

Higher-Ed Tuition Costs: The 'Conservative' view is not on either extreme
Students are told from an early age that an education is the only way to success, and yet when they follow the inevitable path, they are lured into a trap -a debt-trap.

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 (A 377-word Letter on this same topic [[link](#) / [cached copy 1](#) / [cached copy 2](#)] published Sunday, Oct. 18, 2009 in *The Tampa Tribune*, Views section, p.3.; and, a 295-word Letter on this same topic [[link](#) / [cached copy 1](#) / [cached copy 2](#)] published Friday, June 03, 2011 in *The Ledger* (of LAKE LAND, Fla.), Editorial page, p.A8. --

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NOTE: This short, well-documented research paper (which has been cited[39] in Wikipedia's articles, as well as [The Whitehouse Petitions link here](#)) is only 2,095 words (13,131 characters), according to OpenOffice Word Processor -- Titles, Headers, Updates, Graphs, & citations to Sources (to document some strong claims herein) drive the word-count up considerably, but *The Register* does not stop short to cite our sources.

Position Paper -- A well-documented study into the U.S. Higher Ed crisis: Causes of skyrocketing tuition and declining quality of institutions of Higher Education in America -- Proposed solutions

We think of conservatives as right extremes & liberals as left, polar opposites. However, true conservatives are in the middle (on this matter anyhow), liberals on the extremes. First, the history:

In the 1956-57 school year, one source[1] reports a year of college cost \$138, and another source[2] is in close agreement. But remember we have to adjust for inflation: The \$138 figure is about \$1,062.71 in 2008 dollars[7], probably the same for 2009, considering the year's inflation[3] was about 0.1%. However, nowadays, the same year of college costs about \$10,066, about a 10X increase. Other sources[4-6] indicate a cost of \$6,142.58 for tuition and \$6,920.94 for housing, for a total of \$13,063.52 per year, even higher than the \$10,066 fig.

Drug users and the criminally insane can take out a line of credit, and run up tons of debt and (although it's hard) still declare bankruptcy.[8-11;36] However, student loans are unique among all loans in the lack of standard consumer protections (truth in lending; bankruptcy proceedings; statutes of limits; the right to refinance; adherence to usury laws; and, Fair Debt & Collection practices, etc.) afforded the borrower.[12-14] (If institutions of Higher-Ed knew that students could declare bankruptcy, they would be more apt to charge a fair, free-market value for their product -instead of monopoly-style collusion to keep both tuition principle as well as interest rates[36] high -with garnishment and collection and powers that a mobster would envy.)

The fact that this has driven many students to suicide[15-18;36] is not without merit: You used to never hear of student loan suicides -this has only now become a crisis in Higher-Ed recently. (Their blood should count for something.) OK, that's the problem: Skyrocketing Tuition & 'Tuition Bankruptcies,' like 'Medical' & 'Housing Bankruptcies.' If Education is the BACKBONE of America, we have a BROKEN BACK. However, have you considered why this has only now occurred? Let's eliminate higher quality as an explanation for the tuition increase. Mainstream media[19-21] claims education quality has actually decreased; Sean Hannity & I both agree[22] that quality has plummeted, so higher tuition isn't due to better quality.

Any guess why skyrocketing tuition increases have only NOW become a problem? Yes. Since government keeps bailing out[Figure-3] Higher-Ed with our tax dollars[Figure-2] for grants & loans to students and funding of colleges & universities, these institutions have guaranteed income, thus no incentive to lower prices to Free Market supply &

demand values. Put another way, they could care less if you go bankrupt & screw-up your life trying to pay off your debt: They've already gotten bailed out[Figure-3] in advance. Picture this: Let's say every restaurant & supermarket is subsidized by Big Brother using tax dollars: Would they be hurt if they charged say \$100 for a Big Mac, eventually bankrupting you? No. This isn't the first time the concept of either expensive food[23] or over-taxation[24] has surfaced. Same with Higher-Ed, the Housing Market, and Social Security. Because of inefficiency & graft, both Hannity & I also agree[22][Figure-2] that tax dollars don't need to keep going to Higher-Ed: Let them stand or fall on their own merit -free market style.

It seems that every time Congress raises the loan limits for Student Loans, and students can afford more (read: go deeper in debt), colleges mysteriously find new excuses to raise the tuition. "Things that make you go 'hmm...!'"

