

FAQ –The “Frequently Asked Questions” worksheet regarding 2020 American Economic Crisis: This may be your “last stop” before AMERICA crashes the U.S. Dollar—so pay attention! [You've been warned]

By Gordon Wayne Watts, A.S. United Electronics Institute, Valedictorian

B.S. The Florida State University, Biological & Chemical Sciences, Double major with honours

Cite: <https://GordonWatts.com/education/> or <https://GordonWayneWatts.com/education/>

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BELOW: Twelve (12) pieces of proposed legislation to address this, with special emphasis on the COVID-19 downturn and American Higher Education economics [With appropriate #Hashtags for ease of reading]

- 1) **H.R. 2648 and its companion bill, S.1414** – which makes U.S. Bankruptcy law uniform for student loans (the enrolled bills, listed here, are retrospective / retroactive in their application, as this writer understands it) **#HigherEducation * #AntiTaxation -Tuition=type of tax by definition:\$\$ going to arm of state govt**
- 2) **Free College** – (prospective—moving forward) **** #HigherEducation ** #AntiTaxation (Tuition=tax)**
- 3) **Loan Forgiveness** – (retrospective/retroactive -for all Federally-held Student Loans) **#HigherEd #AntiTax**
- 4) **Cuts in Military and Defense** **** #MilitaryDefense ** #Spending**
- 5) **Minimum Wage hikes** **** #Economy ** #Inflation ** #Inflationary**
- 6) **Various “COVID-19” rescue bills** – which give \$1,200.00 checks and/or “forgivable” loans to individuals and/or “small” businesses – in response to the “COVID-19 / Coronavirus” economic downturn* **#Spending**
- 7) **“Hardening the Grid”** –Threats of EMP's (electromagnetic pulses), sudden bursts of electromagnetic or cosmic radiation resulting from natural or man-made events, e.g., nuclear blast or Solar Flares (exacerbated by rapidly increasing collapse of earth's protective magnetic field), would cripple Power/Communication grid; These prompt debate among scientists & government on how to “Harden the Grid” & prevent/protect against such events, i.e., recent “near misses” such as Solar Flare threats (which caused disturbances in satellites, in May 2020), DDoS (Distributed Denial of Service) attacks, hacking, & equipment failure (which took down most social media & ISP's in June 2020) **** #Science ** #Environment ** #Spending**
- 8) **Key Trump spending cuts request** – President Trump's recent request for “loan limits” to student loans (i.e., spending cuts using taxpayer dollars to make or guarantee college loans) **** #Spending**
- 9) **Tax Increases** **** #Taxation**
- 10) **Universal Healthcare** **** #Healthcare ** #Spending**
- 11) **Global Warming**–& misc other environmental **** #Science ** #Environment ** #Spending**
- 12) **Marijuana** – The controversial “Medical Marijuana” and “Legalised Pot” issues—similar, but distinct **** #Science ** #Healthcare ** #Politics ** [FAQ's in reverse order for context]**
- 13) Plus “Legislative Strategies, FAQ's” addresses known issues / political realities to pass these into law

QUESTION # 12 : What's the “bottom line” with “Medical Marijuana” and “Legalised Pot,” and why do you include it on this list? [Legislation supported by Conservative GOP lawmakers Gaetz & Steube]

ANSWER: I'm going to “get out of the way” the toughest question on my FAQ list, here—and it may anger both Liberals (who would want my support for weed aka pot) and Conservatives (who would want me to oppose it in ALL instances), but before anything else, **I have honour, and must be honest** on this issue. [Editor's Note: You'll notice the British spellings—which not only reflect my British heritage, but also “look cool” and make it an easy read—**key** if we're to avert disaster on several fronts—sure disaster several “orders of magnitude” greater than the “last 'Big one'.”]

On 01/23/2019, Rep. J. Luis Correa (D-CA-46) introduced H.R.712, the “VA Medicinal Cannabis Research Act of 2019,” which has (as of the time of this writing) 105 cosponsors, 96 Democrats and 9 Republicans, two of which include Rep. Matt Gaetz (R-FL-01) and Rep. W. Gregory “Greg” Steube (R-FL-17), **both VERY Conservative Republicans—in a GOP party which normally opposes such things.** So, this deserves closer scrutiny and attention:

**** LINK:** <https://www.Congress.gov/bill/116th-congress/house-bill/712/cosponsors> The Senate Companion Bill has 9 cosponsors, including two (2) Republicans and an independent Senator: <https://www.Congress.gov/bill/116th-congress/senate-bill/179/cosponsors> Additionally, Rep. Steube introduced and passed an Amendment in “the Nature of a Substitute” (an amendment that proposes to replace the entire text of a bill) to Rep. Correa's, bill, H.R. 712, linked above. According to Steube's website, the amendment included his proposal to ensure veterans have access to state-approved medical marijuana programs as outlined in his **H.R. 2191, the Veterans Cannabis Use for Safe Healing Act:** **** LINK:** <https://Steube.House.gov/media/press-releases/steube-proposal-ensure-veterans-have-access-state-approved-medical-marijuana>

[[As of now, H.R. 2191 has 18 cosponsors, including 10 GOP lawmakers, some very conservative.]]

** **Archive-1:** https://GordonWatts.com/STEUBE-PressRelease-March-12-2020_PDF.pdf

** **Archive-2:** https://GordonWayneWatts.com/STEUBE-PressRelease-March-12-2020_PDF.pdf

** **Archive-3:** <https://Web.Archive.org/web/20200510000525/https://Steube.House.gov/media/press-releases/steube-proposal-ensure-veterans-have-access-state-approved-medical-marijuana>

Rep. Steube claims to have introduced his amendment to “ensure veterans who are participating in state-approved medical marijuana programs are not denied their VA benefits,” according to his press release dated March 12, 2020, and linked above. || **Editor's Note:** Since 'Federal Law' trumps 'State Law', when the two are in conflict – due to the Supremacy Clause – this means that State “Medical Marijuana” or “Recreational Use” laws are technically illegal, & subject users to charges, prosecution, fines, & jail, should the U.S Attorneys' Offices wish to pursue—necessitating any changes in law, here, to be “Federal” in nature: https://www.Law.Cornell.edu/wex/supremacy_clause ||

**** VERY IMPORTANT POLITICAL NOTE—pay attention :** In 2018, Florida's “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:

** <https://www.OpenSecrets.org/news/2018/12/florida-senate-race-most-expensive>

** <https://www.OrlandoWeekly.com/Blogs/archives/2018/11/05/bill-nelson-rick-scott-locked-in-most-expensive-senate-race-in-florida-history>

** <https://www.CNBC.com/2018/08/28/florida-battle-between-bill-nelson-rick-scott-is-most-expensive-race.html>

** <https://www.WSJ.com/articles/nelson-scott-battle-for-florida-senate-seat-in-years-most-expensive-race-1540546201>

In fact, **POLITICO** reported that “The nation’s most-expensive Senate race is a dead-even tie between Florida Sen. Bill Nelson and Gov. Rick Scott, according to a new Quinnipiac University [poll](#).” **Source:** “Poll: Nelson, Scott in dead heat in nation’s most-expensive Senate race,” by Marc Caputo, **POLITICO**, September 05, 2018, at 12:55 PM (EDT), **LINK:**

** <https://www.Politico.com/story/2018/09/05/bill-nelson-rick-scott-latest-polling-808675>

Citing: <https://Poll.qu.edu/florida/release-detail?ReleaseID=2566>

In the end, **Sen. Rick Scott (R-FL)** very, very narrowly beat out Bill Nelson, by a 50.07% to 49.92 victory, or by a razor-thin margin of 12,562 votes out of a total of 8,184,631 votes cast, e.g.,

0.0015348278987775991367234515520614, or about Zero-Point One Five (0.15%) percent. Source:

** <https://Web.Archive.org/web/20181110182631/https://floridaelectionwatch.gov/FederalOffices/USSenator>

** <https://www.CourtHouseNews.com/cant-tell-the-elections-defendants-without-a-scorecard>

** <https://CBS12.com/news/local/recounts-set-in-us-senate-governor-cabinet-races>

** <https://www.News-JournalOnline.com/article/LK/20181111/NEWS/181119414/DN>

** <https://www.NBCMiami.com/news/local/latest-vote-count-for-2018-florida-election/167156>

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 former state representative, beating him with 4,032,954 votes to Caldwell’s 4,026,201 statewide, a difference of 6,753

** <https://TheFlorida.Report/the-election-is-officially-over.html>

** <https://www.WTSP.com/article/news/politics/elections/democrat-nikki-fried-says-matt-caldwell-has-conceded-agriculture-commissioner-race/67-615892304>

** <https://FloridaPolitics.com/archives/281517-nikki-fried-claims-victory-as-matt-caldwell-eyes-south-florida-totals>

That “begs the question” How did Democrat Nikki Fried win, when all other races were won by the **GOP?**

ANSWER: Her campaign promises (which she's kept) were very strongly supportive of expanding access to medical marijuana: ** <https://www.TampaBay.com/florida-politics/buzz/2018/11/18/this-is-how-nikki-fried-won-the-only-statewide-office-for-democrats>

** <https://www.WLRN.org/post/commissioner-agriculture-nikki-fried-explains-plans-medical-pot-florida>

** <https://www.Sun-Sentinel.com/opinion/fl-op-com-medical-marijuana-debate-20190220-story.html>

** <https://TheFirearmFirm.com/medical-marijuana-card-and-concealed-weapons-license-cwfl>

** <https://www.FDACS.gov/News-Events/Press-Releases/2019-Press-Releases/Commissioner-Nikki-Fried-Announces-New-Medical-Marijuana-Advisory-Committee>

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).**

** <http://www.Leg.State.fl.us/statutes/index.cfm?submenu=3#A10S29>

** <https://www.FLSenate.gov/Laws/Constitution#A10S29>

** <https://Results.Elections.MyFlorida.com/Index.asp?ElectionDate=11/8/2016&DATAMODE=>

** <https://DOS.Elections.MyFlorida.com/initiatives/initdetail.asp?account=50438&seqnum=3>

** <https://www.Tallahassee.com/story/opinion/columnists/cotterell/2018/06/06/cotterell-morgan-makes-marijuana-appeal-personal-scott/35760035>

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?* Well, while there were, no doubt, a number of factors, unquestionably, Fried picked up the win chiefly because of her “strong stance” in favour of Medical Marijuana—an area where the GOP is notoriously weak. **Moreover, the GOP lost 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, **LINK:** <https://www.PewEsearch.org/fact-tank/2019/11/14/americans-support-marijuana-legalization>

“Fair Use” Archive-1: https://GordonWatts.com/PewResearchPOLL_Marijuana_Nov-14-2019.pdf

“Fair Use” Archive-2: https://GordonWayneWatts.com/PewResearchPOLL_Marijuana_Nov-14-2019.pdf

“Fair Use” Archive-3: <https://Web.Archive.org/web/20200508181641/https://www.pewresearch.org/fact-tank/2019/11/14/americans-support-marijuana-legalization>

[[] **Editor's Note: 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. []**

While 91% of Americans are in favour of something, I must make a distinction, since 2 issues are listed: “Medical marijuana” and “Recreational Pot,” similar, but distinct: Since alcohol and cigarettes are both legal (and alcohol can caused impaired driving, harm to the health, and addiction to similar or higher levels), there's a good case to make pot legal. But, given this writer (Gordon Wayne Watts) is “anti-drug” and Conservative, in “close calls,” where there's some doubt, I will not perforce argue for “legalised” or “Recreational Marijuana” (absent solid scientific proof that it's safe).

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

** <https://www.Drugs.com/propofol.html>

** <https://www.Health.harvard.edu/blog/propofol-the-drug-that-killed-michael-jackson-201111073772>

** **“PROPOFOL: A REVIEW OF ITS ROLE IN PEDIATRIC ANESTHESIA AND SEDATION”** LINK: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4554966> [Bold underline not in original; shows kids prescribed this.]

** <https://www.Drugs.com/pro/desoxyn.html> * & * <https://www.WebMD.com/drugs/2/drug-9124/desoxyn-oral/details>

Clearly, if we can prescribe **kids** (children) both Methamphetamine **and** Propofol, **and** adults can buy beer **and** wine without any prescription, 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).

But, before moving on to the next issue, 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 Rep. Steube's legislation, above. 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. Let's look at the real science of these:

(#1) HEALTH risks—both smoking and edible forms: “Smoke is harmful to lung health. Whether from burning wood, tobacco or marijuana, toxins and carcinogens are released from the combustion of materials. Smoke from marijuana combustion has been shown to contain many of the same toxins, irritants and carcinogens as tobacco smoke.” **Source:** *American Lung Association*, **Link:** <https://www.Lung.org/quit-smoking/smoking-facts/health-effects/marijuana-and-lung-health> But is marijuana any more dangerous than cigarettes?

QUOTE: “Cox regression analyses (n = 44,284) found that such “heavy” cannabis smoking was significantly associated with more than a twofold risk (hazard ratio 2.12, 95 % CI 1.08–4.14) of developing lung cancer over the 40-year follow-up period, even after statistical adjustment for baseline tobacco use, alcohol use, respiratory conditions, and socioeconomic status. [] **Conclusion** [] Our primary finding provides initial longitudinal evidence that cannabis use might elevate the risk of lung cancer.” **Source:** “Marijuana use and risk of lung cancer: a 40-year cohort study,” by Russell C. Callaghan, Peter Allebeck, & Anna Sidorchuk, *Cancer Causes & Control*, volume 24, pages 1811–1820 (2013), Published: 12 July 2013, **LINK:** <https://Link.Springer.com/article/10.1007/s10552-013-0259-0> **LINK:** <https://doi.org/10.1007/s10552-013-0259-0> [Note: Only “heavy” pot smokers were associated with a 2-fold lung cancer risk. While correlation doesn't necessarily mean causation—maybe a common cause—still, a worthy concern.]

But what about people who aren't “heavy” smokers?

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 series 32 (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, **LINK:** <https://JamaNetwork.com/journals/jamainternalmedicine/article-abstract/410634> **LINK:** <https://doi.org/10.1001/archinte.166.13.1359>

Lastly, *The Chicago Tribune* has a few negative things to say about pot, but otherwise gives pot a clean bill of health:

“SMOKING POT VS. TOBACCO [] While cigarette smoking is the top risk factor for lung cancer, some of scientific evidence suggests there's no link between marijuana smoking and lung cancer. That's according to a 2017 federal report that rounded up nearly two decades of studies on marijuana, research that's been limited by the federal government's classification of marijuana as a controlled substance like heroin. [] While cigarette smoking is a major cause of heart disease, the report concluded it's unclear whether marijuana use is associated with heart attacks or strokes. [] But there's strong evidence linking long-term cannabis smoking to worse coughs and more frequent bouts of chronic bronchitis, according to the report from the National Academies of Sciences, Engineering and Medicine.” **Source:** “Smoking pot vs. tobacco: What science says about lighting up,” By JENNIFER PELTZ, *ASSOCIATED PRESS*, as reported by **The Chicago Tribune** | APRIL 08, 2019 | 7:24 AM | NEW YORK, [Underline added; boldface in original] **LINK:** <https://www.ChicagoTribune.com/lifestyles/health/ct-cb-smoking-pot-vs-tobacco-20190408-story.html>

To be fair, not all agree: “As compared with smoking tobacco, smoking marijuana was associated with a nearly fivefold greater increment in the blood carboxyhemoglobin level, an approximately threefold increase in the amount of tar inhaled, and retention in the respiratory tract of one third more inhaled tar (P<0.001)... We conclude that smoking marijuana, regardless of tetrahydrocannabinol content, results in a substantially greater respiratory burden of carbon monoxide and tar than smoking a similar quantity of tobacco. (N Engl J Med 1988;318:347–51.)” [Underline not in original; added for clarity] **Source:** “Pulmonary Hazards of Smoking Marijuana as Compared with Tobacco,” by Tzu-Chin WU, M.D., Donald P. Tashkin, M.D., Behnam Djahed, M.D., and Jed E. Rose, Ph.D., *NEJM (The New England Journal of Medicine)*, N Engl J Med 1988; 318:347-351, DOI: 10.1056/NEJM198802113180603, February 11, 1988, **LINK:** <https://www.nejm.org/doi/full/10.1056/NEJM198802113180603>
LINK: <http://dx.doi.org/10.1056/NEJM198802113180603>

HealthLine reports a few concerns, even over edible marijuana: “Cannabis is known to affect the cardiovascular system and can cause an increase in heart rate and blood pressure. [] Previous research has shown a higher risk of heart attack following the use of cannabis.” Source: “Cannabis Edibles Aren’t as Safe as People Think,” unattributed and undated article, *HealthLine*, **LINK:** <https://www.HealthLine.com/health-news/cannabis-edibles-health-risks>

CONCLUSION: The science says that **only heavy pot smokers** experience any substantial risk of lung cancer, but there are small risks all the same (see above)—just as with anything.

(#2) “Gateway drug” risks: It is true that increased use of pot is “associated with” increased use of illegal drugs—but is pot a “gateway” drug (a drug that increases your chance to use illegal drugs)? Well, causation does NOT necessarily mean correlation: It's entirely possible that there's a “common cause,” such as illicit motives for “illegal” drugs is the “common cause” for both pot use and use of other drugs. Moreover, it may be possible that people who hang around (associate with) an “illegal drug” crowd to obtain and buy pot may be in “closer proximity” to those who can supply illegal “hard” drugs—like heroin, methamphetamine, cocaine, etc. The National Institutes of Health reports that “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*, **LINK:** <https://www.DrugAbuse.gov/publications/research-reports/marijuana/marijuana-gateway-drug>
Archive: <https://Web.Archive.org/web/20200419232414/https://www.drugabuse.gov/publications/research-reports/marijuana/marijuana-gateway-drug>

CONCLUSION: So, while there may be a small, mild effect, both the science and our own observations suggest that—by and large—pot is not a “gateway” drug to harder drugs: Many people use pot and don't progress to harder drugs.

(#3) Potential addiction: The U.S. Dept. of Health reports: “Marijuana Addiction [] Contrary to popular belief, marijuana is addictive. Research shows that: [] 1-in-6 people who start using the drug before the age of 18 can become addicted. [] 1-in-10 adults who use the drug can become addicted.” Source: “Know the Risks of Marijuana,” *SAMHSA: Substance Abuse and Mental Health Services Administration* (U.S. Department of Health & Human Services), Last Updated: 09/26/2019, **LINK:** <https://www.samhsa.gov/marijuana>
Archive: <https://Web.Archive.org/web/20200406175205/https://www.samhsa.gov/marijuana>

However, besides the very small percentage that get addicted, we need to ask: “Is addiction to pot even harmful?” If we're addicted to food and water—and prescription meds—and yet don't view these as harmful, we need to look at the science more closely: Even REAL SCIENTISTS don't see any significance regarding addiction concerns: “The clinical relevance of marijuana withdrawal has not been established.” **Source:** “Marijuana withdrawal among adults seeking treatment for marijuana dependence,” by Alan J. Budney Pamela L. Novy John R. Hughes, *SSA: Society for the Study of Addiction*, First published: 03 May 2002,
LINK: <https://doi.org/10.1046/j.1360-0443.1999.94913114.x>
LINK: <https://OnlineLibrary.wiley.com/doi/abs/10.1046/j.1360-0443.1999.94913114.x>

CONCLUSION: Addiction is, therefore, not a serious concern (at least from objective, scientific point of view), but we must assess all facts. See below...

