan Farrington and Bobby Caina Calvan, *The Associated Press*, May 19, 2021: [LINK](#) ; [Local archive](#) ; [Mirror-1 cache](#) ; [Mirror-2 cache](#) ; [Mirror-3 cache](#) ; [Archive Today cache](#) ; [Wayback Machine archive-A](#) ; [Wayback Machine archive-B](#)

### ^ ^ ^ PROBLEMS ^ ^ ^

But we don't merely "gripe," "complain," or "argue" with one another; rather, we offer REAL solutions.

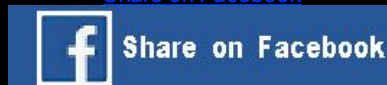
### v v v SOLUTIONS v v v

**ACTION ITEMS:** Call THESE folks, and demand they act! They are your Fla. State Representatives and State Senators:

- \* [MyFloridaHouse.gov/representatives](#)
- \* [FLSenate.gov/Senators](#)
- \* [OpenStates.org/find\\_your legislator](#)

### ACTION ITEMS -- SHARING IS CARING:

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### History: The original Contract

For those not old enough to remember the original "Contract With America" movement in 1994, here is a synopsis:

In 1994, the Republican Party, still smarting from a resounding defeat from Democrats after President Bill Clinton's win in 1992, decided to finally open up a "big tent" and invite all comers, in their attempts to win back the House and Senate (which had remained strongly in Democrat control for decades). Led by GOP Minority Whip, Newt Gingrich, and former GOP Representative Dick Armey (*both of whom were college professors before being elected to Congress -- Armey, an economist and former economics professor at various colleges -- and Gingrich, a professor of history and geography at the University of West Georgia in the 1970's*), Republicans made promises to voters if elected, and took back the House of Representatives for the first time in 40 years.

The original "Contract," which they rolled out just six weeks before the mid-term 1994 elections, garnered widespread support from GOP lawmakers --and was formally supported by all but 2 of the current Republican members of the House.

More importantly, however, this new set of proposals and promises (which included a balanced budget amendment, tax cuts, and welfare reform -- and various "transparency" measures, such as requiring committee meetings to be open to the public) garnered surprising and strong support on key items from Democrat President, Bill Clinton:

1. President Clinton, working with GOP lawmakers, cooperated in balancing the budget for the first time in about 30 years, with Clinton's final four budgets being balanced and with surpluses, beginning with the 1997 budget. No president of either party has, in recent times, accomplished this.

2. The "The Personal Responsibility Act," signed into law by President Clinton, a democrat, was legislation meant to discourage illegitimacy and teen pregnancy by reforming and cutting cash welfare and related programs, chiefly by enacting certain work requirements to promote personal responsibility, denying increased Aid to Families with Dependent Children (AFDC) for additional children while on welfare, and prohibiting welfare to mothers under 18 years of age.

While the original "Contract," by Gingrich and Armey, was "Conservative" in its personality, it nonetheless had widespread bipartisan support, both among citizens (who voted for GOP lawmakers, handing the House -- and Senate -- back into Republican control), President Clinton (a Democrat), and, probably to a lesser, but still significant level, lawmakers of both parties. Basically, it could be described as a promise to "Drain the Swamp," a popular phrase used by former president Donald Trump: Although Trump didn't coin the phrase until long after this, the concept and bent were similar.

This widespread support was chiefly because Gingrich had the wisdom to include only items that had widespread and bipartisan support among American voters. Below is a list of the eight (8) major reforms the GOP promised voters if elected:

1. Require all laws that apply to the rest of the country also apply to Congress;
2. Select a major, independent auditing firm to conduct a comprehensive audit of Congress for waste, fraud or abuse;
3. Cut the number of House committees and their staff by one-third;
4. Limit the terms of all committee chairs;
5. Ban the casting of proxy votes in committee;
6. Require committee meetings to be open to the public;
7. Require a three-fifths majority vote to pass a tax increase;
8. Guarantee an honest accounting of the Federal Budget by implementing zero base-line budgeting.