Here's where I break ranks with Sean: He feels no matter what government throws at us, we can somehow pay off bills if we work hard from 6am-midnight.[22] NOT. *Here's where liberal extremes come in:*

*** On one extreme:** You have people asking for free handouts. They don't want to pay for ANY education: Let the government do it all: That's how Sean classed me in his recent show.[22]

*** On the other extreme:** You have today's students paying MORE than their fair share, FAR more than peers of yesteryear, for an education whose quality has actually gone DOWN, not up. Since most colleges & universities are state-owned & state-funded and practically ALL institutions of higher ed, even private colleges, receive funding from tax dollars[Figure-2] through grants & loans (not to mention being tightly regulated by government as well), they're a de facto ARM of government. Thus funding influx (e.g., tuition) is effectively a tax by the very definition. And if you have someone like Hannity defending extortion of students by a tax[22] which has already increased 10X, you're effectively supporting tax increase.[24] **This extreme is also "Blue-State"-liberal.**

Therefore, having each student owe only the actual value of his/her education would be the conservative thing to do[Figure-1] because it falls under moral rights & wrongs as a right thing. Jesus even asked followers[25] that if someone wanted you to go 1 mile to go 2 (e.g., 'double'). So there's a good case to be made that paying 'DOUBLE' (that is, 200%) is also OK since many fiscal conservatives are also religious conservatives thus in alignment with Jesus' creed. Society has finally gotten rid of the scourge of slavery[26] -or have we[38]? Now they've found a way to snare a whole new group: "Debt Slaves"[26-27,38] of all races, creeds, and genders -who they would put in bondage for life under crushing debt. So, immediate forgiveness of the debt[28] of those overcharged would be the only way to right the wrongs and then reset the debt owed to 100%-200% of actual costs. For those who've already somehow paid back their debt, this is stickier. Either these students would have to forgive the government or they might get free education for family members, but to outright refund them cash, even if morally justified, might have an extreme inflationary effect as the number of dollars in circulation increases. Besides being the morally "right" thing to do, when these debt slaves[26-27,38] are freed, they will be able to spend more money on basic necessities -thus stimulate the economy; the only ones who would suffer are the banks and lenders - who profit off of others' financial ruin. Colleges made do in the past & they'd make do now to learn to live within their means, stop paying exorbitant salaries, funding stupid building projects, unnecessary clubs & activities.[33] We've done it before -we must do it again: **"Red-State"-Conservatives must once again save the future.** (PS: *If you're liberal reading this, you should realize that this affects you too and that we must put aside pride and work together, lest 'divided we fall' -under the weight of crushing and enslaving debt.*)

Furthermore, in the absence of fundamental consumer protections (truth in lending; bankruptcy proceedings; statutes of limits; the right to refinance; adherence to usury laws; and, Fair Debt & Collection practices, etc.), the government and lenders (banks) make more money in interest and particularly, in fees, if the student defaults on the

loan, so there is a greater financial incentive/motive for the government & banks to NOT help the student avoid default.

Therefore, seeing the crisis as outlined in this research paper, I would call upon Federal Lawmakers to pass legislation to:

**** -A- **** Prevent any more tax dollars[Figure-2] from going to Higher-Ed (be they grants(*) or loans – State or Federal tax dollars)

(*) *NOTE: Gordon Wayne Watts, the author of this Position Paper, has reconsidered his view of elimination of grant monies, funded by taxpayer dollars, and now would support *limited* grant monies to offset the very large loss if Federal Law prohibited the government from making or guaranteeing loans. Liberals are partly right on this point: The money to run institutions of Higher Education must come from somewhere. However, the use of *any* grant monies must be conditioned upon the frugal use of said tax dollars, which, in plain English, to conservatives like Mr. Watts, means that these institutions can not use monopoly-style collusion and, in the case of State Colleges, can not impose an excessive tax (tuition is a form of tax, as it flows to an arm of the government, State Colleges), *and* must exercise personal responsibility and must neither spend lavishly, nor succumb to the pressures to distort the market, by charging an artificially inflated high tuition, should grant and/or loan monies become available. Only then, if responsible spending practices were adhered to would Mr. Watts be OK with use of taxpayer-funded grants to replace or offset losses if and when loans are discontinued or sharply curtailed.*

-- As in housing, this influx has distorted the market, resulting in higher tuition. Taxpayers get raped twice by bailing-out[Figure-3] Higher-Ed:

-1- Once because it inflates tuition by enabling colleges' 'addiction' to tax-dollars.

-2- Secondly, this 'addiction' is enabled by your tax dollars[Figure-2] -it costs you.

**** -B- **** Grant immediate forgiveness[14,28,36] to all unpaid student loans -and reset the debt to require students to owe only the free-market value of their education[Figure-1] (or, up to perhaps twice the Free Market value –but no more), not the exorbitant prices[36] they were price-gouged through the monopoly-style collusion of the institutions of Higher-Ed & lenders/banks with the Federal Government.