#4) Impaired driving (motor skills) or operation of heavy machinery: “Review of Research on the Effects of Marijuana use on Driving [] Smoking marijuana has been shown to affect a number of driving-related skills. Laboratory, simulator and instrumented vehicle studies have shown that marijuana can impair critical abilities necessary for safe driving, such as: [] •slow reaction time, for example, responding to unexpected events - emergency braking (Casswell, 1977; Smiley et. al., 1981; Lenné, M.G., et al., 2010); [] •cause problems with road tracking - lane position variability (Smiley, et. al., 1981; Robbe and O'Hanlon, 1993; Ramaekers, 2004); [] •decrease divided attention - target recognition (Smiley, 1999; Menetrey, et. al., 2005), impair cognitive performance - attention maintenance (Ramaekers, et. al., 2004); and impair executive functions - route planning, decision making, and risk taking (Dott, 1972, Ellingstad et al, 1973; Menetrey, et al., 2005). [] It should be noted that this type of research typically does not involve measurement of blood THC levels; rather, subjects' performance between non-dosed trials (placebo condition) and dosed trials (when administered marijuana) are compared. As a result of differences in how subjects conduct the smoking regime (inhalation rate, depth of inhalation, and time between inhalation and exhalation), fairly wide differences in blood THC levels are likely between subjects.” [Bold-face underline in original] **Source:** “Marijuana-Impaired Driving: A Report to Congress,” by Richard P. Compton, *U.S. Department of Transportation: National Highway Traffic Safety Administration*, July 2017, LINK: <https://rosap.ntl.bts.gov/view/dot/34995>

We all know that pot calms a person down, and makes it harder to concentrate or focus, but the “focus” here should be: Is this a dangerous side-effect? Let's see:

QUOTE: “The objective of the current study was to assess the separate and combined effects of marijuana and alcohol on actual driving performance...Both THC doses alone, and alcohol alone, significantly impaired the subjects performances in both driving tests. Performance deficits were minor after alcohol and moderate after both THC doses. Combining THC with alcohol dramatically impaired driving performance...Low doses of THC moderately impair driving performance when given alone but severely impair driving performance in combination with a low dose of alcohol. Copyright © 2000 John Wiley & Sons, Ltd.” [Small 'Fair Use' quote for scholarly research] **Source:** “Marijuana, alcohol and actual driving performance,” by J.G. Ramaekers, H.W.J. Robbe, and J.F. O'Hanlon, *Human Psychopharmacology: Clinical & Experimental*, First published: 24 October 2000, LINK: [https://doi.org/10.1002/1099-1077\(200010\)15:7%3C551::AID-HUP236%3E3.0.CO;2-P](https://doi.org/10.1002/1099-1077(200010)15:7%3C551::AID-HUP236%3E3.0.CO;2-P) LINK: [https://OnlineLibrary.wiley.com/doi/abs/10.1002/1099-1077\(200010\)15:7<551::AID-HUP236>3.0.CO;2-P](https://OnlineLibrary.wiley.com/doi/abs/10.1002/1099-1077(200010)15:7<551::AID-HUP236>3.0.CO;2-P)

That looks pretty serious. Let's get a “doctor's second opinion,” shall we?

Abstract: “This study compared subjective and performance dose effect profiles of oral alcohol and smoked marijuana. Male subjects (N=6) with histories of moderate alcohol and marijuana use received three doses of alcohol (0, 0.6, 1.2 g/kg) and three doses of marijuana (0, 1.3, 2.7% Δ9-THC) in a double-blind, randomized crossover design. Physiological indices indicated that active drug was delivered to subjects dose dependently. Alcohol produced dose-related elevations on several subjective measures of drug effect. The high dose of alcohol impaired performance on circular lights, tracking and digit-symbol substitution (DSST) tasks, whereas the low alcohol dose impaired only circular lights performance. Marijuana produced elevations on subjective report measures, but effects were similar for the two active doses. Minimal performance impairment was seen with marijuana on only one measure (DSST speed). The subjective and performance effect profiles produced by smoked marijuana were similar to that of the low (0.6 g/kg) dose of alcohol. These data are useful for understanding the relative performance impairment produced by alcohol and marijuana and the relationship between their subjective and behavioral effects.” **Source:** “Alcohol and marijuana: Comparative dose effect profiles in humans,” by Stephen J.Heishman, Maxine L.Stitzer, and George E.Bigelow (Department of Psychiatry and Behavioral Sciences, Division of Behavioral Biology The Johns Hopkins University School of Medicine, Baltimore, MD 21224, USA), *Pharmacology Biochemistry and Behavior*, Volume 31, Issue 3, November 1988, Pages 649-655, Received 23 February 1988, Available online 7 November 2002, LINK: [https://doi.org/10.1016/0091-3057\(88\)90244-4](https://doi.org/10.1016/0091-3057(88)90244-4) LINK: <https://www.ScienceDirect.com/science/article/pii/0091305788902444>

Editor's Note – I'll translate that for you: Smoking pot was only comparable to a “low” dose of alcohol, or “0.6 g/kg” concentration of blood alcohol level. **Let's see that in percentage:** 0.6 grams divided by 1,000 grams (one kg) is 0.0006 or 0.06% BAL (Blood Alcohol Level), and when your blood alcohol content (BAC) is 0.08% or higher, you're considered legally impaired in many areas of the United States. So, a “small” dose of pot was not even sufficient to make you legally drunk—but did come close to it.

Recap on 1—4, above:

- #1** – Marijuana has negligible health risk unless you're a heavy smoker: Moderation is a key concept here & elsewhere.
- #2** – Marijuana is probably not a gateway drug for the vast majority of users—as shown by both science and observation – Many people use pot and yet don't progress on to harder drugs: “Common cause” can explain most of the correlation, with genetic differences or susceptibility possibly playing a minor role in some people.
- #3** – The science shows only small probabilities (chances) of addiction, and even that may not be entirely harmful: “The clinical relevance of marijuana withdrawal has not been established,” according to the study quoted and cited above.
- #4** – Pot does, indeed, impair motor skills, but only by a negligible amount if not consumed in excess.

(#5) We must look also at potential Health benefits for Medical Marijuana—Let's look at the real science:

HISTORY:

First, pot use has been around since almost the beginning of time:

GOD ALMIGHTY SPEAKING: “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 SPEAKING: “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, LINK:**

<https://www.MedicalNewsToday.com/articles/320984>

Archive: <https://Web.Archive.org/web/20200426193905/https://www.medicalnewstoday.com/articles/320984>

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,” **LINK:** <https://www.FDA.gov/news-events/press-announcements/fda-approves-first-drug-comprised-active-ingredient-derived-marijuana-treat-rare-severe-forms>

Archive: https://Web.Archive.org/web/*/https://www.fda.gov/news-events/press-announcements/fda-approves-first-drug-comprised-active-ingredient-derived-marijuana-treat-rare-severe-forms

See also: “**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, **LINK:** <https://doi.org/10.1056/NEJMoa1611618>

LINK: <https://www.NEJM.org/doi/full/10.1056/NEJMoa1611618>

LINK: https://www.ResearchGate.net/publication/317147788_Trial_of_Cannabidiol_for_Drug-Resistant_Seizures_in_the_Dravet_Syndrome

Archive: <https://Web.Archive.org/web/20200423014349/https://www.nejm.org/doi/full/10.1056/NEJMoa1611618>

Help in beating ALCOHOLISM & DRUG ADDICTION:

Thirdly, “[a]nother comprehensive review of evidence, published last year in the journal *Clinical Psychology Review*, revealed that using marijuana may help people with alcohol or opioid dependencies to fight their addictions.” *Ibid.*

See also: “Preliminary evidence suggests that CTP [cannabis for therapeutic purposes] may have potential for the treatment of PTSD, and as a substitute for problematic use of other substances.” Source: “Medical cannabis and mental health: A guided systematic review,” by Zach Walsh, Raul Gonzalez, Kim Crosby, Michelle S. Thiessen, Chris Carroll, and Marcel O. Bonn-Miller, *Clinical Psychology Review*, Volume 51, February 2017, Pages 15-29, LINK: <https://www.ScienceDirect.com/science/article/abs/pii/S0272735816300939?via%3Dihub>
LINK: <https://doi.org/10.1016/j.cpr.2016.10.002>

PAIN MANAGEMENT:

Fourth, pot may be useful in treating chronic pain: “In adults with chronic pain, patients who were treated with cannabis or cannabinoids are more likely to experience a clinically significant reduction in pain symptoms.” Source: “THE HEALTH EFFECTS OF CANNABIS AND CANNABINOIDS,” research article in *The National Academies of Sciences * Engineering * Medicine*, January 2017, LINK: https://www.NAP.edu/resource/24625/Cannabis_chapter_highlights.pdf

Archive:

https://Web.Archive.org/web/20200615000000*/https://www.nap.edu/resource/24625/Cannabis_chapter_highlights.pdf

See also: “A few studies have found that marijuana can be helpful in treating neuropathic pain (pain caused by damaged nerves).” Source: “Marijuana and Public Health,” research article from the CDC (Centers for Disease Control and Prevention), Page last reviewed: February 27, 2018, LINK: <https://www.CDC.gov/marijuana/health-effects.html>

Archive: <https://Web.Archive.org/web/20200430130417/https://www.cdc.gov/marijuana/health-effects.html>

See also: “Last year, a large review from the National Academies of Sciences, Engineering, and Medicine assessed more than 10,000 scientific studies on the medical benefits and adverse effects of marijuana. [] One area that the report looked closely at was the use of medical marijuana to treat chronic pain. Chronic pain is a leading cause of disability, affecting more than 25 million adults in the U.S. [] The review found that marijuana, or products containing cannabinoids — which are the active ingredients in marijuana, or other compounds that act on the same receptors in the brain as marijuana — are effective at relieving chronic pain.” Source: “Marijuana: Good or bad?,” Written by David Railton on August 2, 2018 - Fact checked by Jasmin Collier, *Newsletter: Medical News Today*,

LINK: <https://www.MedicalNewsToday.com/articles/320984>

Archive: <https://Web.Archive.org/web/20200426193905/https://www.medicalnewstoday.com/articles/320984>

HELPS LUNG CAPACITY:

Fifth, pot may actually help lung capacity: “Marijuana does not impair lung function—at least not in the doses inhaled by the majority of users, according to the largest and longest study ever to consider the issue, which was published today in the *Journal of the American Medical Association*.” **Source:** “Study: Smoking Marijuana Not Linked with Lung Damage: Marijuana smokers performed better on tests of lung function compared to nonsmokers and cigarette smokers,” by By Maia Szalavitz @maiasz, *TIME*, January 10, 2012,

LINK: <https://HealthLand.Time.com/2012/01/10/study-smoking-marijuana-not-linked-with-lung-damage>

Archive: https://Web.Archive.org/web/*/https://HealthLand.Time.com/2012/01/10/study-smoking-marijuana-not-linked-with-lung-damage

See also: “Conclusion Occasional and low cumulative marijuana use was not associated with adverse effects on pulmonary function.” **Source:** “Association Between Marijuana Exposure and Pulmonary Function Over 20 Years,” by Mark J. Pletcher, MD, MPH; Eric Vittinghoff, PhD; Ravi Kalhan, MD, MS; et al, *JAMA (The Journal of the American Medical Association is a peer-reviewed medical journal)*, JAMA. 2012;307(2):173-181. doi:10.1001/jama.2011.1961, January 11, 2012, LINK: <https://doi.org/10.1001/jama.2011.1961>

LINK: <https://JamaNetwork.com/journals/jama/fullarticle/1104848>

Archive: <https://Web.Archive.org/web/20200408193003/https://jamanetwork.com/journals/jama/fullarticle/1104848>

OTHER BENEFITS of POT:

Sixth and last, there are many other medical / health benefits of medical marijuana—too numerous to name and list, but I will include a “short list” for context:

QUOTE: “Reduced inflammation...Neurological and mental disorders [] Due to its effects on the limbic system, doctors sometimes prescribe marijuana to treat the following neurological and mental health conditions: [] anxiety [] epilepsy multiple sclerosis [] Parkinson’s disease [] post-traumatic stress disorder (PTSD) [] Tourette syndrome [] Sleep management.” **Source:** “What Are the Benefits of Marijuana?,” Medically reviewed by Alan Carter, PharmD on January 6, 2020 — Written by Kristeen Cherney, *HealthLine*,

LINK: <https://www.HealthLine.com/health/medical-marijuana/benefits-of-marijuana>

Archive: https://Web.Archive.org/web/*/https://www.healthline.com/health/medical-marijuana/benefits-of-marijuana

See also: “20 Health benefits of cannabis that everyone should know,” research by *Health Europa* - 22nd July 2019, **LINK:** www.HealthEuropa.eu/health-benefits-of-cannabis/92499

Archive: <https://Web.Archive.org/web/20200502171132/www.healtheuropa.eu/health-benefits-of-cannabis/92499>

QUOTE: “**Medical marijuana facts** [] Marijuana or cannabis flowers contain the most cannabinoids and have the most therapeutic potential. [] Marijuana or cannabis flowers contain the most cannabinoids and have the most therapeutic potential.. Medical marijuana is a plant-based medicine from the *Cannabis sativa* or *Cannabis indica* species with three major active compounds: THC, CBD, and CBN. [] Medical marijuana is used for [] pain, [] nausea, [] muscle spasms, [] anxiety, [] multiple sclerosis, [] low appetite, [] sleep problems, [] autism, [] epilepsy (seizure disorders), and [] other conditions. [] The health benefits of medical marijuana include relief from pain and muscle spasm, nausea associated with chemotherapy, and anorexia. [] Benefits are seen in immune function, neuroplasticity, emotional and mood regulation, vascular health and digestive function. Research is limited but studies of the endocannabinoid system suggest benefits may include neuroprotection (in MS, epilepsy, other movement disorders), and benefit in a number of mood and anxiety disorders. [] The side effects of medical marijuana are minimal when used at low doses and include dry mouth and fatigue. At higher doses, side effects include dizziness, paranoia, and psychoactive effects.” **Source:** “Medical Marijuana (Medical Cannabis),” by Medical Author: Erica Oberg, ND, MPH ; Medical Editor: John P. Cunha, DO, FACOEP, *MedicineNet*, Medically Reviewed on 11/14/2019,

LINK: https://www.MedicineNet.com/medical_marijuana_medical_cannabis/article.htm

Archive:

https://Web.Archive.org/web/20200420164255/https://www.medicinenet.com/medical_marijuana_medical_cannabis/article.htm

QUESTION # 11 : What's the “bottom line” with 'Global Warming,' and why do you include it on this list?

ANSWER: I'm going to “get out of the way” the “second toughest” question{**} on my FAQ list, here—and it may anger both Liberals (who would want my support this theory) and Conservatives (who would want me to oppose it), but before anything else, I'm honest. First off, I've got plenty of education in the hard sciences, so whatever I say should carry “more weight” than Joe Average American, OK? [] {**} I just now noticed some “medical marijuana” legislation that was just recently filed by a local GOP lawmaker—Rep. Greg Steube—and as it's very rare for the GOP to support weed, this bumped “Global Warming” from the “top spot” as 'toughest' question—but, admittedly, both are tough. []

Mirror 1 on GoDaddy: <https://GordonWatts.com/GlobalWarmingNote.pdf>

Mirror 2 on HostGator: <https://GordonWayneWatts.com/GlobalWarmingNote.pdf>

NOTE: You might download a PDF copy for further research.

Mirror 3 on Facebook: <https://www.Facebook.com/notes/gordon-waynewatts/global-warming-fact-and-fiction/10153040688525248> * Interactive page (allowing comments)

Mirror 4 Archived/Cached on the Wayback Machine:

<https://Web.Archive.org/web/20200425073035/https://www.gordonwaynewatts.com/GlobalWarmingNote.pdf>

Oops – got captured twice! --it's all good:

<https://Web.Archive.org/web/20200425073653/https://www.gordonwaynewatts.com/GlobalWarmingNote.pdf>

But, looking at my own research (above), three (3) things are clear:

#1 – For about the past 400,000 years, **CO₂ (Carbon Dioxide)** has fluctuated between about 180ppm and about 300ppm, with OR WITHOUT man's interference—until recently, where there's a small spike to about 400ppm.

#2 – Earth's temperature has also fluctuated – with OR WITHOUT mankind's interference – for at least the past 2,000 years from about -0.8°C to about $+0.2^{\circ}\text{C}$ during that time, also with a small spike to about $+0.4^{\circ}\text{C}$ above the baseline mean, of recent.

#3 – While some (chiefly Liberals) have suggested that CO_2 & other 'greenhouse gases' cause Global Warming, **it may be just the opposite:** Figure 4 of my research shows that increases in temperature LEAD (cause), not follow (result from) the CO_2 increases. In my graph, the older data is at right, and the CO_2 does not CAUSE the increase in temp, but rather is CAUSED by it—assuming correlation means causation (which also may not be true: There could be “common cause” for both).

The three (3) chief questions in this debate are: **((A))** Is there global warming? (Yes, a little, but fluctuates in cyclical patterns—with or without mankind's interference.) **((B))** Does mankind cause global warming with CO_2 (Carbon Dioxide) emissions—and emissions of other Greenhouse Gases? (Maybe. But maybe perhaps the global warming is the cause—not the result—of said greenhouse gases. Or maybe there's a common cause. Or maybe it's randomly unrelated, but I find this unlikely.) **((C))** Are excessive **“Global Warming”** or excessive **CO_2 increases** harmful? Maybe. (Too much of anything is bad.) But CO_2 is used by plants (they inhale **CO_2** and exhale Oxygen), and some colder areas of earth might **BENEFIT** from increases in **“Warming.”**

But let's back up and revisit point ((B)), shall we:

Mars (which we know has NO “Global Warming” crisis) has an atmosphere, which is composed of **95.32%** CO_2 (Carbon Dioxide), according to **SPACE.COM**. [1] **Cool Cosmos**, a NASA-based website [2], closely agrees, listing the CO_2 amount as very close: “The Martian atmosphere contains about 95.3% carbon dioxide (CO_2) and 2.7% nitrogen, with the remainder a mixture of other gases. However, it is a very thin atmosphere, roughly 100 times less dense than Earth's atmosphere.” Earth, by contrast, has only about **0.04%** CO_2 – a much smaller percentage – according to **SPACE.COM**. [3] a graphic on **NASA** lists [4] the CO_2 amount as **0.0407%**, which closely agrees with **SPACE.COM**. However, as Mars' atmosphere is much thinner than earth's, that must be taken into account: **PHYS.ORG** lists Mars' atmosphere as only about 1% as thick as that of earth: “The atmosphere of Mars is also rich in carbon dioxide (above 96%), but it is extremely thin (1% of Earth's atmosphere), very dry and located further away from the Sun. This combination makes the planet an incredibly cold place.” [5] Since **Cool Cosmos** said that Mars' atmosphere was about 100 times thinner, that agrees with the one (1%) percent figure listed by **PHYS.ORG**, and so we can go from there: Taking Mars' atmosphere to be about **95.32%**, according to **SPACE.COM** (that's between the **95.3%** figure from **Cool Cosmos** and the **96%** figure from **PHYS.ORG**), we then multiply it by one-percent (or divide by 100 – same difference), and we get a figure of **0.9532%**, which is HUGELY larger than even the larger **0.0407%** percentage listed on the NASA graphic—specifically, we're talking an absolute concentration of Carbon Dioxide on the Martian planet that is **twenty-three (23.42) point four-two times thicker**—even after correcting for the thinness of the Martian atmosphere. Yes, readers, you read right: The concentration of CO_2 (Carbon Dioxide) on Mars is over TWENTY (20) TIMES as thick in absolute terms of parts per million per cubic space on Mars as compared with earth. While Mars is farther than earth from the sun, it nonetheless can catch a heatwave at its equator that would melt many colder parts of earth: “A summer day on Mars may get up to 70 degrees F (20 degrees C) near the equator, but at night the temperature can plummet to about minus 100 degrees F (minus 73 C),” according to **SPACE.COM**. [6] And **The National Weather Service (NWS)** agrees with the **70°F temp** from **SPACE.COM**: “Temperatures on Mars average about -81 degrees F. However, temperature's range from around -220 degrees F. in the wintertime at the poles, to +70 degrees F. over the lower latitudes in the summer.” [7] Notice, if you would, that it gets comparably hot in places, on Mars, so the availability of heat is not a problem—even in spite of the fact that Mars is a little bit further from the sun than us. However, were CO_2 (Carbon Dioxide) really such a powerful “greenhouse gas” (so-named because true greenhouse gases act like the glass walls in a greenhouse), then the heat would build up and get real hot – like a car with the windows rolled up, if you will: Recall, Mars' CO_2 (Carbon Dioxide) concentration in absolute terms (derived by making a correction for the thinness of the atmosphere) is still over twenty (20) times as concentrated, and yet still no problem.