Besides welfare reform, and the balanced budget (which Clinton and some Democrats supported), other legislation proposed to accomplish these goals included, but was not limited, to the following:

- Tax cuts and other middle-class tax relief for small businesses, families, and seniors;
- A permanent line-item veto;
- Measures to reduce crime ;
- Term limits for lawmakers;
- Social Security reform and Tort reform; and,
- A Constitutional amendment formally requiring a balanced budget

*Sources for the above:*

- "[The Revolution Last Time: What Gingrich's '94 takeover can teach Boehner \(and McConnell\) about the next two years.](#)," By Rich Galen, **POLITICO MAGAZINE**, November 04, 2014: [Archive Today cache](#) ; [Wayback Machine archive](#)
- "[Republican House Representatives, "Republican Contract with America," 1994,](#)" By staff, **BILL of RIGHTS INSTITUTE**, 2021: [Archive Today cache](#) ; [Wayback Machine archive](#)
- "[A Point-by-Point Look at the GOP 'Contract With America' With AM-Democrats. Bit,](#)" By Robert Glass, **THE ASSOCIATED PRESS**, November 18, 1994: [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Local cache](#) ; [Mirror 1](#) ; [Mirror 2](#) ; [Mirror 3](#)
- "[Contract with America,](#)" **WIKIPEDIA**

Since that 1994 movement, known as "Contract With America," very little has been said or done about it -- and almost NOTHING about any "Part 2," is being done here, as with my Trademark segue and followup to this legendary movement.

Only three (3) such examples even come close:

- **#1.** The first mention of any proposed "Part II" was by Newt Gingrich, himself, in a brief speech at a political rally in 1998:  
1st small Fair Use Quote:

"House Speaker Newt Gingrich outlined "Contract with America: Part II," credited the Republican Party with turning the nation's economy around and hit President Clinton on the morality issue at a GOP political rally Sunday."

2nd small Fair Use Quote:

""Where do we go from here?" asked Gingrich.  
He outlined four goals along the lines of the Contract with America.  
Gingrich said he would like to:



- \* make winning the war on drugs and violent crime the highest priority;
  - \* create a world-class educational system;
  - \* take the budget surplus and return it to taxpayers;
  - \* and put a cap on income tax of 25 percent. That would be the total taxes, including state, federal and local.
- Gingrich also said the GOP is going block the IRS from taxing meals that casinos provide employees while on the job."

Source: "[Gingrich attacks Clinton on issues of morality](#)," By unattributed staff writers -- and from the archives, *Las Vegas Sun*, Monday, May 4, 1998 | 9:44 a.m.: [Archive Today cache](#) ; [Wayback Machine archive](#)

- **#2.** More recently, an unknown blogger posted a vague mention of a part II, as suggested by the title:

Quote: "And why is this chuckle-head smiling? He has an "Agreement with America"....the fine print of which is "I've got mine. I'm gonna get more of mine. You got nothin'. Tough luck."

This is round one of the class struggle version 2.0 Business who export jobs while getting tax bailouts, wall street, and the blessed 2% are in this contract. They are the ones dictating the fine print - the proverbial "after I've eaten, you can have what I don't want"."

Source: "[Contract with America Part II](#)," by an "Unknown" blogger, *Opus One Media*., Attribution and date shown: "Posted 23rd September 2010 by Unknown" ; [Archive Today cache](#) ; [Wayback Machine archive](#)

- **#3.** However, the best attempt at any "Part II" followup was done back in 2010, by legendary conservative talk show host, author, attorney, and filmmaker, Larry Elder

Talk show host, Larry Elder, also known as "The Sage from South Central," was apparently quite dissatisfied with President Obama's fiscal commission, and sarcastically said that it supposedly offers an "aggressive prescription" to reduce the federal deficit. He went on to say, and I quote (italics in original) that "It's not just the debt and deficit, stupid. It's the size, scope and bloat of the federal government. Here's my plan:"

So, without any further ado, here are the 14 points he outlined:

#1. He said that we are at an impasse with regard to entitlement programs for the elderly, disabled, etc. Direct quote: "1) Accept the political reality that a) taxes cannot be raised, and b) entitlement spending (Social Security, Medicare, Medicaid) cannot be cut for current or near-future beneficiaries. Voters will not vote to raise their taxes. Voters will not vote to cut off their money. And politicians want votes."