**** -C- **** Although government regulation of tuition (e.g., a "Tuition Freeze") would normally be "Big Government Interference," and thus liberal, there is precedent that "Utility Ratemaking" would be appropriate to control (by regulation) the costs of tuition, as is done with other industries classified as public utilities. Higher Education, legally, and by the definition, constitutes a public utility since such businesses constitute a de facto monopoly for the services they provide within a particular jurisdiction. Since a monopoly exists when a specific person or enterprise is the only supplier of a particular commodity, it can be argued that colleges are an enterprise, or group of businesses that have sole access to a market of higher education, as they are the only supplier of a college degree, and are thus comparable to the monopoly of a group electric companies, who are the sole supplier of electricity, and thus subject to government regulation of rates. While this approach is used successfully in many other industries where a monopoly would otherwise threaten the consumer, it is "liberal," and can not work in isolation, and thus, the other solutions outlined in this essay must also be employed in order to save the quickly-sinking Higher Education industry in The United States.

**** -D- **** Other countries, such as Germany, have colleges that charge a student based on what they earn after they graduate, either via a voluntary contractual agreement known as a 'Tuition Contract' or by involuntary regulation of fees by the government.[40] This method offers an incentive to colleges and universities, to provide a quality education, sufficient to enable their students to get a decent job.

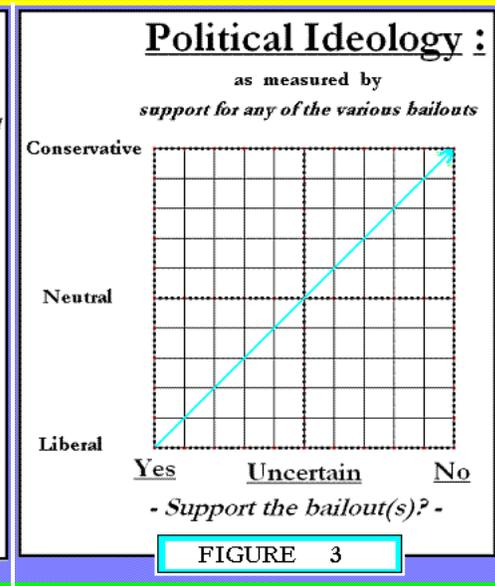
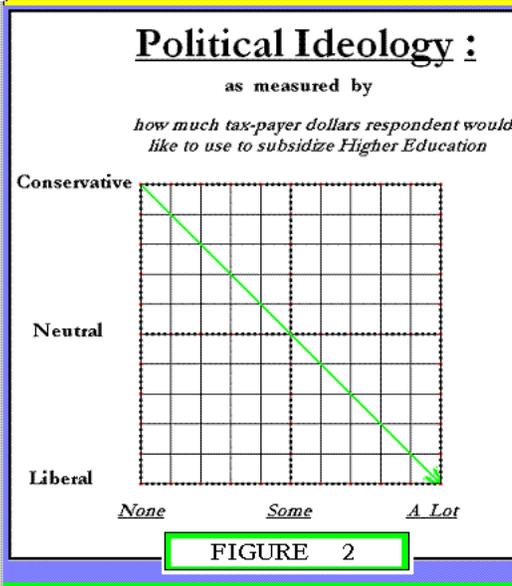
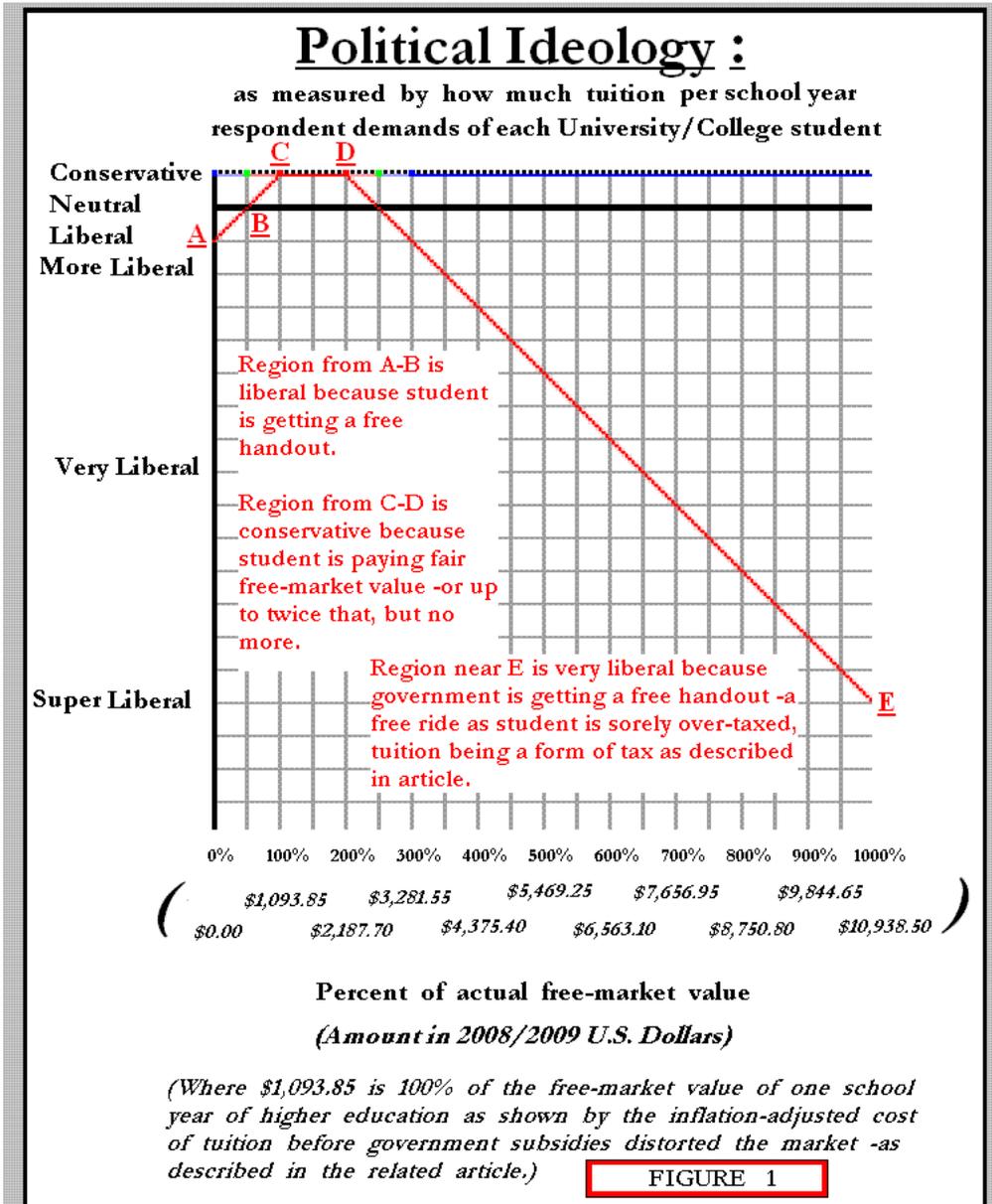
**** -E- **** [{{(SAVING THE BEST FOR LAST)}}] However, since most Lawmakers are cowards, and don't have the 'guts' to do A, B, C, or D, then here's an alternative: Return that standard consumer protections to Student Loans (truth in lending; bankruptcy proceedings; statutes of limits; the right to refinance; adherence to usury laws; and, Fair Debt & Collection practices, etc.) -that were recently removed.[12-14] WHY? Because, if Colleges/Universities knew that students could declare bankruptcy, they'd be more apt to charge a fair, free-market value for their product -instead of continued indentured servitude slavery debt[26-27,38] for life -and, of course, this would afford life-saving relief to ALL students, past, present, and future –and set free a whole new generation of slaves: Debt Slaves.[26-27,38]