Why not? Perhaps CO_2 (Carbon Dioxide) is not such a powerful greenhouse gas, after all. However, according to **NASA**, water vapour, on the other hand, is a major player in trapping heat: **“Water Vapor Confirmed as Major Player in Climate Change** [] Water vapor is known to be Earth's most abundant greenhouse gas, but the extent of its contribution to global warming has been debated. Using recent NASA satellite data, researchers have estimated more precisely than ever the heat-trapping effect of water in the air, validating the role of the gas as a critical component of climate change.” [8]

Some scientists have alleged that “a positive feedback loop: humans release CO₂, which causes warming, which boosts evaporation, which in turn amplifies the warming.”[9] Another “factor to consider is that water is evaporated from the land and sea and falls as rain or snow all the time. Thus the amount held in the atmosphere as water vapour varies greatly in just hours and days as result of the prevailing weather in any location,” according to *Skeptical Science*, which goes on to say: “even though water vapour is the greatest greenhouse gas, it is relatively short-lived. On the other hand, CO₂ is removed from the air by natural geological-scale processes and these take a long time to work. Consequently CO₂ stays in our atmosphere for years and even centuries. A small additional amount has a much more long-term effect.” But even given the extra time that CO₂ stays in the atmosphere, you'll have to admit that water vapour is still in the air a long time as clouds, even if not 100% of the time, even as the liberal *Guardian* admits:

“Water vapour is a very effective absorber of heat energy in the air, but it does not accumulate in the atmosphere in the same way as the other greenhouse gases. This is down to it having a very short atmospheric lifetime, of the order of hours to days, because it is rapidly removed as rain and snow. The amount of water vapour that the atmosphere can hold increases as the atmosphere gets warmer, so the greenhouse properties of water vapour are usually considered to act as part of a feedback loop, rather than a direct cause of climate change.”[11]

Note: While *The Guardian* claims that water vapour is not a major player, it admits that is a “very effective” absorber of heat, and admits further that it can stay in the atmosphere as a greenhouse gas “of the order of hours to days,” meaning a pretty long time for clouds and cloud cover. Especially problematic with their claims is the fact that no one has as yet explained by Mars—with over twenty-three (23) times the absolute concentration of CO₂—has no issues with greenhouse warming. More-likely, then, is my initial hypothesis—as proven by my own research—that the CO₂ doesn't cause global warming, but rather, Global Warming drives the changes in CO₂ concentrations.

Even if CO₂ is not the threat that Liberals say it is, nonetheless, with so many other pollution problems, cleaning *them* up would no doubt reduce the CO₂ footprint all the same—thus “knocking 2 birds with 1 stone,” and covering all our bases. So, in conclusion, if Mars is any indication of real science, I'm not worried about Global Warming, so much as I am about many other genuine pollution and environmental problems where all can agree, to clean up our air, land, and waters: Seas, oceans, rivers, and lakes. We have enough problems than to worry about “our CO₂,” which trees need to survive, even as we need “their oxygen.”

[1] “Mars' Atmosphere: Composition, Climate & Weather,” by Tim Sharp, *SPACE*, September 12, 2017,

LINK: <https://www.Space.com/16903-mars-atmosphere-climate-weather.html>

[2] “Does Mars have an atmosphere?,” undated research paper, by staff at *Cool Cosmos*, a NASA education and outreach website for infrared astronomy and related topics,

LINK-1: <http://CoolCosmos.ipac.caltech.edu/ask/79-Does-Mars-have-an-atmosphere->

LINK-2: http://CoolCosmos.ipac.caltech.edu/page/about_this_site

[3] “Earth's Atmosphere: Composition, Climate & Weather,” by Tim Sharp, *SPACE*, October 13, 2017,

LINK: <https://www.Space.com/17683-earth-atmosphere.html>

[4] “The Atmosphere: Getting a Handle on Carbon Dioxide: Sizing Up Humanity's Impacts on Earth's Changing Atmosphere: A Five-Part Series,” by Alan Buis (NASA's Jet Propulsion Laboratory), *NASA*, FEATURES, October 9, 2019, **LINK:** <https://Climate.NASA.gov/news/2915/the-atmosphere-getting-a-handle-on-carbon-dioxide>

[5] “Climate explained: why Mars is cold despite an atmosphere of mostly carbon dioxide,” by Paulo De Souza, *PHYS.ORG*, November 6, 2019, **LINK:** <https://Phys.org/news/2019-11-climate-mars-cold-atmosphere-carbon.html>

[6] “What is the Temperature on Mars?,” by Tim Sharp, *SPACE*, November 30, 2017,

LINK: <https://www.Space.com/16907-what-is-the-temperature-of-mars.html>

[7] “The Planet Mars,” undated research paper, *The National Weather Service (NWS)*, US Dept of Commerce National Oceanic and Atmospheric Administration, National Weather Service, **LINK:** <https://www.Weather.gov/fsd/mars>

[8] “Water Vapor Confirmed as Major Player in Climate Change,” by Kathryn Hansen (NASA's Goddard Space Flight Center), *NASA*, Dated: 11.17.08, **LINK:** https://www.NASA.gov/topics/earth/features/vapor_warming.html

[9] “If water vapour is the key greenhouse gas, why are man-made emissions important?,” by staff at *The Guardian*, Friday, 28 January 2011, 02:00 (EST),

LINK: <https://www.TheGuardian.com/environment/2011/jan/28/water-vapour-greenhouse-gas>

[10] “Explaining how the water vapor greenhouse effect works: What the science says...,” by James Frank, *Skeptical Science*, Last updated on 5 July 2015 by pattimer,

LINK: <https://www.SkepticalScience.com/water-vapor-greenhouse-gas.htm>

[11] “How long do greenhouse gases stay in the air?,” by Carbon Brief and Duncan Clark, further attribution: “This article was written by *Carbon Brief* in conjunction with the Guardian and partners,” *The Guardian*, Monday, 16 January 2012, 02:00 (EST),

LINK: <https://www.TheGuardian.com/environment/2012/jan/16/greenhouse-gases-remain-air>

CONCLUSION: I mention “Global Warming,” here for 2 reasons: **First, while I can't definitively say whether this is a threat** (we're talking increases in Global Temperature of about half a degree Celsius/Centigrade on the scale where “absolute zero” is -273.15°C and water boils at $+100.00^{\circ}\text{C}$ – a “swing” of 373.15°C , meaning 0.5°C represents about 0.00134 difference – or about 0.134% difference in extremes – by comparison, earth's magnetic field has fallen by about FIFTY (50%) PERCENT since A.D. 1,000 – see my published paper to document that), **nonetheless, I mention it simply to remind scientists & politicians that this “bears further research”:** Scientists often say that a “small change” in distance from the sun (which would change global warming) would pose a grave threat: “It is difficult to be precise about the size of the Sun’s ‘habitable zone’ because it depends on many complicated factors, including solar irradiance, atmospheric composition, cloud and weather patterns, the reflectivity (or ‘albedo’) of the Earth’s surface, and so on. But the latest research actually suggests that the inner edge of the Solar System’s habitable zone is between 0.95 and 0.99 astronomical units.” **Source:** “How much closer to the Sun could Earth’s orbit get and still be habitable?,” by Dr. Alastair Gunn, *Science Focus*, undated article, **LINK:** <https://www.ScienceFocus.com/space/how-much-closer-to-the-sun-could-earths-orbit-get-and-still-be-habitable/> **In fact, some research suggests an even smaller margin for error:** “The current consensus is that the Sun’s habitable zone begins at about 0.95 astronomical units (AU), a comfortable distance from the Earth’s orbit at 1 AU. However, this latest work by James Kasting and colleagues at Penn State University, NASA and the University of Bordeaux suggests that that inner edge of the zone is much further out at 0.99 AU.” **Source:** “Earth is closer to the edge of Sun’s habitable zone,” by Bruce Dorminey, *Physics World*, 25 March 2013, **LINK:** <https://PhysicsWorld.com/a/earth-is-closer-to-the-edge-of-suns-habitable-zone/> **But not all scientists agree:** “However, Colin Goldblatt, a planetary scientist at the University of Victoria in Canada, cautions against taking the concept of a habitable zone too literally. “I can put a planet at 0.9 AU and that planet will be perfectly habitable,” says Goldblatt. “It might not be where Kasting would like to retire, but things will live there.”” **Ibid.**

Again: Mars—with over 95% its atmosphere as CO₂, and with over twenty-three (23) times the absolute concentration of CO₂—as earth—has no issues with greenhouse warming.

Secondly, and more-importantly, while I can't make a strong case for Global Warming threats (like Liberals would want), nonetheless, even though I'm a “Conservative,” I'm also an “honest scientist” and recognise that **MANY environmental threats exist** (pollution of Air, Land, Water, and things like Earthquakes, Tornados, Hurricanes, Pandemics, Endemics, Epidemics, Outbreaks, and Solar Flares—the latter which DO pose a significant threat). **So, while Global Warming may not pose a threat, it's a reminder that many threats DO exist—and we must NOT be “careless” in over-spending precious taxpayer dollars on senseless PORK BARREL SPENDING** to please a small number of rich, connected elites. SOLAR FLARES and EMP's **do** pose a threat, and we must “Harden the Grid”:

- <https://GordonWatts.com/SolarFlarePAPER.pdf>
- <https://GordonWayneWatts.com/SolarFlarePAPER.pdf>
- **NOTE:** You might download a PDF copy for further research.
- https://www.Academia.edu/40529432/WATTS_SolarFlarePAPER
- Archive: <https://Web.Archive.org/web/20191002121710/https://GordonWayneWatts.com/SolarFlarePAPER.pdf>

/s/ Gordon Wayne Watts

A.S. United Electronic Institute, **Valedictorian**

B.S. **The Florida State University, double major with honours**, Biological & Chemical Sciences

- <https://GordonWatts.com/education> or: <https://GordonWayneWatts.com/education>
- <https://Web.Archive.org/web/20190228145601/https://www.gordonwatts.com/education/>
- I signed my name, here, with credentials, to add credibility, but I'm not done—**scroll down below...**

QUESTION # 10 : What's the “bottom line” with 'Healthcare,' and why do you include it on this list?

ANSWER: I'm including this simply to “cover all my bases” and remind lawmakers that the failed ACA (Affordable Care Act) aka “ObamaCare,” only helped a few people—and was NOT “affordable.”

Details: While 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** (½ cent and 1-cent sales tax respectively, this “begs the question”: Why were county plans (one from Republican-leaning POLK and the other from Democrat-leaning Hillsborough) affordable when the ACA was unaffordable?

Answer: Both of these plans send tax dollars straight to hospitals or doctors—and get rid of the “Insurance Middleman,” a concept that will become important later on. 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. [This writer was offered both surgeries, and accepted one, declining the other on personal reasons.]

Key Concept: Just like 'rich' and 'connected' lobbyists in Higher Education lobby for obscenely high loan limits (i.e., they get huge amounts of taxpayer dollars for colleges & banks—using students as a “pass-through” or “conduit” with student loans MADE or BACKED by tax dollars), likewise rich' and 'connected' lobbyists in Insurance push lawmakers to get a piece of the pie—driving up costs of healthcare for no good reason. 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,

LINK: <https://www.TheLedger.com/opinion/20181116/polk-perspective-rescue-taxpayers-from-mounting-student-debt>

This just in: I found an attempt by President Trump to do precisely this—that is, get rid of the “Insurance Middleman” via Executive Order—and, while he may have some abilities, nonetheless, due to Constitutional “Separation of Powers” limitations constraining the Executive Branch (The President, etc.), it behooves Federal lawmakers to consider giving the president some help here.

(Note: I do not recall seeing Pres. Trump's Executive Order before coming to my conclusion, so this is a coincidence—and/or a case of “Brilliant Minds Think Alike.”)

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,

Link to EO: <https://www.Whitehouse.gov/presidential-actions/executive-order-lowering-prices-patients-eliminating-kickbacks-middlemen/>

Archive-1: <https://Archive.vn/f4NXb>

Archive-2: <https://Web.Archive.org/web/20201026024745/https://www.Whitehouse.gov/presidential-actions/executive-order-lowering-prices-patients-eliminating-kickbacks-middlemen/>

Related: “Remarks by President Trump on Lowering Drug Prices,” at The Rose Garden:

Link to related speech: <https://www.Whitehouse.gov/briefings-statements/remarks-president-trump-lowering-drug-prices/>

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

Archive-2: <https://Web.Archive.org/web/20201026022614/https://www.Whitehouse.gov/briefings-statements/remarks-president-trump-lowering-drug-prices/>

QUESTION # 9 : What's the “bottom line” with 'Tax Increases,' and why do you include it on this list?

ANSWER: I'm including this simply to eliminate bad 'solutions': Whether we consider increasing—for example—college tuition (technically, a tax, since it's funding going to an “arm of government,” State Government colleges in most instances—and even private colleges are regulated by State & Federal governments) – or corporate taxes, it's a bad idea. Let's look at them, shall we?

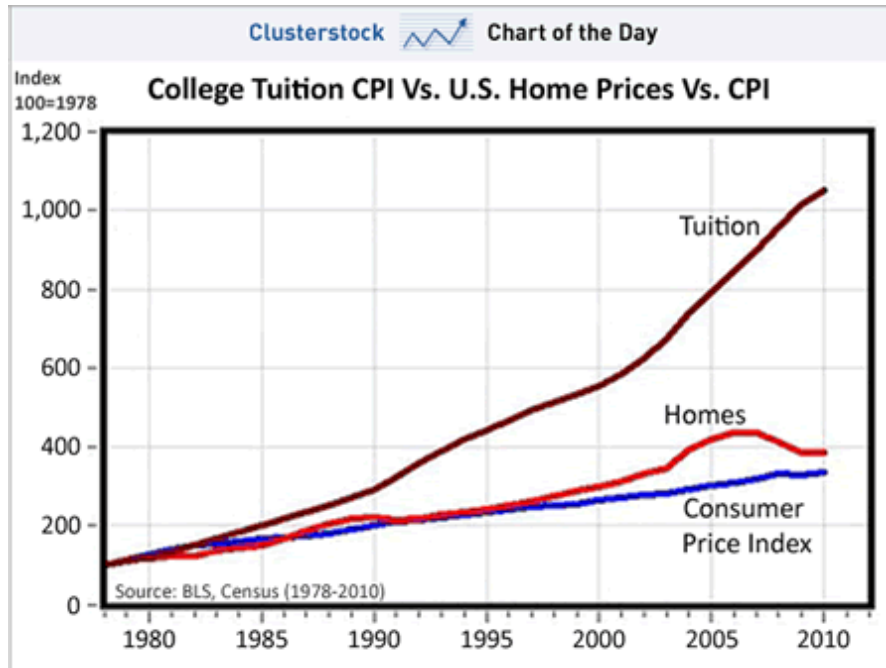
**** COLLEGE TUITION “TAX”:** Whether you like “Liberals” like Sen. Bernie Sanders (I-VT) or “Conservatives” like Sen. Rick Scott (R-FL), both agree that colleges was once FREE—or VERY close to it, in the past: **Senator Rick Scott:** “When I went to college in the 70’s, tuition was as low as \$200 a semester, with no fees that I can remember.” (Press Release dated Tue. 10 Sept. 2019: <https://www.RickScott.Senate.gov/sen-rick-scott-announces-proposalslower-cost-higher-education>) Assuming this was January of 1975, this would be equivalent to \$987.89 per semester in an October 2019 (source: <https://data.bls.gov/cgi-bin/cpicalc.pl?cost1=200&year1=197501&year2=201910>) And, WestEgg's calculator gives a similar conversion: “What cost \$200 in 1975 would cost \$943.89 in 2018.” (source: <https://westegg.com/inflation/infl.cgi>) In fact, PolitiFact rated as “Mostly True” **Bernie Sanders' claim** that college was once “free” in the United States: “There was a time in the United States when some public colleges and universities charged no tuition. However, tuition has never been set as a national policy -- it is a decision for each school or state government officials. And some colleges charged tuition dating back to the 1800s. [] Sanders' statement is accurate but needs clarification. We rate this statement Mostly True.” **Source:** “Was college once free in United States, as Bernie Sanders says?,” by Amy Sherman, *PolitiFact*, 09 February 2016, LINK: <https://www.PolitiFact.com/florida/statements/2016/feb/09/bernie-s/was-college-once-free-united-states-and-it-oversea/>

**** However, costs of college are VERY unaffordable [see below]—so anyone who thinks to increase this “tax on the middle-class” should check into the funny farm, and get himself checked out by a team of psychiatrists!**

**** CORPORATE INCOME “TAX”:** What is this tax? “The federal corporate income tax differs from the individual income tax in two major ways. First, it is a tax not on gross income but on net income, or profits, with permissible deductions for most costs of doing business. Second, it applies only to businesses that are chartered as corporations—not to partnerships or sole proprietorships.” **Source:** “Corporate Taxation,” by Rob Norton, *The Library of Economics and Liberty*, LINK: <https://www.EconLib.org/library/Enc/CorporateTaxation.html>

Whether you like 'rich' businesses or not, it is a fact that decreasing the corporate income tax (an unpopular move by President Trump) lured businesses back to the United States, and this helped produce jobs for Americans, which even our Liberal Universities admit in so many words—**PROOF:**

“It is no accident that extremely high tax rates, the equivalent of what China or India once had, do not arise in well-functioning democracies. That is because in the Jaimovich–Rebelo model, voters who are workers understand that high corporate taxes are a double-edged sword. [] Clearly, workers see the upside of taxing corporations: these taxes generate revenue that can be redistributed to everyone in the economy. Workers also understand, however, “that if you have very punishing tax rates, the economy will slow down, lowering wage growth,” Rebelo says. Even if many workers wanted to impose high corporate taxes, the argument goes, a rival political party would rise up to lower the tax burden. [] The new tax law seems like a case in point. But will it propel economic growth? [] Yes, says Rebelo—though not as much as the change in tax rate might suggest. He notes that when the U.S. tax rate was 35 percent, large multinational companies found ways to shelter their earnings and lower their effective tax rate. For these companies, lowering the statutory rate may not feel like that much of a change. For companies that are actually paying the statutory rate, which includes several large companies included in the S&P 500, the new tax does add incentives to invest in new projects or new markets. [] “Don’t expect the effects on growth to be transformational,” Rebelo concludes, “but you might expect an extra boost to the economy.”” **Source:** “Does Lowering the Corporate Tax Rate Spur Economic Growth?: Results of a new study have implications for the recent U.S. tax overhaul.” Based on the research of Nir Jaimovich and Sergio Rebelo, *KelloggInsight: Kellogg School of Management at Northwestern University*, 05 March 2018, LINK: <https://Insight.Kellogg.NorthWestern.edu/article/does-lowering-the-corporate-tax-rate-spur-economic-growth>
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Cache-2: <https://Archive.vn/caymj>
Cache-3: https://GordonWatts.com/KELLOGG_DoesLoweringCorporateTaxRateSpurEconomicGrowth.pdf
Cache-4: https://GordonWayneWatts.com/KELLOGG_DoesLoweringCorporateTaxRateSpurEconomicGrowth.pdf



So, the bottom line on 'taxes' is this: We've “maxed out” on tax increases—at **ALL** levels, so don't even think about it:

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: <http://www.MyBudget360.com/wp-content/uploads/2012/01/college-tuition.gif>

Article Link: <http://www.MyBudget360.com/is-college-worth-it-money-and-debt-cost-of-college-and-student-loan-debt-for-profit-education>

Archive: https://Web.Archive.org/web/*/http://www.MyBudget360.com/is-college-worth-it-money-and-debt-cost-of-college-and-student-loan-debt-for-profit-education

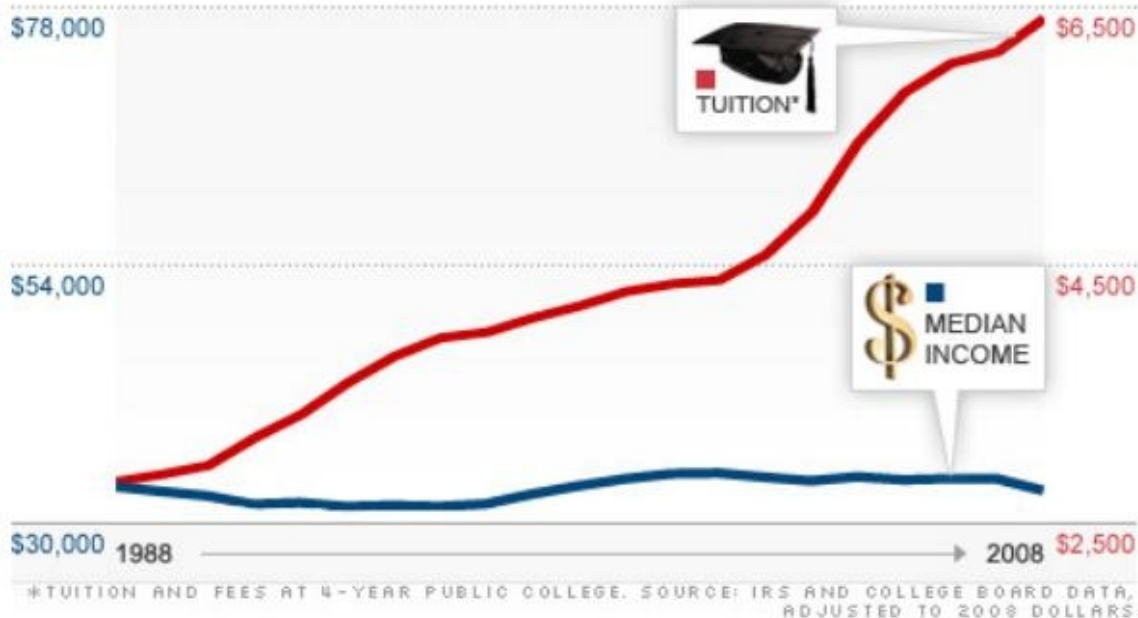
FAST FACT: Over 44.7 Million Americans HAVE student debt—and another 20—30M are cosigners, family, or friends. (In fact, many family members take out PERSONAL or MORTGAGE loans to help kids, which are not 'officially' recorded as Student Debt, so the real numbers are probably far higher!) The GOP is offending, ticking off, alienating, & losing votes from 60—70 Million Americans by ignoring OBSCENE tuition inflation & defending/protecting rich, Liberal Universities/Banks whose campaign contributions are “legal bribes.” <<-- **READ this GOP leaders,** if you don't want to lose the Senate like we lost the House—and for the same reason. **Word.**

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



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.