#2. His proposed solution for #1, above, was not to cut spending (what you'd expect from a fellow-Conservative), but rather to sell Federal Land (a one-time transaction), and then to tax it, to generate additional revenue.

#3. To sell or contract out government enterprises (Amtrak, U.S. Post Office, etc.). I'm not sure why this would generate revenue, unless he thinks that we are losing money on these ventures.

#4. Shut down and eliminate several Federal Departments -- including the Departments of Energy, Education, Labor, and HUD. (I agree here: This would both cut spending and also stop actions that many Americans consider invasive and controlling, if control was allowed to revert to a state or local level.)

5. (Brief quote) ""Grandfather" workers 55 years of age or older into existing Medicare and Social Security plans. Offer those under 55 the option of setting up private savings accounts in lieu of Social Security." I'm not sure if this would save money, but it might.

#6. (Direct quote of point 6) 6) Grandfather everyone currently on Medicaid, and then admit no more people and end the program at the federal level. Charity is not allowed by the Constitution, and it should be left to the states — even better, left to the private and nonprofit sectors.

Once voters — of whom many are on Social Security or will be within 10 years — realize that they will not be "hurt," they'll be more likely to support this plan and to vote in politicians who do.

I agree that oft-times states run programs better than the Federal Government (think: local county indigent care versus the "Affordable Care Act," which is neither affordable, nor covers people at the very bottom of the wage scale, if that state has not "expanded" to merge state and federal programs to allow this.

#7. Enact legislation to stop giving tax writeoffs (e.g., incentives) for businesses that offer health insurance to their employees. He wryly asks the rhetorical question: "People don't get car insurance or homeowners insurance through their employers. Why get health insurance via their employers?"

#8. He seeks a Constitutional Amendment that "limits the federal government to a small fixed percentage of GDP." (By this, does he mean a limitation on how much they can spend? What happens to the other portion of the GDP? He doesn't say. But cuts on wasteful spending are a good thing.)

#9. Atty. Elder also seeks to abolish the I.R.S. (This reminds me of another famous quote: "When I say cut taxes, I don't mean fiddle with the code. I mean abolish the income tax and the IRS, and replace them with nothing." — Ron Paul) I imagine this might save some money, but we'd have to cut Federal services and replace them with state/local services, and hope they ran as efficiently.

#10. Elder seeks to pass a constitutional amendment to deny American citizenship to children of illegal aliens. he compellingly argues that "Illegal immigration is unfair to those lawfully trying to gain entry, costs taxpayers money and affects the country's culture."

#11. He seeks to establish a "truly temporary guest-worker program" (which would appeal to Conservatives), while at the same time to "increase the number of, and ease the process for, legal immigrants — tailored to high-end, well-educated foreigners who would add to the industrial capital of the nation" (which would appeal to some Liberals in favour of easing immigration restrictions, and some Conservatives who favour business interests).

#12. On immigration, Elder seeks, among other things, to "Close the borders" and Mandate E-Verify for all workers.

#13. He would also like a Constitutional amendment to overturn any U.S. Supreme Court decisions that place restrictions or otherwise prohibit states from "denying free public education and medical benefits, including emergency benefits, to illegal aliens." (Denying emergency benefits seems a bit cruel or a possible overstep, as this would presumably include denying 911 service or a visit to the emergency room, but generally, states' rights would seem to allow states to grant or deny most welfare benefits, as they see fit.)

#14. Elder would seek legislation to "End all non-defense foreign aid, including contributions to the International Monetary Fund and to the World Bank," and tell other countries -- such as Japan -- to defend themselves. I agree that this would benefit Americans, and further, I think that our continued military "interventions" cost money, blood, and international goodwill, and should not be undertaken unless a grave threat exists.