If these five requirements were made Federal Law[34], then institutions of Higher-Ed, like Wal-Marts, MacDonald's, and K-Marts, could experience the free market pressures to offer a higher quality -not a propped up house of cards -which has been the source of the problems thus far. *(And, yes: Just like the 'Housing' bubble burst, the 'Education' and 'Healthcare' bubbles will burst too if major changes are not made -and the economy *will* crash.)* These universities & banks know students must go to college to even have a 'chance' at a job in this economy, so big banks & liberal colleges have a 'captive audience': Their targeting of students is like 'shooting fish in a barrel': These students don't stand a chance when tuition rates are obscenely exorbitant. **Students are told from their youth[35] that they need an education to compete in today's world; let's not punish them for doing what is right.**

However, any Congressman/Congresswoman or Senator unwilling to pass these basic consumer protections for Student Loans is suspect for influence from huge campaign contributions by banks and bankers, unwilling to give up the 'mobster-like' protection from a student's ability to declare bankruptcy. Just remember one thing: "Follow the money."

Gordon Wayne Watts received a Bachelor's degree from The Florida State University with a double major in Biological and Chemical Sciences with honors and was the valedictorian from United Electronics Institute. Watts, a non-lawyer, is best known for his lawsuit on behalf of Terri Schiavo[29], which lost 4-3 in the Florida Supreme Court, arguably doing better than even then Governor Jeb Bush's similar suit[30] (lost: 7-0) or Terri Schiavo's own family's federal case[31] (lost: 2-1). Mr. Watts, who ran unsuccessfully for Dist. 64 Fla. House of Representatives[32], is a part-time political activist while he searches for a full-time job in his field.