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 ET, **LINK:** https://Money.CNN.com/2011/06/13/news/economy/college_tuition_middle_class/index.htm

ARCHIVE:

https://Web.Archive.org/web/20200107014442/https://money.cnn.com/2011/06/13/news/economy/college_tuition_middle_class/index.htm

NOTE: That article was from 2011 – and it's much worse now!.. Tuition increases because lawmakers refuse to reduce spending, as Pres. Trump requested, and colleges blithely raise prices, confident that federal subsidies – paid for by our tax dollars – will make this possible!

QUESTION # 8 : What's the “bottom line” with 'Key Trump spending cuts request,' and why do you include it on this list? **Source:** “Trump Proposes Limits On Student Loan Borrowing,” By Zack Friedman, *FORBES*, Tue. March 19, 2019, LINK: <https://www.Forbes.com/sites/zackfriedman/2019/03/19/trump-proposes-limits-on-student-loans>

ANSWER: I'm including this because it is the 'Foundational' issue to this whole crisis, the “*Sine Qua Non*” required element—without which we WILL have no economy! =Equals= A Crash of the Dollar if we ignore this one ingredient.

PROOF: It doesn't take a Rocket Scientist to tell you that excessive spending absolutely WILL crash the dollar.

DETAILS: = **Remember: “Loan Limits” = “Spending Cuts” because we're using Taxpayer Dollar\$ for said loans.** This writer has carefully reviewed the FY 2018 (Fiscal Year 2018) Budget to see where the necessary spending cuts could be made. (Sources **Official GAO report:** <https://www.GAO.gov/assets/700/698089.pdf> House Budget Committee: https://budget.house.gov/sites/democrats.budget.house.gov/files/wysiwyg_uploaded/Screen%20Shot%202019-01-18%20at%2009.24.39%20AM.png

The Register, cache-1: https://GordonWatts.com/proof-read_Letter-to-the-Prez_ATTACHMENTS_PDF.pdf

The Register, cache-2: https://GordonWayneWatts.com/proof-read_Letter-to-the-Prez_ATTACHMENTS_PDF.pdf <<

(See page 83ff of 203 of *The Register's* cache for summary.) 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 so: “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: <https://www.ED.gov/news/speeches/prepared-remarks-us-secretary-education-betsy-devos-federal-student-aids-training-conference> Fair use archives: https://GordonWatts.com/DeVos-speech_11-27-2018_PDF.pdf Or: https://gordonWAYNEwatts.com/DeVos-speech_11-27-2018_PDF.pdf

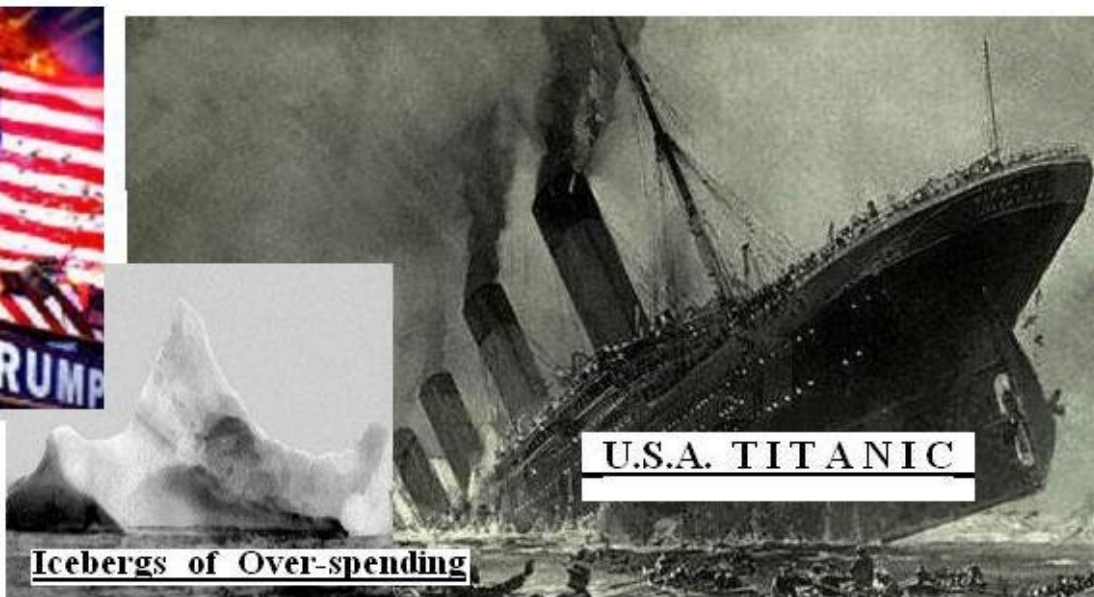
Conservatives have, for years—for decades—have complained about excess spending of taxpayer dollars to make or guarantee student loans: “If anything, increases in financial aid in recent years have enabled colleges and universities blithely to raise their tuitions, confident that Federal loan subsidies would help cushion the increase.” **Source:** “Our Greedy Colleges,” By Dr. William J. “Bill” Bennett, former Secretary of Education under President Ronald Reagan, *The New York Times*, 18 February 1987, LINK: <https://www.NyTimes.com/1987/02/18/opinion/our-greedy-colleges.html> Even back in 'better' economic times, both Pres. Trump and others before him (including myself) were calling for common-sense cuts in excessive Pork Barrel spending—and warning that we'd face a U.S. Dollar crash if denied! Here are two (2) versions of a bill that would grant Trump's request—if you care for your president: [Mirror 1](#) or [Mirror 2](#) or [Archived at the Wayback Machine](#)

Lawmakers: Quite just 'rearranging the chairs' on the deck of the U.S.A. Titanic—that helps NOTHING to its sinking!!
I'll translate that above: We were in “bad shape” even in **better Economic Times—and denying Trump's common-sense PORK SPENDING CUTS REQUEST now WILL crash the U.S. Dollar.** – Period. << Prophecy – Prediction – Common-sense calculation << See this MEME – – get it? Got it? Now, “Get it done!”



“Stop over-spending”

**--President TRUMP
(paraphrased)**



U.S.A. TITANIC

Icebergs of Over-spending

Numerous fiscally-responsible lawmakers (read: YOU) want to cut wasteful pork spending: *However, we haven't been able to. OBSERVE:*

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: “How Student Debt May Be Stunting the Economy,” by Neil Irwin, *The New York Times*, May 14, 2014,

LINK: <https://www.nytimes.com/2014/05/15/upshot/the-role-of-student-debt-in-stunting-the-recovery.html>

Archive-1: <http://Archive.vn/li1BW>

Archive-2: <https://Web.Archive.org/web/20200112041626/https://www.nytimes.com/2014/05/15/upshot/the-role-of-student-debt-in-stunting-the-recovery.html>

If 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 II., 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), 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 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 spending cuts (loan limits Are spending cuts, as they use YOUR tax dollar\$\$), above—see question 8.

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 have a “fighting chance” of getting lawmakers to pass his pork spending cuts request, in point #8., above.

THEREFORE: Returning bankruptcy to student loans (or something similarly “shocking” to the system—such as an 'en mass' Jubilee Forgiveness of part—or all—of student debt—as Alan Collinge's “Million Signature” petition seeks) is the *****ONLY***** way to achieve goal “II” above—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, please see my other paperwork (or peruse Congress.gov) for STRONG LIST of supporters of Student Loan Bankruptcy bills, H.R.2648 and S.1414, currently enrolled in Congress: You are not alone in this endeavor—those with us are more than those against us.

QUESTION # 7: What's the “bottom line” with “Hardening of the Grid,” and why do you include it on this list?

ANSWER: I'm including this because it could very-well shut down the entire planet – a “Black Swan” even of “Biblical proportions. Think I'm exaggerating this? Let's take a trip back in time...

As documented in my published scientific paper cited above (and as is well-known by most scientists), recent, but forgotten, solar superstorms: shut down power grids, halted stock market trading, and disrupted communications & satellites -- Worse than global warming **** The infamous solar storm of March 1989 inflicted major damage to**

Quebec, Canada's power grid, causing a 9-hour blackout when transformers were overloaded and failed, leaving more than 6 million Canadians without power, and crashing computer hard-drives later that year (August 1989), resulting in halted trading in the Toronto stock market. In fact, astronauts aboard the space shuttle Atlantis, during this solar storm, in October 1989 reported burning in their eyes as highly-charged solar particles hit them. 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 Watts (the author of this paper), who was valedictorian of his 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.” In September 1859, the famous “Carrington Event” occurred (with estimated Dst readings of -850 nT to -900 nT), the largest recorded solar geomagnetic event since accurate records were made, causing widespread failures to contemporary telegraph systems and producing brilliant polar aurorae.

Bottom Line: If this much damage was done to mere “long wire” telegraph systems—and the 2012 Solar Storm (which was even larger) had made a “direct hit,” it would have knocked our sensitive cell towers, satellites, & power grids back into the Stone Age—causing Tens of Trillions of Dollars of damage. However, protecting the grid (as outlined in my published scientific paper) would only require a few Billion dollars—a pittance in protective prevention. However, we can't afford inexpensive prevention and protection because we're overspending “like drunken sailors!” (Apologies to all the drunken sailors out there—for the ill comparison with our spendthrift lawmakers of both political parties.) Maybe make my paper “required reading” because it's easy for a lay person—but scientifically strong for those who want documented proof. **GRANT TRUMP'S REQUEST oh ye GOP lawmakers:** “President Trump has signed an executive order (EO) to boost coordination for and national resilience against electromagnetic pulse (EMP) threats—both from nuclear warfare and natural events like solar superstorms. The action suggests new federal mandates to protect critical infrastructure against EMP events and attacks may be on the horizon...Industry and academia have warned for years—and the DHS has internally recognized that—EMP events, and especially high-altitude EMP (HEMP) events resulting from detonation of a nuclear device, could severely damage critical electrical infrastructure...If the E3 pulse is high enough and long enough, it can result in grid collapse and potentially damage transformers, experts warn. [] Solar weather events of sufficient intensity can cause E3-type electromagnetic impacts. In 1989, for example, a geomagnetic disturbance (GMD) caused a regional grid collapse within 92 seconds in the Hydro-Quebec power system that left six million customers without power for up to nine hours. The threat of GMDs has been played up with good reason: Space weather researchers currently estimate a 6% to 12% chance that a Carrington-class storm—a solar storm comparable in size to the largest on record—is likely to hit the earth within the next 10 years.” **Source:** “Trump Acts on Critical Infrastructure Resiliency Against EMP Threats,” by Sonal Patel, *POWER*, 26 March 2019, **LINK:** <https://www.PowerMag.com/trump-acts-on-critical-infrastructure-resiliency-against-emp-threats>
CACHE-1: <https://GordonWatts.com/TrumpActsOnCriticalInfrastructureResiliencyAgainstEMPTreats.pdf>
CACHE-2: <https://GordonWayneWatts.com/TrumpActsOnCriticalInfrastructureResiliencyAgainstEMPTreats.pdf>
CACHE-3: <https://Web.Archive.org/web/20191227045604/https://www.powermag.com/trump-acts-on-critical-infrastructure-resiliency-against-emp-threats/>
EXECUTIVE ORDER: “Executive Order on Coordinating National Resilience to Electromagnetic Pulses: INFRASTRUCTURE & TECHNOLOGY,” by President Donald J. Trump, EXECUTIVE ORDERS, Issued on: March 26, 2019, **LINK:** <https://www.Whitehouse.gov/presidential-actions/executive-order-coordinating-national-resilience-electromagnetic-pulses>

[[Note: When publishing my paper, this was a 'bad link' because editing software put in long dashes for short dashes, but I think I've corrected the link on the Trump article, above, so that it's click-able – and included 3 archived caches.]]

QUESTION # 6 : What's the “bottom line” referencing the Various “COVID-19” rescue bills, and why do you include it on this list?

ANSWER: I'm including this because all of the above do things like give \$1,200.00 checks and/or “forgivable” loans to individuals and/or “small” businesses – in response to the “COVID-19 / Coronavirus” economic downturn. In other words, they're “inflationary,” and require Quantitative Easing *A.K.A. printing up of money out of thin air.* **Details:** I shouldn't have to include this. (Reader should know this is toxic & can only work on a temporary, sort-term basis) But, to humour myself, I'll tell a “joke” that should illustrate: **JOKE:** A guy gets a letter from President Obama, for being a “good citizen,” & here's a Million Dollars cash. He tells his best friend... who recounts the same experience. (What are the odds!? We both got such a letter & a Million Dollars!) They see the ice cream man with, and flag him down —upon which the ice cream man tells of a similar experience. HE TOO got a million dollars cash, a pretty 'Good Citizen' certificate, & a flattering letter from The President. **PUNCH LINE:** For some odd reason, ice cream cones were running for 500 Grand apiece! (Get it? If not, ask a local economist.)

QUESTION # 5 : What's the “bottom line” with Minimum Wage hikes, and why do you include it on this list?

ANSWER: I'm including this because...well, see above. (While I don't rule out a small, occasional increase in minimum wages, what if there were “non-inflationary” ways to balance the budget or offer relief for the “middle class?”) Increasing wages is inflationary. Period. So, let's put this on ice for now, and explore other options.

QUESTION # 4 : What's the “bottom line” with “Cuts in Military and Defense,” and why do you include it on this list?

ANSWER: I'm including this because... Hey, I could be wrong in my initial theory that the taxpayer-funded Student Debt (remember? Almost TEN PERCENT of U.S. Debt... nauseating, Argh!?) is the “biggest” or “most dangerous” excessive spending. **Backdrop:** There has been constant “background chatter,” chiefly among “Old School Democrats” and “Ron Paul Republicans,” that excessive “nation building” and “foreign conflicts” have three (3) harmful outcomes for America: [[#1]] First, costs us 'goodwill' among other nations whom we invade (or whom are friends of them). [[#2]] Secondly, costs U.S. 'blood' (lost and injured lives) of our Servicemen and Servicewomen. [[#3]] Costs untold TRILLIONS of Dollars. (In fact, this writer had a dream, in which one political expert said to the effect “Mr. Watts, you're not totally correct: Higher Ed pork is only in the top 2 or 3, but the top excess spending pork is foreign conflicts...etc.” OK, I know this might make me look like a “whacko,” but all you so-called Christians, remember the *following* Scriptures about The Holy Spirit and God's use of dreams/visions speaking to His prophets: Joel 2:28–29; Acts 2:16–18; John 1:33; John 20:22; Luke 24:49, and Amos 3:7 – and maybe 'test the spirits' for accuracy and biblically inerrant acknowledgment of Jesus (1st John 4:1-3), factual tests of accuracy (Deuteronomy 18:22), and protocol (Deuteronomy 18:10-12), etc. BUT: Even if you're an atheist, hey, maybe this was my 'subconscious' mind telling me to consider this as a place to “cut excess Pork Spending.” Even the Conservative *Tampa Tribune* (normally an advocate of a strong national defense) agreed that Congress was spending too much on military—here's a small 'Fair Use' excerpt: “We believe those threatened cuts of \$600 billion over 10 years are too deep. They would weaken the military, including MacDill Air Force Base. [] But some cuts are necessary, given the size of the budget deficit. And even with the so-called sequester cuts, military spending would remain far above pre-2001 levels. [] Including the costs of current foreign engagements and adjusting for inflation, the U.S. military is spending far more than at any time since World War II, and almost as much as then. Military spending has grown 48 percent in the past 10 years. [] The United States is spending about five times what China spends on its military and almost 10 times what Russia spends each year. [] Let's remember Pearl Harbor, and also remember that times and threats do change.” **Source:** “Forgetting Pearl Harbor,” by Staff at the *Tampa Tribune* and *TBO.com*, December 07, 2012, LINK:

<http://www2.tbo.com/news/opinion/2012/dec/07/naopino1-forgetting-pearl-harbor-ar-579832> Oops! Bad link—They went out of business. Let's look for Archived 'Fair Use' caches: <https://GordonWatts.com/Twittergate.html> or <https://GordonWayneWatts.com/Twittergate.html> See also: <http://www.KathrynsReport.com/2012/12/forgetting-pearl-harbor-editorial.html>

And: <https://Web.Archive.org/web/20190711084855/gordonwaynewatts.com/Twittergate.html>

And even: <https://www.NewsPapers.com/newspage/343076623/> **Bottom line:** This is worthy of a “closer look,” but honestly, Pres. Trump is getting us out of foreign conflicts as fast as possible (even in the face of opposition from “New Democrats” and “RINO Republicans,” the opposite of the above), *so really: How much more can we cut??*

QUESTION # 3 : What's the “bottom line” with Loan Forgiveness (of all Federally-held Loans—particularly Student Loans), and why do you include it on this list?

ANSWER: I'm including this because it is an idea being bandied about—and must be analyzed, reviewed, sussed out, and dealt with. [Note: I, personally, do NOT support 100%-Total Loan Forgiveness, based on “Personal Responsibility” grounds; I'm only presenting arguments here for review.]

BREAKING – UPDATE: **This just in**—while I (undersigned writer, Gordon Wayne Watts) don't generally support 100% Student Loan Forgiveness, on “Conservative” & “Personal Responsibility” bases, nonetheless, President Trump just included this as part of his recent stimulus proposal—so, let's have this discussion, shall we?

President Donald J. Trump (R-U.S.A.) – Pres. Trump is a **Conservative Republican**:

QUOTE: “President Trump has offered to forgive some student loan debt as part of a new \$1.8 trillion stimulus proposal to House Democrats, indicating how rapidly the idea of cancelling student debt has gained broad, bipartisan appeal. [] Trump’s latest attempt to revive stimulus talks comes after he abruptly pulled the plug on congressional negotiations last week. The administration is now proposing that \$25 billion of the \$1.8 trillion package be dedicated to student loan forgiveness. This figure represents only a tiny fraction of the estimated \$1.7 trillion in total outstanding student loan debt, indicating the effort would have a small impact if enacted. The administration did not make clear how it proposes to allocate the \$25 billion, nor did it specify who would be eligible for student loan forgiveness. [] While the offer is relatively small, the overture is an indication of how the concept of student loan forgiveness has rapidly gone mainstream.”