**SOURCES:**

- "[November 3 Contract with America. Part 2.](#)" by Larry Elder, *The Larry Elder Show: The Sage from South Central*, Tue, Jan 22, 2013: [Archive Today cache](#) ; [Wayback Machine archive](#)
- "[November 3 Contract with America. Part 2.](#)" By Larry Elder, *Jewish World Review*, Dec. 2, 2010 / 25 Kislev, 5771: [Archive Today cache](#) ; [Wayback Machine archive](#)
- "[November 3 Contract with America. Part 2.](#)" By Larry Elder, *Creators Syndicate, Inc.*, November 30, 2010, 6 Min Read: [Archive Today cache](#) ; [Wayback Machine archive](#)
- "[November 3 Contract with America. Part 2.](#)" By Larry Elder, *REAL CLEAR POLITICS, Copyright 2010, Creators Syndicate Inc.*, December 2, 2010: [Archive Today cache](#) ; [Wayback Machine archive](#)

As you can see, Atty. Elder has several fiscally Conservative points, as both this project and Gingrich's original plan had. But, as important as immigration is, it is quite possible that there is not an overwhelming and bipartisan support for sealing the boarders. Gingrich limited items on his agenda strictly to "60% issues," that is, issues that garnered support of at least 60% of Americans: QUOTE: "Extensive public opinion polling revealed that at least 60 percent of Americans supported all ten of the specific items in the Contract." Source: "[The Contract with America: Implementing New Ideas in the U.S.](#)," By Jeffrey Gayner, Research Associate, *The Heritage Foundation*, October 12, 1995, 16 min read: [Archive Today cache](#) ; [Wayback Machine archive](#)

QUOTE: "Newt Gingrich, for instance, came to power in 1995 not on the back of a series of divisive culture-wars policies, but rather on a platform comprised of "sixty-percent issues"—that is, policies that the polls showed had at least sixty percent of the public supporting them. Even as the GOP became more and more ideologically rigid and tribalistic, leading Republican officeholders to back increasingly unpopular policy proposals, its members still sought to appeal, at least rhetorically, to a broader electorate."

Source: "[America First. A Second Time.](#)" By Nicole Hemmer, *SHAFR: THE SOCIETY FOR HISTORIANS OF AMERICAN FOREIGN RELATIONS REVIEW*, Page 47 of 84 of the PDF file, Volume 49, no. 2, September 2018: [Wayback Machine archive](#)

Source: "[America First. A Second Time.](#)" By Nicole Hemmer, *SHAFR: THE SOCIETY FOR HISTORIANS OF AMERICAN FOREIGN RELATIONS REVIEW*, From the online PDF post titled: "America First: The Past and Future of an Idea, Melvyn P. Leffler and William Hitchcock, eds.," Page 15 of 19 of the PDF file (labeled as "Page 47"), Passport September 2018 issue: [Wayback Machine archive](#)

**\*\* VERY IMPORTANT:** So, for the reasons above, as important as abortion, gay marriage (or the opposition to it), immigration, and even the Federal Minimum Wage debate are to many people, these issues do not have at least a sixty (60%) percent support for one side or the other -- and are thus not included in this "PART II" version, and for the same reasons that Gingrich also did not include them in his *original* "Contract": In order to garner support for a whole "set of issues" on diverse topics (where one issue might alienate or "turn off" a potential supporter, even if the other 4 or 5 looked "good"), it is necessary to limit issues SOLELY to those "sixty-percent" (or more) issues, as Gingrich had required.

**CONCLUSION**

Thus, in conclusion, when reviewing the history of the *original* "Contract With America," I rightly credit both Larry Elder and Newt Gingrich regarding their efforts to "get going" a potential "part 2" plan, but -- as it is obvious -- they never followed through with it, thus, no Common Law rights of "in use" commerce exist with them here, and I am on solid Common Law and statutory legal grounds to trademark the phrase: "CONTRACT WITH AMERICA: PART II," as indeed, I am the best, first, last, and only genuine and serious "Part II" author -- outside passing mention in casual conversation, and as a "one-time" mention, with no real plans to follow through and put any such plans into use "in commerce," in the "marketplace of ideas." Thus, I stand by my assertion of my trademark use of the title phrase of my website and project.