Figures 1-3:



Sources:

[1] "Massive increases in higher-ed costs a mystery to be solved," Virgil Swing (DuluthNewsTribune.com), May 15, 2008, ([http://www.duluthnewstribune.com/event/search?of: "Virgil Swing: Massive increases in higher-ed costs"](http://www.duluthnewstribune.com/event/search?of:Virgil+Swing:Massive+increases+in+higher-ed+costs)), ** <http://www.google.com/search?hl=en&q=%22Budgeteer+News%22+%22Virgil+Swing%22+2008+may+15&start=20&sa=N&filter=0>, ** http://search.yahoo.com/search?_ylt=A0geu5Vnr9KXSsBZFJXNyoA?

[p=%22Budgeteer+News%22+%22Virgil+Swing%22+2008+may+15&f2=sb-top&f=yfp-t-501&sao=0, **<http://gordonwaynewatts.com/FannyDeregulation/VirgilSwingArticle.JPG>, ** <http://gordonwatts.com/FannyDeregulation/VirgilSwingArticle.JPG>](#)

[2] "Student Aid and College Tuition: The Upward Spiral," by David W. Kirkpatrick, Nov 01,

2007 http://www.schoolreport.com/schoolreport/articles/College_Tuition_11_07.htm states: "In my personal case, while a student at a public college in the 1950s, tuition was \$100 per semester. There was no aid but neither was there any debt at graduation."

[3] "2008 inflation rate at 0.1%, slowest gain in 54 years for consumer prices" <http://www.usinflationcalculator.com/inflation-rates/2008-inflation-rate-at-01-slowest-gain-in-54-years-for-consumer-prices/1000357>

[4] "Average college cost breaks \$30,000: Average for 4-year private school passes key mark; total costs for both public and private schools up well above inflation," Rob Kelley, Oct 27 2006, http://money.cnn.com/2006/10/24/pf/college/college_costs/index.htm states: "The average tuition at four-year public colleges and universities is \$5,836 for the 2006-07 school year. ... With room and board, four-year public colleges average \$12,796 for in-state residents." The \$5,836 figure for tuition would be either \$6,227.39 or \$6,057.77 in 2008, according to the WestEgg inflation calculator, depending on whether you use 2006 or 2007 as your initial year. The average of those two figures is \$6,142.58 for college tuition in 2008

[5] "Preparing to Go to College," p4, http://www.pearsonhighered.com/assets/hip/us/hip_us_pearsonhighered/samplechapter/0131716662.pdf states: "According to The College Board, the average college housing costs in the 2004-2005 academic year were about \$6,222," which would be either \$7,036.63 or \$6,805.25 in 2008, according to the WestEgg inflation calculator, depending on whether you use 2004 or 2005 as your initial year. The average of those two figures is \$6,920.94 for college housing in 2008

[6] Adding \$6,920.94 for housing & \$6,142.58 for tuition yields \$13,063.52

[7] <http://www.westegg.com/inflation> conversion: "What cost \$138 in 1956 would cost \$1081.50 in 2008," & "What cost \$138 in 1957 would cost \$1043.92 in 2008," whose average is \$1,062.71

[8] "Criminally insane, but out on the street" (By NICHOLAS K. GERANIOS (AP) - Oct 17, 2009 - SPOKANE, Wash. (AP) -- "Phillip A. Paul in 1987 was declared criminally insane for killing an elderly woman after voices in his head told him she was a witch. ... He obtained several credit cards and went on shopping sprees that led to a bankruptcy filing." http://hosted.ap.org/dynamic/stories/U/US_CRIMINALLY_INSANE?SITE=RIPRI&SECTION=HOME&TEMPLATE=DEFAULT~http://www.google.com/hostednews/ap/article/ALeqM5gH6ObYOfjoqCFxHJpNb067G_96gD9BD0N500~http://www.crime_and_courts~http://www.kansascity.com/news/nation/story/1514284.html http://news.yahoo.com/s/ap/20091017/ap_on_re_us/us_criminally_insane/print

[9] "25 Rich Athletes Who Went Broke" (BusinessPundit.com, May 18, 2009) "Scott Harrison. ... The pride of Scotland had problems with drinking, drugs and consequently the law. A world champion in 2003, Harrison's life later spun out of control. In 2006, he pulled out of a fight to check into rehab. By July 2007, the ever-classy Harrison declared bankruptcy after losing his last fight. ... over unpaid taxes." <http://www.businesspundit.com/25-rich-athletes-who-went-broke>