SOURCE: “Trump Includes Student Loan Forgiveness In Latest Stimulus Proposal, Signaling Its Broad Appeal,” by Adam S. Minsky, Esq., *FORBES*, October 11, 2020,

LINK: <https://www.Forbes.com/sites/adamminsky/2020/10/11/trump-includes-student-loan-forgiveness-in-latest-stimulus-proposal-signaling-its-broad-appeal>

Archive-1: <https://Archive.vn/wip/k0D4G>

Archive-2:

<https://Web.Archive.org/web/20201015115027/https://www.forbes.com/sites/adamminsky/2020/10/11/trump-includes-student-loan-forgiveness-in-latest-stimulus-proposal-signaling-its-broad-appeal/>

Archive-3:

<https://GordonWatts.com/TrumpIncludesStudentLoanForgivenessInLatestStimulusProposalSignalingItsBroadAppeal.pdf>

Archive-4:

<https://GordonWayneWatts.com/TrumpIncludesStudentLoanForgivenessInLatestStimulusProposalSignalingItsBroadAppeal.pdf>

Details: ILLEGAL PRICE-GOUGING – As shown in FAQ #9, above, the costs of college, which were documented to have been FREE (or every close to it), just a few decades ago, are now VERY unaffordable. This is clearly and unambiguously obvious price-gouging and illegal monopoly (look up the definitions of monopoly and price-gouging if you doubt). Moreover, it is not justified: American Higher Education, which was once the best in the world, is now nowhere near that—thus the obscenely-high “tuition inflation” raping of both taxpayer and college students is not justified. (CONTEXT: We have outcry for “price-gouging” for 'small' things, like food, water, gas, medicines, toilet paper, etc., which cost far less than “One Grand,” so why the silence on something far higher in magnitude? If we, as so-called 'Rule of Law Conservatives' oppose price-gouging as both immoral and illegal for 'small' things, why the double-standard of immoral hypocrisy here? (This gives the GOP a bad name.)

It is upon that foundation that “Liberals” have a solid argument for some level of forgiveness. **Note:** This undersigned writer, Gordon Wayne Watts, is a Conservative, and does NOT support Loan Forgiveness based on personal responsibility—if a person can pay his/her fair share—**or up to twice it, as in Jesus' command to “walk the extra mile”** in Matthew 5:41, but that Scripture does NOT justify oppression in any form.

Even ****before**** the COVID-19 Economic Crash of 2020, we had lots of calls for Student Loan Forgiveness, and now even more-so than ever. Here are but a few:

- <https://Petitions.WhiteHouse.gov/petition/cancel-student-loans-now> (636 signatures—at time of publication)
- <https://ActionNetwork.org/letters/cancel-student-debt-stimulate-economy> (161,929 “Letters Sent” now)
- <https://www.Change.org/p/president-trump-cancel-student-loans-now> (Approaching 1 Million signatures!)
- <https://Sign.MoveOn.org/petitions/congress-cancel-student-debt-to-stimulate-the-economy> (685,420 sigs)
- <https://Sign.MoveOn.org/petitions/support-the-student-loan> (1,206,878 signatures as of now)
- To follow news/updates on these and related petitions: GordonWatts.com or gordonWAYNEwatts.com

In fact, this writer has been a member of “Student Loan Justice” for an estimated several decades, and for almost its entire history, this group has advocated for Bankruptcy Uniformity for Student Loans (to correct a Constitutional flaw in U.S. Bankruptcy Code, insofar as it's in violation of Art.I, Sec.8, Cl.4, the legendary Uniformity Clause—Google it if you didn't pay attention in history or law class) – **except recently**: Only in the last few months has this group changed its 'goal' from Bankruptcy uniformity to Loan Forgiveness: Compare THIS Archive dated 04 January 2020 <https://Web.Archive.org/web/20200104234353/https://studentloanjustice.org/> (which merely calls for Standard “Consumer Protections” – like Bankruptcy Uniformity) with a more-recent 04-19-2020 archive HERE <https://Web.Archive.org/web/20200419235442/https://studentloanjustice.org/> “CALLING ON THE PRESIDENT TO CANCEL LOANS BY EXECUTIVE ORDER,” an exact quote. In fact, this FAQ couldn't contain all the recent news articles of the call to forgive student debt (and this was even before the COVID-19 downturn – it is surely much worse now). Again – this writer does NOT personally support “Loan Forgiveness” on the basis of “Personal Responsibility” and being honest and repaying what is borrowed, but – besides the illegal price-gouging mentioned above, there is also documented Deceptive Lending (Truth in Lending has been removed as documented in the “Proposed Press Release” linked [here](#) or [here](#)). Moreover, the changes in U.S. Bankruptcy Law which effected a removal of Bankruptcy from EXISTING student loan contracts WITHOUT consent of said student borrowers (documented on the same worksheet) violated not only the **Uniformity clause**, but also illegally violated both the **Contract** and **ex post facto Law clauses**—as well as a wide body of case law: “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,” LINK: <https://www.UpCounsel.com/contract-alteration>

Conclusion on FAQ #3 – the 'Free College' FAQ: The changes in U.S. Bankruptcy Law removing Truth in Lending, Bankruptcy Uniformity, and other things – without consent of both parties to the loan contract – violated at least three (3) provisions in the U.S. Constitution (not the mere Amendments, mind you, but the actual Articles, and some of them being Articles which are even higher in importance than the rights to coin money or go to war—Articles of the U.S. Constitution which were put in LATER than these quoted above).

Additionally, as there's an obvious monopoly (illegal) in American Higher Education (proof is the obscene tuition inflation: College USED to be FREE—or very affordable in our youth—not so now), the result is price-gouging. Last I checked, that is ILLEGAL—so if illegal for “small” things, why not college? (DOJ, where are you to enforce laws here!?) Thus, while normally, I oppose “Free” college and/or 100% Student Loan Forgiveness, given the various Constitutional violations (Contract clause, *ex post facto* Law clause, Uniformity clause), Deceptive Advertising (removal of Truth in Lending, hello?), and—of course—illegal price gouging & such, some forgiveness is necessary to do justice under the Conservative Rule of Law, which protects ALL (not just the few rich Liberals in Higher Ed, but ALL).

Now, besides strong “moral” arguments from the JudeoChristian Holy Bible, below (look for the “Jubilee Forgiveness” analysis from Deut. 15:1-11 and Lev. 25:13, below), there are practical “Economic” arguments FOR and AGAINST “Student Loan Forgiveness that must be looked at & considered – before we move on:

First off, there are four (4) mechanisms to “forgive” student debt—either in part or 100% *en toto*:

1. **#1. Judicial** (declaring a portion of U.S. Bankruptcy Code Unconstitutional—and striking it—would allow piecemeal discharge, a gradual process that ALL Credit Card users or Businesses ROUTINELY use to discharge UNSECURED debt by bankruptcy—or, alternatively, by declaring illegal price-gouging to have occurred, and issuing a “class action” decision: More extreme, less preferred than restoration of bankruptcy equality: Pick your poison. HINT: Bankruptcy uniformity is REQUIRED by the U.S. Constitution. Period.)
2. **#2. Legislative** (passing legislation to forgive student debt by House & Senate and being signed into law)
3. **#3. Executive** (Yes, the president—ANY president—can forgive any or ALL outstanding student debt by Executive Order, as authorised in existing statutory law.)
4. **#4. Economic Crash** (If, as occurred with modern-day Venezuela or ancient Rome, our economy crashed—and I think it eventually **WILL** because we refuse to stop obscenely excessive “special markup” pork barrel spending—then, as a practical measure, any/all outstanding federally-held debt will be *de facto* and *de jure* forgiven: Without a government to enforce repayment, there WILL be no repayment!)

OK, for the “sake of time” and brevity, I'll eliminate THREE of these in “one fell swoop”: **The last one (#4, economic collapse)** is out of the question. **Furthermore, #3, above, a legislative solution** is NOT tenable—at all (even assuming a Joe Biden administration with a Democratic-controlled Senate & House), **for no less than TWO reasons**: First, even when Democrats controlled House, Senate, & Oval Office in the first 2 years in the Obama administration, Democrats weren't willing to pass ANY Student Loan Bankruptcy bill. (Paid off via “legal bribes” in the form of campaign contributions from the Higher Education lobby, no?) If lawmakers were unwilling to even restore bankruptcy to collegiate loans (as the U.S. Constitution's Uniformity clause REQUIRES, and as is available to ALL other unsecured debt, like credit card users, business debt, heck, even GAMBLING debt, ok?), what makes you think they'd suddenly say, yeah, forgive student loans! Secondly, however, as a legal matter, I'm almost certain (tho I admit not 100% sure) that any “forgiveness” or “cancellation” (same thing described differently) by Federal Lawmakers would REQUIRE an equal amount of spending by increases in taxes—to meet some “zero-based budgeting” requirements. **Lastly**, would a the first idea (**#1**, a “Judicial” solution) be possible? **Theoretically? Yes. Likely? NO!** See how the court's ruling elite handled just such a request—by both myself and the late Mark Warren Tetzlaff: **The Supreme Court didn't even follow their own rules, so they sure won't rule fairly.**

(*Mark Warren Tetzlaff, Petitioner, v. Educational Credit Management Corporation*: No. 15-485, Supreme Court of the United States, Petition for a writ of certiorari DENIED, January 11, 2016)

LINK: <https://www.SupremeCourt.gov/search.aspx?filename=/docketfiles/15-485.htm>

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

Archive-2: <https://Web.Archive.org/web/20160514103331/http://www.supremecourt.gov/search.aspx?filename=/docketfiles/15-485.htm>

See also: <https://www.Leagle.com/decision/insco20160111c76>

See also: <https://www.ScotusBlog.com/wp-content/uploads/2015/10/Tetzlaff-Petition-and-Appendix-AS-FILED.pdf>

Petition for a writ of certiorari DENIED.

He is now dead, not having found justice for the unequal treatments under law he experiences:

LINK: <https://www.TributeArchive.com/obituaries/18602058/Mark-Warren-Tetzlaff>

LINK: <https://EternityFuneralHome.com/tribute/details/3394/Mark-Tetzlaff/obituary.html>

Archives-1-and-2: <https://Archive.vn/9T4Yd> and <https://Archive.vn/kDp9v> respectively.

Archive-3:

<https://Web.Archive.org/web/2020111103401/https://www.tributearchive.com/obituaries/18602058/Mark-Warren-Tetzlaff>

Archive-4:

<https://Web.Archive.org/web/2020111103613/https://eternityfuneralhome.com/tribute/details/3394/Mark-Tetzlaff/obituary.html>

However, it gets worse: While the U.S. Supreme Court is usually a court of “discretionary” (not “mandatory”) jurisdiction (meaning they don't 'have' to take your case), nonetheless, they at LEAST have rules/ guidelines for whether or not to REVIEW a case—such as when I made a timely request to intervene, under CLEAR case-law, including (but not limited to) the following:

Although courts evaluating timeliness consider “the totality of the circumstances,” *United States v. Alcan Aluminum, Inc.*, 25 F.3d 1174, 1181 (3d Cir. 1994), “[p]rejudice is the heart of the timeliness requirement,” *Jones v. Caddo Parish Sch. Bd.*, 735 F.2d 923, 946 (5th Cir. 1984) (en banc). Indeed, “courts are in general agreement that an intervention of right under Rule 24(a) must be granted unless the petition to intervene would work a hardship on one of the original parties.” *McDonald v. E.J. Lavino Co.*, 430 F.2d 1065, 1073 (5th Cir. 1970) (citation omitted). Here, movant possesses the same interest as petitioner and seeks the same relief. Movant will present new arguments on the merits, but, since this is the same outcome that might have happened had Hallward-Driemeier sought rehearing, this adds no unexpected burden on respondents. Thus, respondents will not be prejudiced by movant’s intervention.

I expected The High Court to follow their own rules—and let me intervene:

LINK: <https://GordonWWatts.com/FannyDeregulation/Tetzlaff-case/Tetzlaff-Intervention-GordonWayneWatts.pdf>

LINK: <https://GordonWayneWatts.com/FannyDeregulation/Tetzlaff-case/Tetzlaff-Intervention-GordonWayneWatts.pdf>

Archive: <https://Web.Archive.org/web/20201017230056/https://GordonWatts.com/FannyDeregulation/Tetzlaff-case/Tetzlaff-Intervention-GordonWayneWatts.pdf>

DOCKET: https://GordonWatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485_Tetzlaff-v-ECMC.html

DOCKET: https://GordonWayneWatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485_Tetzlaff-v-ECMC.html

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

Archive-2: https://Web.Archive.org/web/20180918124407/http://gordonwatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485_Tetzlaff-v-ECMC.html

NEWS COVERAGE of my case :

LINK: <https://GetOutOfdebt.org/98813/mark-tetzlaff-case-supreme-court-maybe-not>

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

Archive-2: <https://Web.Archive.org/web/20200921180018/https://GetOutOfdebt.org/98813/mark-tetzlaff-case-supreme-court-maybe-not>

Archive-3: <https://GordonWatts.com/GordonWayneWatts-column-cache-GetOutOfDebtGuy.pdf>

Archive-4: <https://GordonWayneWatts.com/GordonWayneWatts-column-cache-GetOutOfDebtGuy.pdf>

Notice, if you would: The High Court received, STAMPED, and acknowledged my filing:

LINK: https://GordonWatts.com/FannyDeregulation/Tetzlaff-case/15-485_CourtsStamp-Feb09-2016-RECEIVED-Re-GordonWayneWatts.JPG

LINK: https://GordonWayneWatts.com/FannyDeregulation/Tetzlaff-case/15-485_CourtsStamp-Feb09-2016-RECEIVED-Re-GordonWayneWatts.JPG

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

Archive-2:

https://Web.Archive.org/web/20190727080426/https://www.gordonwatts.com/FannyDeregulation/Tetzlaff-case/15-485_CourtsStamp-Feb09-2016-RECEIVED-Re-GordonWayneWatts.JPG

Question: So, did SCOTUS follow their own rules—and let me intervene?

Answer: Scroll back a page or so, and see the “official” docket, and look for my name.

RECAP: There are four (4) mechanisms to “forgive” student debt—either in part or 100% *en toto*:

- (1.) JUDICIAL: The High Court didn't even obey their own rules and let me intervene to seek declaratory or injunctive relief regarding the UNCONSTITUTIONAL laws being challenged—so, they SURE won't grant “Student Loan Forgiveness,” the latter being discretionary in nature.
- (2.) LEGISLATIVE: Lawmakers won't even fix the unconstitutional U.S. Bankruptcy code, so they SURE won't grant “Student Loan Forgiveness” in any nearby universe. *** THINK. ***
- (3.) EXECUTIVE: ?? **The only remaining possibility—see below. ??**
- (4.) ECONOMIC CRASH: Out of the question—no!

“Cancellation” aka “forgiveness” of ALL federally-held Student Debt by Executive Order would cost taxpayers NOTHING, and add add NOTHING to U.S. Debt: Almost all of current Student Debt is OWNED (not guaranteed) by taxpayer dollars. (It would simply be forgiven, no different than if Mary Jane Doe owed John Q. Citizen a million dollars, and John forgave the amount that Mary owed him.)

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

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

LINK: <https://www.GovTrack.us/congress/bills/89/hr9567> (Summary)

LINK: <https://www.govtrack.us/congress/bills/89/hr9567/text> (Text)

Archives-1-and-2: <https://Archive.vn/d3GzP> or <https://Archive.vn/7DteW> (Summary)

Note: Archive.Today (Archive.vn) captured summary only, but not text page, for reasons unknown.

Archive-3: (Summary)

<https://Web.Archive.org/web/20201022051723/https://www.GovTrack.us/congress/bills/89/hr9567>

Archive-4: (Text)

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

Summary and Text – as indicated in URL's of cache archive links below:

Archive-5: https://GordonWatts.com/HEA-of-1965-via-GovTrack_SUMMARY_PDF.pdf.pdf

Archive-6: https://GordonWayneWatts.com/HEA-of-1965-via-GovTrack_SUMMARY_PDF.pdf.pdf

Archive-7: https://GordonWatts.com/HEA-of-1965-via-GovTrack_Text_PDF.pdf.pdf

Archive-8: https://GordonWayneWatts.com/HEA-of-1965-via-GovTrack_Text_PDF.pdf.pdf

Editor's Note: (continued from above) – * Therefore, a willing president could, without new legislation, immediately enact the cancellation of at least 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. – Indeed, almost all student loans are owned – not guaranteed – by the taxpayer: Therefore, we already paid the colleges-- and forgiveness would require NO new funding like a guaranteed loan would. CONCEPT: If I owed you money, and was too poor to pay off my debt, and you weren't getting paid anyway, then forgiveness by you would require NO new taxes-- period: You'd simply forgive the loan, STOP loaning to poor credit risks, & save a bundle. (End of editor's note)

**** CONCLUSION:** The president could use Executive Order authority to forgive SOME or ALL student debt—and once done, this cancellation / forgiveness~~***~~ would become FINAL: Any exercise of this compromise authority “shall be final and conclusive upon all accounting and other officers of the Government.” 20 U.S.C. § 1082(b). The only statutory limitation on this authority is the requirement that the Secretary “may not enter into any settlement of any claim under [Title IV] that exceeds \$1,000,000” without requesting “a review of the proposed settlement of such claim by the Attorney General,” 20 U.S.C. § 1082(b).

{***Note: While “forgiveness” and “cancellation” have the same legal effect or meaning, it would be inappropriate to use “forgiveness” here: This implies that students were “sinful” in incurring said debt, when—in fact—the illegal price-gouging was illegal, and the students were simply victims, trying to better themselves.}}

See also the letter from the LEGAL SERVICES CENTER OF HARVARD LAW SCHOOL, for additional legal authority—it is below in the APPENDIX.

See also S.Res.711 - A resolution calling on the President of the United States to take executive action to broadly cancel Federal student loan debt:

LINK: <https://www.Congress.gov/bill/116th-congress/senate-resolution/711/text>

Archive-1: <https://Archive.vn/pqAIn> (bill) and <https://Archive.vn/8SukU> (text)

Archive-2: <https://Web.Archive.org/web/20201111115451/https://www.congress.gov/bill/116th-congress/senate-resolution/711/text>

Editor's Note: If President Trump wants to go down in history as “better than” President Abe Lincoln—and not just “2ND PLACE,” as he readily admits, of recent (as far as freeing the Student Debt Slaves), then he'd better HURRY up—and take a closer look at the Executive Order authority conferred, above: Unless he wins his legal challenges, he will be “out of office” come January 20, 2021—and thus unable to do so.

Besides being Unconstitutional and Illegal – and Immoral (violate Jesus's “Golden Rule,” insofar as we apply these to others, but do not apply them to our friends, like President Trump's numerous discharges in bankruptcy for huge amounts) – and Impractical (damages our GOP reputation among voters), there are numerous Biblical passages which speak directly – or indirectly – to this point:

- **DIRECTLY:** The popular “Jubilee Forgiveness” described in the Holy Bibles of many claiming to be Christian: Deuteronomy 15:1-2a, Deut. 15:1-11, and Leviticus 25:13.--something God's people did every seven (7) years!
- **INDIRECTLY:** The “Golden Rule,” it's in both New and Old Testaments of our Bible: LEVITICUS 19:18b, Leviticus 19:34, MATTHEW 22:39b, MARK 12:31b, LUKE 6:31, MATTHEW 7:12.
- **Application of the Golden Rule:** If we're 'OK' stripping Bankruptcy Defense (or outright loan forgiveness) from helpless kids, but would not allow that burden to be placed on our backs, then we violate the Golden Rule. SOVEREIGN KING JESUS' own words: “46 And He said, “Woe to you also, lawyers! For you load men with burdens hard to bear, and you yourselves do not touch the burdens with one of your fingers.” “3 Therefore whatever they tell you to observe, that observe and do, but do not do according to their works; for they say, and do not do. 4 For they bind heavy burdens, hard to bear, and lay them on men’s shoulders; but they themselves will not move them with one of their fingers.” [Luke 11:46; Matthew 23:3-4, NKJV]
- **The Parable of the Shrewd Manager:** Luke 16:1-12, which concludes with Jesus saying in v.9: “I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.” [Shortened for brevity – but read it yourself, if you dare.]