Click [\\* here \\*](#) to jump back to the top of the page.



**Contact Us**

- Besides these online resources, here, and our social media, we may also be reached as follows:  
 Founder: Gordon Wayne Watts
- E-mail: Gww1210 (the "@" symbol) Gmail ("dot") com, or Gww1210 (the "@" symbol) AOL ("dot") com
  - Personal websites:
    - <https://GordonWatts.com>
    - <https://GordonWayneWatts.com>

**CONTACT US**

- Work: (863) 687-6141 ; Direct: (863) 688-9880

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**Meet the Staff** \*\* (Note to self: Add in "open in new page" link: Add placeholder names of fictional characters for levity) \*\*



**Founder emeritus, Robert Franklin Delano "Bobby" Watts**  
 Robert Franklin "Bobby" Watts (1/27/1935 - 5/3/2018), briefly worked for "[Big Daddy](#)" [Don Garlits](#), the [highly recognised, honoured,](#) and legendary "[King of Drag Racing](#)," and still [ranked #1 drag racer](#) in the world, when they lived in the Central Florida area, before Mr. Watts passed away -- and before Don moved to Ocala, FL, where he presently has the "Don Garlits Museum" of Drag Racing.

**Meet the Staff**

Bobby Watts was the owner of the "Bobby Watts Speed Shop & Engine Parts" shop, known for selling auto parts and giving advice - both for "regular" cars & vehicles, as well as race car applications. More-importantly, however, he is the father of CWA: PART II Founder, Gordon W. Watts. And, relevant to this project, Bobby founded "PROJECT AMERICA," which laid the foundations for CONTRACT WITH AMERICA: PART II.

In other words, Gordon saw the similarities between Newt Gingrich's *original* "CONTRACT WITH AMERICA" and his father's "PROJECT AMERICA," but seeing that both Gingrich and the elder Watts dropped their projects, Gordon "picked them back up," and merged them into one project -- this one.

We have already discussed the original CWA by Gingrich, Armeay, and Bill Clinton (the latter not an architect, but a willing participant).

However, below, are the tenets to the elder Watts's "[PROJECT AMERICA](#)":

In the mid-1980's, Bobby began "Project America," an informal project to use "straight talk" to address several injustices he saw present, and, as a solution, to do the following:

1. Advocate a closer work relationship between American citizens and our government, increasing trust and respect;
2. Stronger National Defense;
3. Oppose Communism;
4. Restoring the availability of prayer in public schools (for those who who prefer this option), while also allowing those others (probably in a minority) to have available other facilities (as an option, and not compelling anyone or using government to either support or oppose any religion or the free exercise thereof);
5. A hard crackdown on hard drugs, both users and pushers, with cooperation between citizens and police. No mention of medical marijuana, which presumably would have been OK for necessary medical conditions and with medical prescription and supervision;
6. Promotion of educational T.V. documentaries which showed youth the advantages of Democracy over Communism, or, for that matter, living conditions in ANY other country without as many freedoms. This would hopefully increase gratitude and appreciation and be thankful for our country;
7. Oppose any things that threaten the American way of life;
8. A local project was to help Mexican American and other local Hispanic migrant workers, who fell upon hard times due to economic or cold weather conditions. (While many of the points above seem 'Conservative,' this last point clearly shows that my father was NOT prejudiced, and indeed opposed any bias, hate, or prejudice based on colour, race, gender, or socioeconomic status.)

\*\* Editor's Note: These goals seem like they would resonate with both Conservatives and Liberals, but we face new challenges these days, more economic, and less military, threats loom large and in charge -- and demand our immediate action.