[10] "STATEMENT OF THE NATIONAL MULTI HOUSING COUNCIL, et al.," (BEFORE THE U.S. HOUSE COMMITTEE ON JUDICIARY, MARCH 3, 2003) "A resident who was being evicted for selling drugs on the property declared bankruptcy." <http://www.nmhc.org/Content/ServeFile.cfm?FileID=3511>

[11] "Bankrupt: Maxed Out In America" (American RadioWorks, public radio, Saturday, April 22, 2006) "Over the past decade, 15 million people declared bankruptcy. That's better than double the figure from the previous decade." (No doubt, many criminally insane and/or drug users were among them, but students, trying to better themselves, are not permitted to file for bankruptcy when they get overwhelmed by debt, penalties, and compounding interest. See also, note: "36" below regarding the Bible standards on interest fees charges for loans.) <http://americanradioworks.publicradio.org/features/bankruptcy/transcript.html> ~ <http://www.accessmylibrary.com/article-1G1-144728950/radio-documentary-focus-bankruptcy.html>

[12] "Student Loans & Bankruptcy" (Student Loan Borrower Assistance Project, a program of the National Consumer Law Center) "Student loans are not usually discharged in bankruptcy. It is difficult, but not impossible, to do so if you can show that payment of the debt "will impose an undue hardship on you and your dependents." <http://www.studentloanborrowerassistance.org/bankruptcy>

[13] "Student Loans In Bankruptcy" (Lawyers.com) "Student loans are not dischargeable in bankruptcy unless you can show that your loan payment imposes an "undue hardship" on you, your family, and your dependents. Non-dischargeable debts are those debts that you cannot totally eliminate when you file for bankruptcy and will have to be paid by you. It is almost impossible to show an undue hardship unless you are physically unable to work and the chances of your obtaining any type of gainful employment in the future are non-existent." <http://bankruptcy.lawyers.com/Student-Loans-In-Bankruptcy.html>

[14] "Student Loan Bankruptcy Options" (MoneyZine.com)

"In the normal course of bankruptcy, student loans will not be discharged or forgiven. However, after the proceedings are over, an adversary proceeding can take place in bankruptcy court to decide if you meet all three of the hardship rules or tests. In this adversary proceeding, the student loan creditors will be present to challenge your hardship request. You must be able to satisfy all three of the following tests in the eyes of the court:

- If you were forced to repay the student loan, then you will not be able to maintain a minimal standard of living.
- You are able to present evidence that this financial hardship will continue for a significant period of time over the remaining term of the student loan.
- A good faith effort was made to repay your student loan before you filed for bankruptcy. Effectively this means you have been faithfully repaying your college loan for a minimum of five years.

If your loan is discharged, you will not have to repay the remainder of the money owed these creditors. However, you may have trouble getting a student loan of any kind in the future."

<http://www.money-zine.com/Financial-Planning/College-Loan/Student-Loan-Bankruptcy-Options> See also: <http://ForgiveStudentLoanDebt.com>

[15] "Crushing debt" (Chicago Sun-Times, BY DAVE NEWBART) September 24, 2007 "Jan Yoder was preparing for her son's funeral when the phone rang. It was another student loan collector wanting to know when her son would pay up. ... It was those calls and the burden of crushing debt, she says, that led her depressed son to take the drastic action of killing himself late last month. "When it gets to the point where people are fleeing the country, going off the grid or taking their own lives, you know something has gone horribly wrong," said Alan Collinge, founder of Student Loan Justice, which is pushing to change student lending laws." <http://www.ibhe.state.il.us/NewsDigest/NewsWeekly/092807.pdf> (Higher Ed NewsWeekly: from the Illinois Board of Higher Education, page 57) ~ <http://nalert.blogspot.com/2007/09/student-loan-debt-drives-man-to-suicide.html> (Newsalert) See also: <http://StudentLoanJustice.org>

[16] "I'm Thinking of Suicide Because of My Student Loans. - John" (GetOutOfDebt.org, undated news story) "Dear Steve, My student loans are almost \$42,000 dollars. I pay almost \$260 dollars per month and all but \$12 dollars is interest and the principal continues to go higher. ... I frequently think about suicide; thinking about my son is the only thing that has so far kept me from committing suicide. John" <http://getoutofdebt.org/5493/im-thinking-of-suicide-because-of-my-student-loans-john> See also, note: "36" below regarding the Bible standards on interest fees charges for loans.