Biblical Jubilee Loan Forgiveness

See in particular this passage: “**1** At the end of every seven years you must cancel debts. **2** This is how it is to be done: Every creditor shall cancel any loan they have made to a fellow Israelite. They shall not require payment from anyone among their own people, because the Lord’s time for canceling debts has been proclaimed.” Deuteronomy 15:1-2, Holy Bible (NIV)

Even WITHOUT considering the fraud – and violations of Contract Law and the U.S. Constitution – we have a strong case for Loan Forgiveness, but considering that many borrowers have paid back 2 or 3 or even 4 times their loan principle – and still owe on it (due to loansharking price-gouging monopoly-induced tuition inflation and Excessively Usurious Interest & Fees – not counting the illegally-inflated Principle Loan), there's an even stronger Biblical case: The cost of college (already high) got much higher when original loan principal is doubled or tripled due to excessive “interests & fees”: **According to the Word of God, This is forbidden usury (excessive interest)** “Charge him no interest or [portion of] increase, but fear your God, so your brother may [continue to] live along with you.” – **Leviticus 25:36** and: “**7** I thought it over and then rebuked the nobles and officials. I told them, You are exacting interest from your own kinsmen. And I held a great assembly against them. **10** I, my brethren, and my servants are lending them money and grain. Let us stop this forbidden interest! **32b** ...we shall not buy it on the Sabbath or on a holy day; and we shall forego raising crops the seventh year [letting the land lie fallow] and the compulsory payment of every debt.” – **Nehemiah 5:7; 5:10; 10:32b**, Old Testament standards, which are STILL in effect: **MATTHEW 5:17** the following: “Think not that I am come to destroy the law, or the prophets: I am not come to destroy, but to fulfil.” See also: “In you they have accepted bribes to shed blood; you have taken [forbidden] interest and [percentage of] increase, and you have greedily gained from your neighbors by oppression and extortion and have forgotten Me, says the Lord God.” **Ezekiel 22:12 (Holy Bible, AMP)** Note: Forbidden interest (usury, excessive interest) is placed alongside murder & bloodshed, hello!?!.. “Not good.”

QUESTION # 2 : What's the “bottom line” with Free College (prospectively – moving forward), and why do you include it on this list? [Note: I do NOT support Free College; I'm only presenting arguments here for review.]

ANSWER: I'm including this because it is similar to FAQ #3, above, insofar as it gives something for free. Moreover, since we actually had Free College just a few decades ago—and were able to also provide the best education in the civilized world (see FAQ #9 above for price proof, and do your own research to verify our Higher Ed was indeed the best back then), there's a compelling case for “Free College” now. (In fact, while our parents & grandparents needed only a high school diploma to get a job, anymore, a college education is needed for most who want a 'regular' job—and not one flipping burgers at McDonald's or digging ditches. No offense to “burger flippers”: I was one, once—but this is an entry level temporary job—not a career job for most.)

QUESTION # 1 : What's the “bottom line” with H.R. 2648 and its companion bill, S.1414 – which makes U.S. Bankruptcy law uniform for student loans (enrolled bills, here, retrospective / retroactive in their application, as this writer understand it), and why do you include it on this list?

ANSWER: I'm including this because it's the “lynchpin” or “Sine Qua Non” required element to make the “Trump Pork Spending Cuts” request (see FAQ #8, above) possible: Remember, we've already looked at the ENTIRE 2018 Fiscal Year Budget—looking for ways to balance the budget (raise taxes or cut unnecessary/wasteful Pork Barrel spending), and we've only found ONE (1) WAY: The nearly ten (10%) percent of U.S. Debt pork item of Student Debt. So, what do # 8 (spending cuts) and # 1, here (bankruptcy uniformity) have to do with each other?

**** DETAILS:** When Alan M. Collinge, my friend, who is a nationally-recognized Student Debt expert was explaining this relationship to me, it took me “several times” to “get it,” but I hope **you** – dear reader – “get it” the FIRST time, lest we outright CRASH the U.S. Dollar for stupid, easily-preventable foolishness.

At first, I figured that the “Bill Bennett Hypothesis” on subsidies (see FAQ # 8, above) was the ONLY reason that college tuition was rising MUCH FASTER than inflation: “[I]ncreases 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.” But I was wrong: The lack of Bankruptcy, as a “self-defense” mechanism of the student borrower, made the lender even MORE likely to engage in predatory lending (and tuition inflation by the colleges), because—like the “regular” Second Amendment, defenseless students could not discourage excessive lending. (Old-timers, DON'T blame the student: “you took out the loan—you pay for it” – If YOU had, say, a mandatory heart operation, and NO other option, YOU'D take out any loan foisted upon you: Illegal Monopoly, price-gouging, hello?)

*** To illustrate:** Your Credit Card companies “back off” and are hesitant to have 'huge' loan limits, when they know

you – dear reader – have bankruptcy defense. Or as right-wingers put it: A 'well-armed' society is a polite society, and this applies to lenders and colleges too: Lenders are polite and behave when borrowers have self-defense.

FACT: Bankruptcy is the “Economic Second Amendment,” a means of **self-defense**. *Why?* **ANSWER:** It would force lenders to loan less – thus save the taxpayer—who is the one doing the loaning!

But here's the 'KEY' Point: Even IF we got Trump's bill enrolled, and passed into law, the banks and colleges (who rape taxpayers and students) would see their “sugar daddy” Free Handouts resisted on the LENDER side, that is, the Loan Limits bill, referenced above, would force down lending of taxpayer dollars from ONE side only, and thus vulnerable to reversal. And, it might be too sudden for their tastes. **However, if students had bankruptcy as a defense, bankruptcy would operate as a “Conservative Free Market” check** on excessive/predatory lending by scaring the lender (you—the taxpayer—through the U.S. Dept of Ed) into loaning only what the student could pay back. This would offer resistance to excessive lending on the BORROWER side of the equation—thus sending the message to Liberal, rich Colleges, Universities, Banks, & Lenders that the Loan Limits would happen, and since bankruptcy is “slow” legal process, it would force down lending to “safe” levels in a more “slow” and “gradual” way, making the Trump spending cuts a political reality. **I.e., if you passed H.R.2648 and S.1414 (the Student loan Bankruptcy bills) into law, it would SEND A MESSAGE to rick, Liberal Higher Education Lobbyists to BACK OFF, and STOP resisting Trump's Collegiate Loan Limits request—they would see the “Handwriting on the Wall,” and BACK OFF!! [If anyone disagrees with my theory, please explain to me why GOP lawmakers have spit in Trump's face thus far regarding his commonsense request. (-crickets-)]**

BONUS FAQ: [Should go under Q:#8, Trump spending cuts]: “If students are unable to borrow obscenely excessive amounts—like they are now, then how will they be able to afford college? *See next page for answer...*”

ANSWER: The SAME way they did back when college was FREE—or very close to it: If college was FREE, then they didn't need taxpayer-backed college loans. Heck, they didn't need ANY student loans, period! Why? Colleges simply “lived within their means” & avoided stupid, greedy excesses in spending or “Million Dollar” salaries—and stupid building projects or dumb research.

“ Legislative Strategies , FAQ's”

SECTION # 13 : Now that we've seen what is needed (and assuming we honour and reverence Sovereign King Jesus), all that remains is to address “known issues” with the political realities in shepherding these pieces of legislation through the process and passing them into law.

First off, When discussing this matter with an unnamed{*} Higher Education staffer for Rep. Ross Spano (R-FL-15), he made some very good points, which stumped me, including this question, which I'm paraphrasing from memory: [{*}Name redacted out of professional courtesy: Concept matter. No need to risk embarrassing friends.]

[[A]] Question: If students can declare bankruptcy, then some will, and how will taxpayers pay for this?

>> **Answer 1:** We've already purchased almost ALL of these loans. Thus, even “total forgiveness” would cost NOTHING, and it would only result in a small drop-off of repayment (since most students – about 64% – are not in repayment, but rather in deferment, forbearance, or default). *How much less troublesome is bankruptcy?*

>> **Answer 2:** Not only have taxpayers ALREADY PAID off these loans (paid colleges—see above), STUDENTS have COMPLETELY paid back TAXPAYERS—and then some:

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

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

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

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

QUOTE: “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

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

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

Archive-2:

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

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

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

>> **Answer 3:** Moreover, this would “long-term” save TRILLIONS, as it would use market pressures to “force down” lending, and thus expend LESS taxpayer dollars for this foolishness.

>> **Answer 4:** All the other “stimulus” measures being bandied about (including a Minimum Wage hike, more \$1,200.00 checks, or other relief) are inflationary—and require the printing up of new dollars. **KEY CONCEPT:** outright “Loan Forgiveness” of all Federally-held loans (an extreme measure which I don't support) WOULDNT be inflationary, then how much safer is Student Loan Bankruptcy (much more moderate, and a better “bang for your buck,” politically)!? These are the “low hanging fruit” to be picked by wise political handlers.

[B] Question: If Congressman Spano signs on as a **cosponsor**, it's very unlikely he will write a Press Release for this—so, how should he handle this?? While it's not illegal to do so, usually Members of Congress ONLY write press releases for bills where they are **the PRIMARY sponsor**—the reason being that it's a political reality that they'll look bad and lose face (reputation) for being a “Johnny Come Lately” slow poke, and signing on as cosponsor after the fact. This would make all future legislative activities unnecessarily more difficult.

Answer 1: This theorem or Axiom (which I shall nickname as “Lawmakers' 1ST Law of Co-sponsorship Press Releases”) is mostly true, but there are a few notable exceptions. (NV senators).

** **Source 1:** “CORTEZ MASTO **COSPONSORS** BILL TO MAKE BANKRUPTCY RELIEF AVAILABLE FOR STUDENT LOAN BORROWERS,” by Sen. Catherine Cortez-Mastro (D-NV), June 21, 2019, LINK: <https://www.CortezMasto.Senate.gov/news/press-releases/cortez-masto-cosponsors-bill-to-make-bankruptcy-relief-available-for-student-loan-borrowers->

Archive 1: https://GordonWatts.com/SenCortezMastro-CosponsorsBill_RELEASE_PDF.pdf

Archive 2: https://GordonWayneWatts.com/SenCortezMastro-CosponsorsBill_RELEASE_PDF.pdf

Archive 3: <https://Web.Archive.org/web/20200115084054/https://www.CortezMasto.Senate.gov/news/press-releases/cortez-masto-cosponsors-bill-to-make-bankruptcy-relief-available-for-student-loan-borrowers->

** **Source 2:** “Rosen **Co-Sponsors** Student Borrower Bankruptcy Relief Act,” by Sen. Jacky Rosen (D-NV), Tuesday, June 11, 2019, LINK: <https://www.Rosen.Senate.gov/rosen-co-sponsors-student-borrower-bankruptcy-relief-act>

Archive 1: https://GordonWatts.com/SenRosen-CosponsorsBill_RELEASE_PDF.pdf

Archive 2: https://GordonWayneWatts.com/SenRosen-CosponsorsBill_RELEASE_PDF.pdf

Archive 3: <https://Web.Archive.org/web/20200124205236/https://www.Rosen.Senate.gov/rosen-co-sponsors-student-borrower-bankruptcy-relief-act>

Answer 2: This theorem or Axiom (which I shall nickname as “Lawmakers' 1ST Law of Co-sponsorship Press Releases”) is mostly true, but there's a “workaround” to get past it: **You can file as “primary” sponsor** the Spending Cuts bill Trump requests, and issue a press release for it—including in it mention of the fact that you signed on as “cosponsor” to the Bankruptcy bill. **[IMPORTANT:** You will need **co-sponsors** for **your** bill if you want to look good!]

Did you catch that? You want to publish a “respectable” Press Release about cosponsoring the Bankruptcy bill, but don't want to look like a “Johnny come lately” slow-poke. (That's called political image, and really an evil thing to consider when it interferes with filing good, needed legislation, but as a political reality that “appearances do matter,” we accept it as a “necessary evil,”... or maybe not. But, I'm accepting it now because there's a “workaround.”)

So, you publish a Press Release regarding “I'm a primary sponsor to the Trump PORK Spending Cuts bill,” and then roll “2-into-1” press releases – that's right, you bundle them together—and have a 2-in-1 Press Release, which is “respectable” because it shows you're “Primary Sponsor” of something—and is EFFECTIVE because it fixes at least three (3) Constitutional Flaws in U.S. Bankruptcy Code: Uniformity, *ex post facto* Law, and Contract Clause violations! Now that I've given you the “secret formula,” ... just do it! **Get it into gear, all you 535 do-nothing lawmakers!**

→ “Just Do It!” ←

[[C]] The “Successive Failure Momentum” Rule: That Higher-Ed staffer (and others) have told me that even IF we wanted to file a new bill or cosponsor an existing bill, that it would be “bad” to do so late in the legislative session—where the bill would likely “die in session.” Both that Higher-Ed legislative expert and numerous others (too numerous to count or mention) have said that this (**either filing it late in session or filing a bill that ultimately dies in session – and/or both**, with no regard to WHEN it was filed) **would REDUCE the chances of it being fairly considered** in upcoming sessions. **[[Note to self:** These answers are “tearing down” spiritual strongholds (Ephesians 6:12, 2 Corinthians 10:3-4), lies, deceptions, unintentional but harmful misconceptions, Internet Rumours, etc. **Also:** Compare King Rehoboam's “old wise” counselors from Solomon's court to his “young thug” counselors when King Rehoboam didn't care if he obscenely over-taxed his subject, with an eye towards tuition = type of tax, by definition, e.g., monies going to arm of government, and illegal price-gouging – How did that turn out? HINT: 1 Kings 11:42-43 ; 1 Kings 12:1-20 ; 2 Chronicles 9:30-31 ; 2 Chronicles 10:1-19. See similar screw-up oppression of overtax: 1 Samuel 22:1-2.]]

Answer: This is not correct. The claims that “successive failures” would be bad is absolutely FALSE: In fact, continued attempts – and failures – helps BUILD momentum – and as proof of that, please see below, where successive “failed” attempts produced MORE successes – and POSITIVE momentum:

114th Congress (2015-2016)		115th Congress (2017-2018)	116th Congress (2019-2020)				
** H.R.449	** H.R.3451	** H.R.2366	** H.R.770	** H.R.2648	** S.1414	** H.R.4750	** H.R.5899
Sponsor: Rep. Delaney, John K. [D -MD-6] (Introduced 01/21/2015)	Sponsor: Rep. Kildee, Daniel T. [D -MI-5] (Introduced 09/08/2015)	Sponsor: Rep. Delaney, John K. [D -MD-6] (Introduced 05/04/2017)	Sponsor: Rep. Katko, John [R -NY-24] (Introduced 01/24/2019)	Rep. Nadler, Jerrold [D -NY-10] (Introduced 05/09/2019)	Sen. Durbin, Richard J. [D -IL] (Introduced 05/09/2019)	Rep. Clay, Wm. Lacy [D -MO-1] (Introduced 10/18/2019)	Rep. Grothman, Glenn [R -WI-6] (Introduced 02/13/2020)
[17 Cosponsors, 15 DEM , 2 REP]	[0 Cosponsors]	[38 Cosponsors, 37 DEM , 1 REP]	[15 Cosponsors, 15 DEM , 0 REP]	[27 Cosponsors, 26 DEM , 1 REP]	[21 Cosponsors, 20 DEM , 1 IND]	[0 Cosponsors]	[2 Cosponsors, 1 DEM , 1 REP]
Short Titles as Introduced: Discharge Student Loans in Bankruptcy Act of 2015	Short Titles as Introduced: Student Loan Bankruptcy Parity Act of 2015	Short Titles as Introduced: Discharge Student Loans in Bankruptcy Act of 2017	Short Titles as Introduced: Discharge Student Loans in Bankruptcy Act of 2019 Page 30 of 38	Short Titles as Introduced: Student Borrower Bankruptcy Relief Act of 2019	Short Titles as Introduced: Student Borrower Bankruptcy Relief Act of 2019	Short Titles as Introduced: RED Act Relief from Excessive Debt Act	Short Titles as Introduced: (Nothing listed on official Congress website here.)
Official Title	Official Title	Official Title	Official Title	Official Title	Official	Official Title	Official Title

as Introduced: To amend title 11 of the United States Code to make student loans dischargeable.	as Introduced: To amend title 11 of the United States Code to make student loans dischargeable.	as Introduced: To amend title 11 of the United States Code to make student loans dischargeable.	as Introduced: To amend title 11 of the United States Code to make student loans dischargeable.	as Introduced: To provide bankruptcy relief for student borrowers.	Titles as Introduced: A bill to provide bankruptcy relief for student borrowers.	as Introduced: To amend title 11 of the United States Code to make student loans dischargeable.	as Introduced: To amend title 11 of the United States Code to make debts for student loans dischargeable.
https://www.Congress.gov/bill/114th-congress/house-bill/449/cosponsors	https://www.Congress.gov/bill/114th-congress/house-bill/3451/cosponsors	https://www.Congress.gov/bill/115th-congress/house-bill/2366/cosponsors	https://www.Congress.gov/bill/116th-congress/house-bill/770/cosponsors	https://www.Congress.gov/bill/116th-congress/house-bill/2648/cosponsors	https://www.Congress.gov/bill/116th-congress/senate-bill/1414/cosponsors	https://www.Congress.gov/bill/116th-congress/house-bill/4750/cosponsors	https://www.Congress.gov/bill/116th-congress/house-bill/5899/cosponsors
This bill is: H.R. 449 (114th Congress) The “original” Student Loan bankruptcy bill. [I couldn't find others like it any time beforehand, which is to be expected: Removal of BK was in recent decades.]	Language IDENTICAL to H.R. 449 (114th Congress)	Language IDENTICAL to H.R. 449 (114th Congress)	Language IDENTICAL to H.R. 449 (114th Congress)	Language IDENTICAL to H.R. 449 (114th Congress) except that it doesn't include paragraph renumbering —just leaves a blank skip in paragraph numbering. Has a Senate companion bill, S.1414	Language IDENTICAL to H.R. 449 (114th Congress) except that it doesn't include paragraph renumbering —just leaves a blank skip in paragraph numbering. Has a House companion bill, H.R.2648	Language IDENTICAL to H.R. 449 (114th Congress)	Language IDENTICAL to H.R. 449 (114th Congress) except for minor difference in “Effective Date” language which says: “ <u>after</u> the date of the enactment of this Act” instead of “ <u>on</u> or after”

<p>114th Congress (2015-2016)</p> <p>2 Bills House only Cosponsors, 15 DEM, 2 REP Total Sponsors & Cosponsors: 17 DEM, 2 REP</p>	<p>115th Congress (2017-2018)</p> <p>1 Bill House only Cosponsors, 37 DEM, 1 REP Total Sponsors & Cosponsors: 38 DEM, 1 REP</p>	<p>116th Congress (2019-2020)</p> <p>5 Bills House and Senate Cosponsors, 62 DEM, 1 IND, 2 REP Total Sponsors & Cosponsors: 65 DEM, 1 IND, 4 REP</p>
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Notice the trend here, from session to session: Sponsors/Cosponsors: (17+2) – then – (38+1) – then – (65+1+4). In other words: 19 (in 114th session) then 39 (in 115th session) then 70 (in 116th session) This invalidates “Lawmakers' 1st Theory on failed bill Momentum,” as described above.

[D] Congressman Spano and others have said that it would be “**politically difficult**” to allow student loans to have bankruptcy on standard terms (like Credit Card users) as opposed to the Undue Hardship standard (which is currently the law—unconstitutional, I might add), a much-harder standard to pass. QUESTION: How do we address this?

Answer 1—comparison in relative terms to similar solutions: If Loan Forgiveness and Free Colleges are being bandied about as serious solutions, and I've already proven that forgiveness of ALL Federally-held student loans would cost almost NOTHING (just a small, temporary drop-off in payments—most are not replying, and/or have paid, paid, and REPAYED like 2 or 3 or even 4 times their principle!), then how much LESS would bankruptcy cost? (Caveat: A small percentage of old, sun-setting loans, like 10% or 15%, I estimate, are guaranteed, not owned, by the Federal Government, so any bankruptcy discharge—which is not even guaranteed—much less for the full loan-amount—would indeed cost taxpayers, a little, up-front, but save Trillions long-term, as lending decreased, as it was back in the day, when things worked well.) **KEY CONCEPT:** If you **own** a loan, it costs you **NOTHING** to forgive it. If taxpayers **guaranteed** those loans, however, we'd have to “pay” them off to forgive them. **NOT: We already paid said colleges!!**

Answer 2—comparison in absolute terms—CONSTITUTIONAL LAW: Existing Federal bankruptcy law, as touching student loans, violates no less than three (3) provisions of the U.S. Constitution, the Uniformity, Contract, and *ex post facto* Law clauses.