You can find out more about Bobby's "Project America" at the links below:

- [Local directory](#)
- [Mirror-1 cache](#)
- [Mirror-2 cache](#)
- [3Mirror-3 cache](#)
- [Archive Today cache](#)
- [Wayback Machine archive](#)
- ~~Editor, Gordon Wayne Watts///



**Founder, Gordon Wayne Watts**

**CONTRACT WITH AMERICA: PART II<sup>(TM)</sup>** Founder, **Gordon Wayne Watts**, who hails from central Florida's Lakeland and Plant City (both of which are "squarely between" Tampa & Orlando, FL), is class of 1984 from Plant City Senior High School (which dates him as "old" by some measures). He is [a Christian](#) (*his testimony: [Local Cache](#) \* [Mirror-1](#) \* [Mirror-2](#) \* [Mirror-3](#) \* [Archive-1](#) \* [Archive-2](#) -so important that it's copied across multiple mirrors*), and -- based on his belief that we should be good stewards of God's blessings (see e.g.: [Luke 12:41-43](#) ; [1 Cor. 4:1-3](#) ; and, [Luke 16](#)) -- Watts is attempting to use his various talents and opportunities to influence lawmakers to fix real threats. Besides posting various theological research ([Mirror-1](#) \* [Mirror-2](#) \* [Archive](#)) and having written a well-received book on a deep theological topic (*available on: [Amazon.com](#) \* [BooksAMillion.com](#) \* [Bol.com](#) \* [GoodReads.com](#)*), Watts also uploaded FREE audio file downloads of all sixty-six (66) books of the Judeo-Christian Holy Bible, Old and New Testaments, in \*.mp3 audio file format, along with PDF copies of the same: ([Mirror-1](#) \* [Mirror-2](#) \* [Wayback Machine archive](#)) --all at huge personal costs of his time to code and upload, as well as monetary costs to maintain domain name, web space, etc.

After graduating as Valedictorian of his electronics vo-tech college and then going on to get a double major with honours at The Florida State University in the hard sciences (*documented here: [Local cache](#) \* [Mirror-1](#) \* [Mirror-2](#) \* [Mirror-3](#) \* [Archive at Wayback Machine](#)*), and working various fast food, day labour, and part-time jobs, in his youth, Watts, in 2004, published his eponymous and namesake online news blog, *The Register* ([GordonWatts.com](#) \* [GordonWayneWatts.com](#)), in order to advocate for change, and make the world a better place. Then, after much contemplation and consultation with trusted friends and experts, Watts launched HIS current project, **CONTRACT WITH AMERICA: PART II<sup>(TM)</sup>**, in order to more efficiently streamline all the various issues into one clearinghouse-type place, and felt led and inspired to finish what was begun by both Newt Gingrich and Bobby Watts, his father -- combining them into this one "Part II" legislative advocacy project.

Along the way, Watts did some incredible things -- Watts almost won the legendary pro-life Terri Schiavo case -- doing better than all other pro-life parties combined -- all by himself[1], was the only non-lawyer who was allowed to participated in a recent gay marriage case at the 11th Circuit Federal Appeals court in Atlanta, Georgia[2], has written numerous published columns[3] on the subject of student debt, giving a deep analysis from the Conservative point of view, but offering relief for struggling students, and is currently suing ten (10) Illinois state judges and justices for Federal Civil Rights violations -- a lawsuit which, even after over a year, has still not been dismissed or thrown out.[4]

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) [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) [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) \*\* [Media\\_CA11.UsCourts.gov/opinions/pub/files/200511556.pdf](#)

"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](#)

[2] COURT DOCKET (Watts' copy) of case in which he appeared as an Amicus Curiae (Friend of the Court) [Download mirror-1](#) \* [Download mirror-2](#) \* [Archive-1](#) \* [Archive-2](#)

[3]"A Polk Perspective: Fix our bankrupt policy on student debt," By Gordon Wayne Watts, Guest columnist, *The Ledger*, August 04, 2016: [Link](#) \* [Archive](#)

"Polk Perspective: Rescue taxpayers from mounting student debt," By Gordon Wayne Watts, Guest columnist, *The Ledger*, November 16, 2018, [Link](#) \* [Archive](#)

"Polk Perspective: Offer relief for taxes dressed up as 'loans'," By Gordon Wayne Watts, Guest columnist, *The Ledger*, November 19, 2019,



[Link \\* Archive](#)

[4]Watts v. Circuit Court of Cook County, Illinois et. al. (1:19-cv-03473, N.D. ILLINOIS, Federal District Court), IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION: [Mirror-1](#) \* [Mirror-2](#) \* [Archive Today cache](#) \* [Wayback Machine archive](#) \* Or: You can look up my case's DOCKET on <https://PACER.gov>, like lawyers do, if you doubt.