[17] "A Pastor's Student Loan Debt" (NPR, by Libby Lewis) July 14, 2007 "Dan Lozer's tiny paycheck means he'll be paying off those loans until 2029. ... Lozer said there was a time when he thought about suicide." <http://www.npr.org/templates/story/story.php?storyId=11980696>

[18] "Company's march toward student loan monopoly scary" (The News Tribune, By ALAN COLLINGE) 06/19/07 "In Boston; a medical student can't get licensed because he can't pay \$52,000 on what began as a \$3,000 debt. A suicide in Oregon. A suicide in Maryland. People who have fled the country due to the explosion of their student loan debt. The list goes on and on." <http://www.thenewstribune.com/opinion/othervoices/story/90638.html> See also: <http://StudentLoanJustice.org>

[19] "U.S. Teens Trail Peers Around World on Math-Science Test," Maria Glod, Washington Post, Dec 5, 2007; Page A07 <http://www.washingtonpost.com/wp-dyn/content/article/2007/12/04/AR2007120400730.html>

[20] "U.S. falls in education rank compared to other countries," Elaine Wu (U-Wire), 10-04-2005, The Kapi'o Newspress <http://www.google.com/search?hl=en&q=%22falls+in+education+rank+compared+to+other+countries%22+Elaine+Wu%22&aq=f&oq=&aqf=> And <http://search.yahoo.com/search?p=%22falls+in+education+rank+compared+to+other+countries%22+Elaine+Wu%22&toggl=1&cop=mss&ei=UTF-8&f=yfp-t-832> (Key phrases search: "falls in education rank compared to other countries" "Elaine Wu")

[21] "U.S. slips lower in coding contest: In what could be an ominous sign for the U.S. tech industry, American universities slipped lower in an international programming contest," Ed Frauenheim, News.com, Posted on ZDNet News: Apr 7, 2005 http://news.zdnet.com/2100-9595_22-142206.html

[22] Sean Hannity, from 7:22-8:22, concurs with this analysis - and with me: We've been "dumbed down" and our public schools are "mediocre at best." At 8:22+, he says "taxpayers ought not foot the bill" for Higher-Ed. From 4:59-5:13, he makes the 'gam to midnight' comments. http://www.youtube.com/watch?v=m3ogGD17pq4&feature=channel_page **

Cached:<http://www.GordonWayneWatts.com/FannyDeregulation/21-22Sept2009-Hannity-Call-In.mp3> and <http://www.GordonWatts.com/FannyDeregulation/21-22Sept2009-Hannity-Call-In.mp3>. **Newly added comment:** *I don't mean any offense or disrespect to Sean Hannity, but I must now update my research paper here to clarify and point out one glaring FACT: Mr. Sean Hannity is a hypocrite -While he has no problem with student's tuition (a form of tax: see above) being jacked up almost one-thousand (1,000%) percent, LOL, nonetheless, I am quite sure that he could cringe at the discovery that *his* income taxes increased by the same amount. IN HIS DEFENSE, I realise that he would probably say that this is not an equal comparison -ah, but is it?? --Well, he has no choice but to get a job of some sort to make money, and, likewise, the students nowadays, have no choice but to get an education if we are to compete in the global market. So, the comparison is indeed equal. I say all this to underscore the double-standards and hypocrisy the rich have for those similarly-situated who are poor -even the "conservative" rich, like Hannity. THAT is the reason our country is falling: Lack of care for our neighbour. That all needs to change -and it will upon arrival of Jesus. In time.--END OF COMMENT*

[23] As odd as this sounds -that a meal will be 100 or 200 dollars many religious conservatives do believe this will happen in the very near future -due to end-times prophecies such as this one: "And I heard a voice in the midst of the four beasts say, A measure of wheat for a penny, and three measures of barley for a penny; and see thou hurt not the oil and the wine." (Holy Bible, Rev 6:6 KJV) "...[The price: It will be a] quart of wheat [a day's worth of human food] for a denarius [a whole day's wages], and three quarts of barley [daily measure of food used for livestock also sold] for a denarius..." (Holy Bible, Rev 6:6 AMP) Cf II Kings 6:25, another similar occasion. (Some comments in bracket not in original but added for clarity)

[24] In 1st Samuel 22:1-2, people were probably over-taxed and in debt, and without a doubt this was the case with Solomon's not-so-wise son, Rehoboam, as told in 1st Kings 12:1-16 -almost all of his citizens revolted and kicked him out as king for his stated plans to over-tax his constituents.