Answer 3—comparison in absolute terms—GOD ALMIGHTY: Since lawmakers wouldn't strip themselves of bankruptcy on future loans (much less, strip said Constitutional Safety Net retroactively, as was done with MANY student loans, mine included, when the 1998 change in law removed bankruptcy from my existing college loans) – AND since they wouldn't do so to, say, the 4+plus HUGE loans that Donald Trump took out, and discharged in bankruptcy—then it is a clear violation of the Golden Rule (and other sections) of the Holy Bible, from no less than THIS, THE HIGHEST AUTHORITY EVER: Sovereign King Jesus.

Answer 4—comparison in 'Practical' terms: Since over 44.7 Million Americans have student debt, and another 20—30 Millions are cosigners, family, and/or friends, this obvious protection of the Liberal Higher Ed and rich/powerful banking system (which profits immensely by both taxpayer-funded subsidies, e.g., student loans, AND students becoming defenseless to already high loansharking & price-gouging), it doesn't take a “Rocket Scientist” to understand that MANY, many swing-voters kicked the GOP out of the House of Representatives last term because of this issue.

This is the “**Elephant in the Room**,” which the **GOP elephant is unwilling to admit, address, or fix—due to pride**—and which will also cost us the Senate, possibly the Oval Office, and eventually, the nation, because **GOP Lawmakers sold their soul for “30 Pieces of Silver,”** a reference to Judas having received payment from political/religious leaders of his day to betray Jesus—not unlike **GOP lawmakers (actually all lawmakers) betray many students for the sake of a few rich, Liberals colleges & their lackey banks.**

[E] Political realities of **GOP reputation** when Trump can get Bankruptcy – REPEATEDLY – when McConnell says STATES should be able to declare bankruptcy – when Credit Card users (with unsecured loans—often for stupid gambling debt) can get bankruptcy – when rich businessmen can get bankruptcy – even AFTER repeated stimulus, bailouts, “Corporate Handouts,” and MORE bankruptcy (often with 'parachute' terms allowing them to keep huge salaries) – and THEN get MORE bankruptcy – but not the 44.7 Million Americans with student debt!?

TIME for a few colourful MEMES.

- “McConnell Says States Should Consider Bankruptcy, Rebuffing Calls for Aid: The majority leader’s comments drew a strong rebuke from Gov. Andrew M. Cuomo.,” by Carl Hulse, *The New York Times*, April 22, 2020, **LINK:** <https://www.NyTimes.com/2020/04/22/us/coronavirus-mcconnell-states-bankruptcy.html>
- “McConnell thinks bankruptcy, not more federal money, might be best for state and local governments,” by Ted Barrett and Manu Raju, *CNN*, Updated 9:15 AM ET, Thu April 23, 2020, **LINK:** <https://www.CNN.com/2020/04/22/politics/mitch-mcconnell-state-local-government-aid-bankruptcy/index.html>
- “Let Them Go Bankrupt: Math And Politics Are Behind Mitch McConnell’s Message To States,” by Barnet Sherman, *FORBES*, Apr 23, 2020, 02:21pm EDT, **LINK:**
- <https://www.forbes.com/sites/investor/2020/04/23/us-state-bankruptcy-mitch-mcconnells-political-bond-math>
- “Mitch McConnell’s Idea To Let States Go Bankrupt Set Off A Debate That Engulfed Washington,” BY Sergei Klebnikov, *FORBES*, Updated Apr 30, 2020, 04:26pm EDT, **LINK:**

- <https://www.forbes.com/sites/sergeiklebnikov/2020/04/30/mitch-mcconnells-idea-to-let-states-go-bankrupt-set-off-a-debate-that-engulfed-washington>

[[F]] When Sovereign King Jesus – who is our Judge – calls us into His office, and we have to explain why we fought “tooth and nail” to defend Bankruptcy rights for President Trump (and other rich businessmen), but fought “tooth and nail” equally hard for PREVENT poor students from the same... that won't end well: See Matthew 25:31—46, and the parable of the Shrewd Manager (Luke 16:1—12), ok? Jesus quite literally tells people to go to hell! (For how they treated “the least of these,” HIS brethren and sisters!! If you don't believe me, dust off that old Bible and take a close look at Matthew 25:31—46. (I don't want to be that person. Bad AC system /quite crowded, in Hades/Hell down under!)

[[G]] COMPLAINT I often RECEIVE: (*paraphrased*) **“We can't deal with the PORK spending cuts request that Trump made last March 2019, about 14 months ago—and/or the Constitutional problems with current Federal Law on bankruptcy—because we're 'too busy' dealing with the COVID-19 Economic Emergency legislation.”** [[Huh, what? Yes, I really get that a lot, both from legislative staff and politically-connected friends in high places—you know, people who personally KNOW The President!]]

ANSWER: Actually, the COVID-19 Economic needs make it MORE necessary (not less necessary) to QUICKLY enact the request Trump made to cut PORK BARREL spending, as outlined above! <<-- **Read that twice, if you don't get it.**

[[H]] TIP of the DAY –Get CO-SPONSORS: I mentioned this above, but it bears repeating: If you file a bill to grant President Trump's legislative request for the PORK spending cuts (and become its “Primary Sponsor”), you would do well (political momentum) to call around to the other 434 House Members and 100 U.S. Senators, seeking cosponsors for the spending cuts bill – 2 versions of which I included in my research to you—one version reversing Student Loan limits, using taxpayer dollars, that is – back to previous levels, and the other one, an 'extreme' version, unlikely to pass, but a 'must' for the need to make a political statement, and push back against obscenely dangerous excessive Pork Barrel spending here. You might seek Conservative lawmakers from both parties (so your bill can be touted as bipartisan).

[[I]] FAQ – QUESTION: “Huh, where are my supporters?” – “You don't expect me to do this 'all by myself', now do you?”

ANSWER: Actually, if I catch ANY lawmakers saying this, I will expose them for cowardice... or maybe *not*: Maybe I should take a diplomatic approach and realize that sometimes a “genuine” or “willing” lawmaker will want “support” so as to not damage reputations and relationships or jeopardize future legislative efforts.

Along with the above-mentioned tip (to get cosponsors amongst lawmakers—for both bills, both the “spending cuts” bill for which I ask Rep. Spano to be “primary sponsor” – and to get additional cosponsors for H.R.2648 and S.1414, the “enforcement” bills, which would force down student loan limits via market pressures, and make the former bill easier to pass), we look – not only to “co-sponsors” (lawmakers) but also “supporters” (could be ANYONE) to show “widespread” and “bipartisan” support for both bills:

[[J]] Supporters for PORK spending cuts: (list all known supporters for this: See attached Appendix of Supporters)

[[K]] Supporters for Student Loan Bankruptcy Uniformity bills, H.R.2648 and S.1414: (list all known supporters for this: See attached Appendix of Supporters)

[[L]] COMPLAINT I often RECEIVE: (*paraphrased*) **“We can't try this right now: Let's wait until we get the House back into GOP control.”** [[Huh? Yes, like 'G' above, I get this a lot, too – both from legislative staff and politically-connected friends in high places—you know, people who personally KNOW The President!]]

ANSWER: Actually, this is a dangerous strategy: God does NOT expect us to wait until tomorrow to do what WE CAN DO TODAY—absent a VERY good reason. (Moreover, this is a chief complaint of voters, Americans, & constituents: Lawmakers are dragging their feet, playing political games.)

PROOF that this 'strategy' is not a good idea: Whether it was from the 114TH Congress to the 115TH (when the GOP continued to hold the House) or from the 115TH to the 116TH (in which the GOP lost the House to Speaker Pelosi and the Democrats, in the midterms), both times “total numbers” of sponsors + cosponsors for the Collegiate Loan Bankruptcy Uniformity bill (shown in the table chart above) INCREASED, so the “Party in Control” argument is thus proven false as an absolute bar to “getting done” the business of the people. In fact, the more the GOP resists turning

from our evil ways regarding a hypocritical “double standard” in regards to Bankruptcy Availability—the Economic Second Amendment—the more voters will kick us in the butt, and kick out OUT of House, Senate, and Oval Office: Why? Because Bankruptcy Uniformity is NOT a free handout, but rather a Constitutionally-guaranteed right. (A Free Handout is a Free Handout. But not Bankruptcy uniformity.)

Put another way, how would Republican lawmakers like it if the Democrats snatched away our Gun Rights for absolutely no reason at all? ANSWER: Not only would it be unjust (evil), but moreover, after some time has elapsed, we'd become defenseless, and our need for “self-defense” would go UP, not DOWN.

>> **“2nd Amendment” important in Old Testament BIBLE book of Esther! >>** GOP lawmakers are fond of saying that we can't return bankruptcy rights to students—lest they defend themselves in bankruptcy discharge. TRUE some would defend themselves, but it would be justified. (In fact, read the **short book of Esther, in the Old Testament Bible**: In this short book, Haman had tricked the king into passing a law to make it legal to execute any Jewish citizen. Since the law could not be reversed—due to contemporary legal reasons—a new law was passed, giving Jews the right to defend themselves. The result, sadly, was a bloodbath, because evil idiots insisted on attacking them, and they defended themselves—but, in the long-term, it saved lives: They were able to defend themselves, and overall violent crimes WENT DOWN. Likewise, if student borrowers had bankruptcy defense (not mere 'Undue Hardship' defense, which is almost nothing—a joke, actually), then lenders would lower loan limits, and treat students like Credit Card users—and thus predatory lending (and the wasteful use of tax dollars to make/back said loans) would sharply DECREASE, thus saving TRILLIONS of U.S. Taxpayer Dollars.

Sovereign King Jesus speaks, next page: Stay tuned...

PROOF: The Old Testament Book of Esther, if you will. (It's a short book—so don't hesitate to look.)

References: <https://www.BibleStudyTools.com/esther/>

And: <https://JWA.org/encyclopedia/article/esther-bible>

And: <https://www.Britannica.com/topic/Book-of-Esther>

And: <https://www.BibleGateway.com/passage/?search=Esther+1&version=NIV:KJV>

Besides the 'self-defense' concept, illustrated by the very short Old Testament BIBLE **book of Esther**, the other important concept is that God put us here for a purpose—and how do we know that we aren't here for such a time? **Legendary Famous quote in question:** “**14** For if thou altogether holdest thy peace at this time, then shall there enlargement and deliverance arise to the Jews from another place; but thou and thy father's house shall be destroyed: and who knoweth whether thou art come to the kingdom **for such a time as this?**” – **Esther 4:14 Holy Bible (KJV)**

Selected Bible passages for context, since many lawmakers accept this standard –as do I: HARDEN NOT YOUR HEART—Rather, we must be good stewards of our our limited time >> “And the Lord said, My spirit shall not always strive with man, for that he also is flesh: yet his days shall be an hundred and twenty years.” – **GENESIS 6:3 Holy Bible (KJV)**

“10 Our days may come to seventy years, or eighty, if our strength endures; yet the best of them are but trouble and sorrow, for they quickly pass, and we fly away. 11 If only we knew the power of your anger! Your wrath is as great as the fear that is your due. 12 Teach us to number our days, that we may gain a heart of wisdom.” – **PSALM 90:10 Holy Bible (NIV)**

Jesus as Judge MEME – it's no joke – Sources:

“39 Jesus said, “For judgment I have come into this world, so that the blind will see and those who see will become blind.” – John 9:39 (NIV)

“22 Moreover, the Father judges no one, but has entrusted all judgment to the Son,” – John 5:22 (NIV)

“10 For we must all appear before the judgment seat of Christ, so that each of us may receive what is due us for the things done while in the body, whether good or bad.” – 2 Corinthians 5:10 Holy Bible (NIV)

“42 He commanded us to preach to the people and to testify that he is the one whom God appointed as judge of the living and the dead.” Acts 10:38-42 (NIV)

“11 I saw heaven standing open and there before me was a white horse, whose rider is called Faithful and True. With justice he judges and wages war.” – Revelation 19:11 (NIV)

SOVEREIGN KING JESUS speaking: “45 Then shall he answer them, saying, Verily I say unto you, Inasmuch as ye did it not to one of the least of these, ye did it not to me. 46 And these shall go away into everlasting punishment: but the righteous into life eternal. – Matthew 25:45—46, Holy Bible (KJV)

JESUS, God the Son: VERY CREATOR

“In the beginning God created the heaven and the earth.” -GENESIS 1:1, Holy Bible (KJV)



“I In the beginning was the Word... 3 All things were made by him; and without him was not any thing made that was made. ... 14 And the Word was made flesh, and dwelt among us, (and we beheld his glory, the glory as of the only begotten of the Father,)...” JOHN chapter 1, Holy Bible (KJV), verses 1a, 3, and 14a

Recap from above: The Parable of the Shrewd Manager: Luke 16:1-12, which concludes with Jesus saying in v.9: “I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.” [Shortened for brevity – but read it yourself, if you dare.]

“7b To day if ye will hear his voice, 8 harden not your heart, as in the provocation, and as in the day of temptation in the wilderness: 9 when your fathers tempted me, proved me, and saw my work.” – PSALM 95:7b—9 (KJV)

“7 Wherefore (as the Holy Ghost saith, To day if ye will hear his voice, 8 harden not your hearts, as in the provocation, in the day of temptation in the wilderness: 9 when your fathers tempted me, proved me, and saw my works forty years. 10 Wherefore I was grieved with that generation, and said, They do alway err in *their* heart; and they have not known my ways. 11 So I swear in my wrath, They shall not enter into my rest.)” – HEBREWS 3:7—11 (KJV)

“6 Seeing therefore it remaineth that some must enter therein, and they to whom it was first preached entered not in because of unbelief: 7 again, he limiteth a certain day, saying in David, To day, after so long a time; as it is said, To day if ye will hear his voice, harden not your hearts. 8 For if Jesus had given them rest, then would he not afterward have spoken of another day.” – HEBREWS 4:6—8 (KJV)

“Now it is required that those who have been given a trust must prove faithful.” – I CORINTHIANS 4:2 (NIV)

“Moreover it is required in stewards, that a man be found faithful.” – I CORINTHIANS 4:2, (KJV)

***** Dr. Jay Dennis (retired pastor of LAKELAND'S 1ST Baptist Church) once said that we should pray with the intent on hearing The Holy Spirit AND OBEYING once we have a clear Word from The Lord. (Are we willing to obey God—as revealed in His Holy Word—and our Constitution, which is also required by ROMANS chapter 13, which says to obey Civil Authorities—including the U.S. Constitution?? “Just asking for a friend...” Named JESUS!)**

“Whoever remains stiff-necked after many rebukes will suddenly be destroyed—without remedy.”

– Proverbs 29:1, Holy Bible (NIV)

“1 He, that being often reprov'd hardeneth his neck, shall suddenly be destroyed, and that without remedy. 2 When the righteous are in authority, the people rejoice: but when the wicked beareth rule, the people mourn.”

– Proverbs 29:1-2, Holy Bible (KJV)

Translation: When lawmakers and other political & religious leaders are righteous, the people rejoice.

But: When the wicked (or righteous, but cowardly & afraid = unrighteous) are in authority and keep refusing wise counsel, these stiff-necked and proud, cowardly, rebellious rulers will be suddenly destroyed by God—as their nation encounters numerous plagues—such as a crash of the dollar, crash of the grid, wars, famines, pestilences, etc.

The Parable of the Shrewd Manager

“1 Jesus told his disciples: “There was a rich man whose manager was accused of wasting his possessions. 2 So he called him in and asked him, ‘What is this I hear about you? Give an account of your management, because you cannot be manager any longer.’ 3 “The manager said to himself, ‘What shall I do now? My master is taking away my job. I’m not strong enough to dig, and I’m ashamed to beg— 4 I know what I’ll do so that, when I lose my job here, people will welcome me into their houses.’ 5 “So he called in each one of his master’s debtors. He asked the first, ‘How much do you owe my master?’ 6 “‘Nine hundred gallons[a] of olive oil,’ he replied. “The manager told him, ‘Take your bill, sit down quickly, and make it four hundred and fifty.’ 7 “Then he asked the second, ‘And how much do you owe?’ “‘A thousand bushels[b] of wheat,’ he replied. “He told him, ‘Take your bill and make it eight hundred.’ 8 “The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. 9 I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.”

– LUKE 16:1–9, Holy Bible (NIV), small quote used under “Fair Use” legal standards, for commentary, criticism, & research. **Footnotes:** [a] Luke 16:6 : Or: “about 3,000 liters”
[b] Luke 16:7 Or: “about 30 tons”

“For we must all appear before the judgment seat of Christ...” – 2 Corinthians 5:10 Holy Bible (KJV)



“22 Moreover, the Father judges no one, but has entrusted all judgment to the Son.”

-- JOHN 5:22, Holy Bible (NIV)

CONCLUSION :

We've already paid off these student loans—twice—so even total forgiveness would cost NO taxpayer dollars, and how much less would it cost to reinstate bankruptcy—as the U.S. Constitution's Uniformity clause requires?

CONCEPT: “Cancellation” aka “forgiveness” of ALL federally-held Student Debt by Executive Order would cost taxpayers NOTHING, and add add NOTHING to U.S. Debt: Almost all of current Student Debt is OWNED (not guaranteed) by taxpayer dollars. (It would simply be forgiven, no different than if Mary Jane Doe owed John Q. Citizen a million dollars, and John forgave the amount that Mary owed him.)

Moreover, the Department of Education is making a HUGE profit off of students—whose default rate is now approaching EIGHTY-FIVE (85%) PERCENT—much higher than ANY other lending instrument. #PredatoryLending hello?

Lastly, if this FAILED LENDING SYSTEM is not promptly STOPPED, then your children, grandchildren, and great-grandchildren will encounter eternal debt slavery—Is this really what we want for our children and next generations?

Details / proof:

As shown above, these federally-held Student Loans have already BEEN PAID—twice, actually: Once, when the taxpayers paid off these colleges, and became the OWNER of said loans, and then a SECOND time, when students paid the Department of Education \$1.22 for EVERY DOLLAR LENT. (The Dept of Ed is making a killing that any mobster would envy!) **So, even total and 100% forgiveness would cost nothing to taxpayers—if done right now.** However, as this is a

dangerous Ponzi scheme, if Federal Lawmakers don't GET OUT right now, then they (we) will start LOSING money.

Moreover, 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 Collinge, *The Washington Examiner*, November 29, 2019,

LINK: <https://www.WashingtonExaminer.com/opinion/op-eds/one-inexpensive-and-easy-fix-for-the-student-loan-problem>

Archive-1: <https://Archive.vn/652KY>

Archive-2: <https://Web.Archive.org/web/2020102022256/https://www.WashingtonExaminer.com/opinion/op-eds/one-inexpensive-and-easy-fix-for-the-student-loan-problem>

QUOTE: “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: <https://www.Brookings.edu/research/the-looming-student-loan-default-crisis-is-worse-than-we-thought/>

Archive-1: <https://Archive.vn/OI3TK>

Archive-2: <https://Web.Archive.org/web/20201020222301/https://www.brookings.edu/research/the-looming-student-loan-default-crisis-is-worse-than-we-thought/>

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

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

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

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

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

Archive-2:

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

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

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

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

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

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

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

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

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

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

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

Notes to self: Maybe I'll add a few other things later on...