For more information verifying Watts' documented professional accomplishments and credentials: [Local cache](#) \* [Mirror-1](#) \* [Mirror-2](#) \* [Mirror-3](#) \* [Archive-1](#) \* [Archive-2](#) \* [Archive-3](#)




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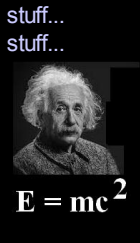
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Junior Science Consultant  
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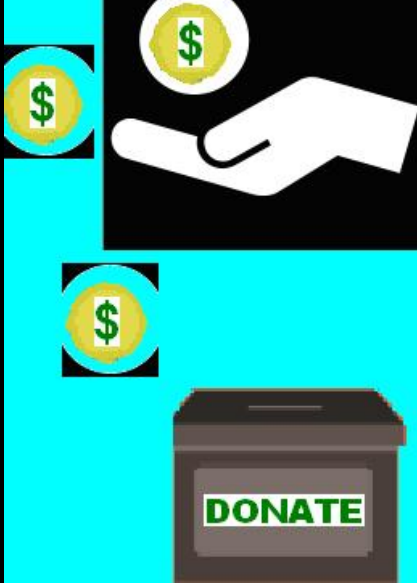


Website and Image Consultant  
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TBA... (add: "now hiring" notice)  
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### Donate

You really don't *have* to donate. And, I don't have to take "time off" from working a much better-paying job. (This job is not likely to earn me money, and in fact, may cost me money, so I have no motives to risk all this, unless there is a genuine need.)

However, in this arena, there are but 3 options:

(#1) Do nothing, and watch the grid collapse -- watch the dollar collapse -- and watch our freedoms evaporate like the sweet morning mist under the hot noonday sun.

(#2) You might try both of the donation links [below](#) and/or reach out to myself and my team to throw in a few coins. (After all, if the men and women who are Members of Congress get close to \$200 THOUSAND DOLLARS per year simply to IGNORE the above-mentioned needs, is it wrong to pay myself and a few dedicated volunteers LESS to do MORE? *Oh, really?..*)

(#3) We realise that not all can donate. Indeed, you are not without honour if this is you. In fact, persistent and consistent, polite, but firm lobbying of the lawmakers (e.g., your Member of Congress and other entities: i.e., writing the president via [Whitehouse.gov/contact](http://Whitehouse.gov/contact), and local news media, etc.) is MUCH MORE important than any monies that could be donated. (Remember: Had the American people done THIS -- point #3, here, that is lobbying lawmakers -- then *this* website, registered trademark application -- both VERY expensive -- and our collective "time off" from paying work -- would NOT have been necessary.) So, seeing that a lack of help in #3, here, was what made our advocacy project necessary, and we still need to fix these problems, then you may (if you can't donate monetarily) -- and are encouraged to -- get informed, get educated, get MAD, and get on the phone with lawmakers until they fix these problems. They get paid enough, no?

**THESE ARE YOUR ONLY OPTIONS. IT IS YOUR MOVE...**

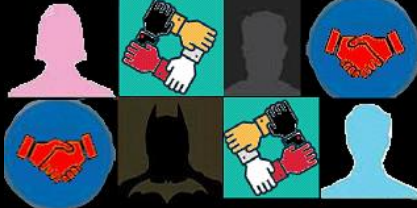
**To DONATE via PayPal, click button below:**



Donate any amount you choose (via Square)

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### Friends & Supporters

... stuff about this

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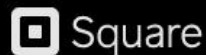
## Friends & Supporters

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