+ recent bad colleges who got stimulus

+ *Reminder: This may be the “last top 'til crash.” Act now or forever hold your peace. Rev. 6:6 portends hyperinflation*

+ *Royal Brown's support for Trump's fiscal conservatism: link & screenshots:*

<https://www.Facebook.com/Royal.Browniii/posts/10217181978923640>

+ *other notes / Rick Scott *also* agrees with me, President Trump, Royal Brown III, and many other Conservatives:*

- **UPDATE:** *Forget these other Addenda (plural: Addendum) – Go ahead & to press – complete enough as is.*

_Gordon Wayne Watts' “ Conflict of Interest statement ” :



While it may ****initially**** appear that I have a “conflict of interest” in asking that Bankruptcy Uniformity be returned to student loans – since I've got huge and unpaid student loans – this is not correct: Actually, I have a motive to BE QUIET and not “rock the boat”: Currently, I'm on IBR [[Income-based Repayment, which takes Ten (10%) Percent of my discretionary income, that is, income above a certain poverty-threshold, meaning, for me, ten percent of zero—which is itself... ZERO!]]. However, if I make the argument that removal of the bankruptcy terms in my original loan contract violated the Contract Clause of the U.S. Constitution, an equally-valid argument could be made that insertion of IBR into said contract violated THE LENDERS' terms, which is true: IBR was NOT in the original loan contract. Period. – Thus, if any conflict of interest exists, it is motive for me to be quiet & not “rock the boat.” Thus, I have no “Conflict of Interest” regarding my request to fix the Constitutional flaws in U.S. Bankruptcy Code (Law): It could harm me, but as it would likely help many others, the “moral” thing to do is to proceed. ****MOREOVER:**** My mother is elderly, and my only income right now is “part time” work which I do for my mother (run errands, etc.), and am taking “time off” from 'regular' work (e.g., something that pays more than pocket change) in order to more-effectively advocate to my Federal and State lawmakers AGAINST their blatant defense of rich, connected “special interests” (chiefly in Higher Ed, which has resulted in nearly TEN PERCENT of U.S. Debt being Higher Ed PORK-BARREL SPENDING debt, as discussed before). Thus, when my evil opponents & enemies of all U.S. Taxpayers are very rich, powerful special interests, I can NOT hope to have a 'successful' review of my points (actually, the views of the 99% of Americans fed up with rich, Liberal Colleges & Banks raping the taxpayer AND the student) UNLESS and until I do this “full-time”: Thus, the cost to ME (loss of time, monies, and risks that the Dept of Ed will sue me and remove my IBR protection) are too numerous and large to mention—but I'm paying a high price to take on this battle. **(I have little choice: A crash of the Dollar will result if we don't avert disaster & turn/repent from these various evil, filthy sins—including the obscenely excessive spending.)** My mother (my only real source of income) is quite elderly, and I have no real source of income (even including the little she gives me), **and thus my taking time off to defend freedom comes at a very high cost to me.**

In fact, many friends say I should 'give up', Take care of “Number One” (me), **and let America fall... should I?**

/x/ Signed: Gordon Wayne Watts



LEGAL SERVICES CENTER OF HARVARD LAW SCHOOL
CENTRO DE SERVICIOS LEGALES

122 Boylston Street
Jamaica Plain, Massachusetts 02130-2246
TEL: (617) 522-3003 • FAX: (617) 522-0715

September 14, 2020

Senator Elizabeth Warren
317 Hart Senate Office Building
Washington, DC 20510

Dear Senator Warren:

You have previously proposed that the President of the United States could direct the Secretary of the United States Department of Education (Secretary) to exercise his or her existing authority to cancel federal student loan debt on a broad or categorical basis.

We have consulted the statutory and regulatory framework governing federal student loan programs administered by the Department of Education, as well as the framework and controlling interpretations of the budgetary structure of these programs. We conclude that such broad or categorical debt cancellation would be a lawful and permissible exercise of the Secretary's authority under existing law.

By way of background, the power to create debt is generally understood to include the power to cancel it. This power rests in the first instance with Congress. The Constitution gives to Congress the power to "dispose of" the property of the United States. U.S. Const. Art. IV, sec. 3, Cl. 2. This means that Congress alone is able to "release or otherwise dispose of the rights and property" of the federal government, and thus "[s]ubordinate officers of the United States are without that power, *save only as it has been conferred upon them by an Act of Congress* or is to be implied from other powers." *Royal Indemnity Co. v. United States*, 313 U.S. 289, 294 (1941) (emphasis added).

Congress gave a general but restricted authority to administrative agencies of the executive branch to cancel debt owed to the federal government in the Federal Claims Collection Act of 1966 (FCCA), as amended by the Debt Collection Improvement Act (DCIA), 31 U.S.C. § 3701 *et seq.*¹ The Departments of Justice and the Treasury have promulgated standards by which this authority is to be exercised by agencies, known as the Federal Claims Collection Standards (FCCS), 31 C.F.R. Subt. B, Ch. IX.

However, as relevant to your proposal, Congress has granted the Secretary a more specific and unrestricted authority to create *and* to cancel or modify debt owed under federal student loan

¹ In general, the FCCA gives heads of agencies the power, in certain circumstances, to compromise (or, cancel) debts owed to the Government of up to \$100,000 (exclusive of interest) without the involvement of the Attorney General. 31 U.S.C. § 3711(a)(2).

programs in the Higher Education Act (HEA) itself. That provision empowers the Secretary to execute the broad debt cancellation plan you have proposed.

A. Statutory Authorization to Create Student Loan Debts and Guarantees

Under the Federal Family Education Loan Program (FFELP), Congress authorized the Department of Education to guarantee (and pay a portion of interest on) loans issued to students in eligible institutions as defined by the program. *See generally* 20 U.S.C. § 1071(a)(1); HEA, Title IV, Part B. Congress authorized appropriations for “such sums as may be necessary” under the program, which “shall remain available until expended,” 20 U.S.C. § 1071(b).² Generally, funds are expended under FFELP when a guarantee agency makes a demand for payment following borrower default, at which point the loan may be assigned to the Department.³ Congress has authorized the Secretary in certain circumstances to require a guaranty agency to assign to the Secretary any FFELP loan on which the Secretary has made a payment to the guaranty agency. 20 U.S.C. § 1078(c)(8).

Under the Direct Loan Program (DLP), HEA, Title IV, Part D, Congress made available to the Department of Education “such sums as may be necessary” to lend to “all eligible students (and the eligible parents of such students)” who are eligible under the program. 20 U.S.C. § 1087a(a); *see also* 20 U.S.C. § 1087b(a) (“The Secretary shall provide, on the basis of the need and the eligibility of students...funds for student and parent loans under this part...”).

Both FFELP and DLP are mandatory programs that Congress has exempted from annual appropriations requirements,⁴ the relevance of which to your proposal is discussed below.

Through the Federal Perkins Loan Program (FPLP), HEA, Title IV, Part E, Congress authorized the Secretary to “carry out a program assisting in the maintenance of funds at institutions of higher education” for making loans to undergraduate students. 20 U.S.C. § 1087aa(a). For each fiscal year, Congress appropriates funds for the FPLP, 20 U.S.C. § 1087aa(b), and directs the Secretary in how to allocate such funds to eligible institutions. 20 U.S.C. § 1087bb.

² Congressional authorization for the Department to make or insure new loans under FFELP terminated as of June 30, 2010. 20 U.S.C. § 1071(d).

³ 20 U.S.C. § 1080.

⁴ *See* OMB Circular No. A-11 (2016), Section 20, p. 6 (“Entitlement refers to a program in which the Federal Government is legally obligated to make payments or provide aid to any person who...meets the legal criteria for eligibility. Entitlements are generally provided by an authorizing statute, and can include loan and grant programs.”). Congress separately provided for an appropriation of “such sums as may be necessary” for “administrative expenses necessary for carrying out [Title IV], including expenses for staff personnel, program reviews, and compliance activities.” 20 U.S.C. § 1098b.

B. Statutory Authorization to Compromise and Modify Student Loan Debts and Guarantees

Congress enumerated general powers of the Secretary under Title IV, including the power to prescribe such regulations as are necessary to carry out the programs; to sue and be sued in federal court; and to include terms, conditions, and covenants relating to repayment, and to modify such terms. 20 U.S.C. § 1082(a). Although located in the portion of the HEA specific to FFELP, the Secretary openly relies on these authorities in carrying out activities under other Title IV programs,⁵ and Congress has acquiesced in this interpretation. Direct Loans are understood to have the same terms and conditions as FFELP loans, 20 U.S.C. § 1087a(b)(2).

i. Secretary's Compromise Authority under the HEA

Amongst the general powers conferred by Congress to the Secretary in the HEA is the power to “enforce, pay, *compromise*, waive, or release any right, title, claim, lien, or demand, however acquired, including any equity or any right of redemption.” 20 U.S.C. § 1082(a)(6) (emphasis added).⁶ This compromise authority was contained in the HEA from its initial enactment.⁷ Any exercise of this compromise authority “shall be final and conclusive upon all accounting and other officers of the Government.” 20 U.S.C. § 1082(b). The only statutory limitation on this authority is the requirement that the Secretary “may not enter into any settlement of any claim under [Title IV] that exceeds \$1,000,000” without requesting “a review of the proposed settlement of such claim by the Attorney General,” 20 U.S.C. § 1082(b).⁸

In 1988, the Secretary finalized a regulation, 34 C.F.R. § 30.70, which explains how the Secretary exercises discretion to compromise a debt.⁹ This regulation was enacted as part of a

⁵ For example, there is no other Congressional authorization for the Secretary to sue and be sued in the Higher Education Act, and the Secretary regularly initiates and defends lawsuits related to DLP activities. Likewise, the Secretary promulgates regulations under the DLP. Insofar as the general power conferred in § 1082 relates to the ability to set terms and conditions of federal student loans, and to cancel or compromise those loans, Congressional intent to apply such powers to DLP loans is evident in the DLP “parity provision,” 20 U.S.C. § 1087e(a)(1): “Unless otherwise specified in this part, loans made to borrowers under this part shall have the same terms, conditions, and benefits, and be available in the same amounts, as loans made to borrowers [of FFELP loans].” Statutory discharges exemplify the functioning of the parity provision. Congress has authorized the Secretary to discharge (or, cancel) student loans under the FFELP in circumstances of death, disability, or false certification by an institution of the student’s eligibility for the loan. 20 U.S.C. § 1087. The Secretary has promulgated regulations making these discharges available to borrowers under the DLP. *See* 34 C.F.R. §§ 685.212 (discharge of a DLP loan obligation when borrower dies); 685.213 (discharge of a DLP loan obligation when a borrower is disabled); 685.214 (discharge of a DLP loan obligation when a borrower’s school closes); 685.215 (discharge of a DLP loan obligation when a borrower’s eligibility is falsely certified by an institution).

⁶ Subsection (a)(5) authorizes the Secretary to compromise “any claim on, or arising because of, any such insurance or any guaranty agreement” under FFELP.

⁷ Pub. Law 89-329, Section 432(a)(6) (Nov. 8, 1965).

⁸ Congress similarly granted authority to the Secretary under the FPLP “to enforce, pay, compromise, waive, or release any right, title, claim, lien, or demand, however acquired, including any equity or any right of redemption,” 20 U.S.C. § 1087hh(2).

⁹ 53 Fed. Reg. 33424-01 (Aug. 30, 1998).

package of regulations addressed to the Secretary’s general authority to collect debt. As explained, those regulations “supplement the FCCS in those instances where the FCCS requires agency-specific rules or the nature of a particular debt collection activity administered by the Department calls for further clarification of the FCCS. In some cases, these regulations clarify the relationship between the laws administered by the Secretary and the requirements of the FCCS.”¹⁰ The compromise-specific regulation at § 30.70 clearly preserves the Secretary’s authority “to compromise a debt, or suspend or terminate collection of a debt, in any amount,” without reference to FCCS or referral to DOJ, “if the debt arises under the Guaranteed Student Loan Program” under Title IV, Part B (FFELP), or Title IV, Part E (PLP). 34 C.F.R. 30.70(h) (eff. until June 30, 2017).¹¹ With respect to non-Title IV debt, the Secretary would apply the FCCA and FCCS standards only where the Secretary’s regulations require that a debt be referred to DOJ for resolution.¹² This requirement is found only in relation to funds misspent by institutional recipients under specific grant programs or cooperative agreements.¹³

As part of the 2016 borrower defense regulations, the Secretary amended § 30.70.¹⁴ The stated intent of the regulatory change was to “reflect a series of statutory changes that have expanded the Secretary’s authority to compromise...debts,”¹⁵ and to “[c]larify” that certain limits do “not apply to resolution of claims arising under the FFEL Program, or under the Direct Loan Program or Perkins Loan Program...”¹⁶ The only statutory change to the Title IV compromise authority was the 2008 amendment to section 432 of the HEA to require the Department to provide DOJ an opportunity to review and comment on any proposed resolution of a claim arising under any Title IV program that exceeds \$1 million.¹⁷

The amended §30.70 continues to differentiate the treatment of Title IV debts, addressing them in a new subsection (e). However, this new subsection includes a cross reference to the FCCS—“Subject to [the requirement to consult with DOJ on compromise of a claim over \$1 million],

¹⁰ 53 Fed. Reg. at 33424. Other Department regulations clarify that the Secretary may take “any action authorized by law”—not just the FCCA or FCCS—to collect (or compromise) a debt, 30 C.F.R. § 30.1(a), and that the Secretary “complies with the requirements of the FCCS...that are not inconsistent” with the Secretary’s own regulations, 30 C.F.R. § 30.1(b).

¹¹ The pilot version of the DLP was signed into law in the 1992 Reauthorization of the HEA, after the promulgation of this regulation.

¹² 34 C.F.R. § 30.70(a)(1) (eff. until June 30, 2017).

¹³ 34 C.F.R. § 30.70(b) (referring to section 452(f) of the General Education Provisions Act (20 U.S.C. § 1234a), which only applies to “recipients” of a “grant or cooperative agreement under an applicable program.” With respect to Title IV programs, the Secretary is required to consult with—but not refer to—a proposed compromise of any single Title IV debt that is greater than \$1 million, 20 U.S.C. § 1082(b).

¹⁴ 81 Fed. Reg. 75926 (Nov. 1, 2016).

¹⁵ Generally speaking, the FCCS were amended to allow for agencies to compromise debts at a higher dollar level--\$100,000 rather than \$20,000—without referring them to DOJ.

¹⁶ 81 Fed. Reg. 39330, 39369 (June 16, 2016) (NPRM); *accord* Issue Paper 11, Negotiated Rulemaking Committee, <https://www2.ed.gov/policy/highered/reg/hearulemaking/2016/bd3-i11-collection.pdf> (proposing to amend § 30.70 to “[c]larify that the generally-applicable \$100,000 limit does not apply to resolution of claims arising under” FFELP, DLP, or PLP; “and include the requirement that the Department seek DOJ review of any proposed resolution of a claim exceeding \$1,000,000 under any of those loan programs”).

¹⁷ See Pub. L. 110-315.

under the provisions of 31 CFR part 902 or 903, the Secretary may compromise a debt in any amount, or suspend or terminate collection of a debt in any amount, if the debt arises under” FFELP, DLP, or PLP.¹⁸

The best reading of the amended regulation is that the Secretary may compromise debts under Title IV programs without following the procedures outlined in the FCCS. *First*, cabinining the Secretary’s broad authority to compromise Title IV debts under the HEA to the considerations and procedures outlined in the FCCS would constitute a significant limiting of that authority. There is nothing in the regulatory history to suggest this was the intent of the Department. To the contrary, the regulation was revised so as to reflect expansions in the Secretary’s authority. *Second*, the language of subsection (e) is not reconcilable with the FCCS. Subsection (e) states that the Secretary may compromise a debt *in any amount*, without prescribing any procedures or considerations for the exercise of that discretion, whereas the FCCS (found in 31 CFR part 902 or 903) apply restrictions on the dollar amounts and prescribe considerations and procedures that an agency must follow before compromising a debt.¹⁹ Moreover, the FCCS, on their own terms, apply *only* when an agency is relying on the Congressional delegation of authority under the FCCA to compromise a debt.²⁰

Alternately, it is not inconsistent with the amended regulation for the Secretary to compromise a Title IV debt *outside of*, rather than “under” the provisions of the FCCS. The regulation’s language is precatory rather than mandatory, and the statutory authority of § 1082 is broad. The Secretary need not rely on a regulation in order to implement it. Prior to 1988, there was no regulation even addressing the compromise authority, and other powers granted by Congress in § 1082 do not have any implementing regulations, yet are regularly used.²¹

It is also possible that the Secretary could compromise a significant number of outstanding loans in conformity with the FCCS. Specifically, under those standards, agencies may compromise a

¹⁸ 34 C.F.R. 30.70 (e)(1) (eff. July 1, 2017) (emphasis added).

¹⁹ For the same reason, subsection (e) is incongruous with subsection (a)’s language that “the Secretary uses the standards in the FCCS, 31 CFR part 902, to determine whether compromise of a debt is appropriate if the debt arises under a program administered by the Department....”

²⁰ See 31 C.F.R. § 902.1(a) (“The standards set forth in this part apply to the compromise of debts pursuant to 31 U.S.C. § 3711); 31 C.F.R. § 903.1(a) (“The standards set forth in this part apply to the suspension or termination of collection activity pursuant to 31 U.S.C. § 3711); see also 31 C.F.R. § 900.1(a) (“The regulations in this chapter prescribe standards for Federal agency use in the administrative collection, offset, compromise, and the suspension or termination of collection activity..., unless specific Federal agency statutes or regulations apply to such activities....”); §900.4 (“the laws and regulations that are specifically applicable to claims collection activities of a particular agency generally take precedence over [the FCCS]”).

²¹ For example, section 1082(a)(4) authorizes the Secretary to consent to modification of “any note or other instrument evidencing a loan” under Title IV. The Secretary does modify loans even in the absence of any implementing regulations—and the FCCS do not address modification at all. In fact, the Secretary has used the modification power to cancel out, or modify to zero, loan obligations under FFELP and DLP in certain circumstances. See *Carr et al. v. DeVos*, Case No. 19-cv-6597 (S.D.N.Y.), Dkt. No. 15-1 (Decl. of Cristin Bulman), 16 (Stipulation of Dismissal) (Secretary modified DLP and FFELP loans of Plaintiffs pursuant to 20 U.S.C. § 1082(a)(4) resulting in balances of \$0.00).

debt when its collection is in doubt because the debtor is unable to pay the full amount in a “reasonable time,”²² or if the cost of collecting a debt is greater than the amount likely recoverable in a single installment.²³

ii. Secretary’s Authority to Modify Loans under the HEA

The Secretary may carry out your plan to cancel existing student loan debt under a distinct statutory authority—the authority to modify existing loans found in 20 U.S.C. § 1082(a)(4). Like the compromise authority, the modification power is included in the FFELP section of the HEA, but is read to apply to the DLP, and has a corollary in the FPLP, *see* 20 U.S.C. § 1087hh(1).

Modification of existing loans under Title IV programs is outside of the FCCA and FCCS, which address compromise and settlement, but not modification. The Secretary has the authority to modify a loan to zero,²⁴ and exercises this authority even in the absence of any implementing regulations.

Such modification (and, likewise, any act to compromise existing student loans), is permissible under the budgetary standards that govern Title IV programs.

Under the Federal Credit Reform Act of 1990 (FCRA), direct loan obligations and guarantee commitments may only be incurred or made to the extent that their “costs” are annually appropriated by Congress. *See* 2 U.S.C. § 661c(b). However, the FCRA specifically exempts any “direct loan or loan guarantee program” that “constitutes an entitlement (such as the guaranteed student loan program...)” from this appropriations requirement. 2 U.S.C. § 661c(c) (exemption for mandatory programs). Likewise, subsection (c) exempts mandatory programs such as FFELP and DLP from the requirement that any outstanding direct loan or loan guarantee “shall not be modified in a manner that increases its cost” unless the cost increase is provided for in an appropriations Act, 2 U.S.C. § 661c(e). Congress also anticipated and provided “permanent indefinite authority” for agencies’ “reestimate” of the cost for a group of direct loans or loan guarantees made in a single fiscal year. 2 U.S.C. § 661c(f).

For the foregoing reasons, we conclude that your proposal calls for a lawful and permissible use of the authority Congress has conferred on the Secretary of Education, which is anticipated and allowed for in the budgetary and accounting treatment of federal student loan programs.

²² 31 C.F.R. § 902.2(a)(1).

²³ 31 C.F.R. § 902.2(e),(f).

²⁴ *See* fn 21, *supra*.

Sincerely,

A handwritten signature in black ink, appearing to read "Eileen".

Eileen Connor, Legal Director

A handwritten signature in black ink, appearing to read "Deanne Loonin".

Deanne Loonin, Attorney

A handwritten signature in black ink, appearing to read "Toby Merrill".

Toby Merrill, Director

Project on Predatory Student Lending

Before the Pandemic:

80% of ALL student loan borrowers were either in default, delinquent, or otherwise unable to pay on their loans.

OR, they were paying, but their loan balances were going UP!

**End this
FAILED
LENDING
SYSTEM!**

**Time to hit
the RESET
button!**



The U.S. Student Loan System has

**CATASTROPHICALLY
FAILED!**