[25] "And whosoever shall compel thee to go a mile, go with him twain." (Holy Bible, Matt 5:41 KJV)

[26] In *Dred Scott*, a 7-2 majority of America's highest court, not too long ago, held that "[T]he negro might justly and lawfully be reduced to slavery for his benefit." Chief Justice Roger B. Taney, writing for the Court. *Dred Scott v. John F. Sanford*. 15 L.Ed. 691; 19 How. 393; 60 US 393 at 407.(US 1857).

[27] Key Phrase search: <http://www.google.com/search?hl=en&source=hp&q=%22debt+slaves%22&aq=f&oq=&aqi=g1g-m1> and <http://search.yahoo.com/search?p=%22debt+slaves%22&fi=yfp-t-501&togle=1&cop=mss&e=UTF-8>

[28] This is not the first time in history blanket forgiveness of debts has been considered: "1At the end of every seven years you shall grant a release of debts. 2And this is the form of the release: Every creditor who has lent anything to his neighbor shall release it; he shall not require it of his neighbor or his brother, because it is called the LORD's release...9Beware lest there be a wicked thought in your heart, saying, 'The seventh year, the year of release, is at hand,' and your eye be evil against your poor brother and you give him nothing, and he cry out to the LORD against you, and it become sin among you. 10You shall surely give to him, and your heart should not be grieved when you give to him, because for this thing the LORD your God will bless you in all your works and in all to which you put your hand. 11For the poor will never cease from the land; therefore I command you, saying, 'You shall open your hand wide to your brother, to your poor and your needy, in your land.'" (HOLY BIBLE, Deuteronomy 15:1-11, NKJV) Those 'moral conservatives' who would suggest this is not fair for those students who have already repaid their debts should note that in the Deuteronomy passage above, no allowance is made for special treatment for those debtors who had repaid their debts -they just had to 'tough it out' and be glad their neighbors' debts were forgiven. This is the kind of 'tough love' that is needed to address the higher education and bankruptcy crisis hitting our nation, not unlike the 'hard-line' advice given in both Old and New Testaments regarding how to address housing and homeless issues. Isaiah 58:6-7 (Old Testament) demands that you take in the homeless wandering stranger -and no less than Jesus, Himself, in the New Testament (Matthew 25:31-46) repeats this same demand -echoing all sustentative requirements laid down by the prophet Isaiah: Jesus makes no bones about the consequences for not feeding the hungry, clothing the naked, or taking in the homeless: With Divine authority conferred upon Him, Jesus does no less than send the malefactors directly to Hell. -- Jesus also said: "And whenever you stand praying, if you have anything against anyone, forgive him and let it drop (leave it, let it go), in order that your Father Who is in heaven may also forgive you your [own] failings and shortcomings and let them drop." (Mark 11:25, Holy Bible, AMP) -- LASTLY, Jesus also said: "...forgive, and ye shall be forgiven. (Luke 6:37b, Holy Bible, KJV) - See also: <http://ForgiveStudentLoanDebt.com>

[29] *In Re: GORDON WAYNE WATTS (as next friend of THERESA MARIE "TERRI" SCHIAVO)*, No. SC03-2420 (Fla. Feb.23, 2003), denied 4-3 on rehearing <http://www.floridasupremecourt.org/clerk/dispositions/2005/2/03-2420reh.pdf>

[30] *In Re: JEB BUSH, GOVERNOR OF FLORIDA, ET AL. v. MICHAEL SCHIAVO, GUARDIAN: THERESA SCHIAVO*, No. SC04-925 (Fla. Oct.21, 2004), denied 7-0 on rehearing <http://www.floridasupremecourt.org/clerk/dispositions/2004/10/04-925reh.pdf>

[31] *Schiavo ex rel. Schindler v. Schiavo ex rel. Schiavo*, 403 F.3d 1223, 2005 WL 648897 (11th Cir. Mar.23, 2005), denied 2-1 on appeal. <http://www.ca11.uscourts.gov/opinions/ops/200511628.pdf>

[32] Key Phrase search: <http://www.google.com/search?hl=en&q=%22florida+house%22+64+%22gordon+wayne+watts%22&cts=1255495265724&aq=f&oq=&aqi=f> and <http://search.yahoo.com/search?p=%22florida+house%22+64+%22gordon+wayne+watts%22&fi=yfp-t-155&togle=1&cop=mss&e=UTF-8>

[33] One example of wasteful spending I could not fit in due to word-length (this research paper is already exactly 1,575 words in the body only -not counting the title, references, or footer), was the requirement for students to purchase the newest edition of textbooks every year. This is entirely untenable, since many sciences -such as Physics and Math -have not changed sustentatively in the last century: The Laws of Physics aren't just going to change all of a sudden -and the newer developments do not need new textbooks (such as one friend who reports that he paid \$1,500.00 for *each* of his children for new textbooks). The Higher-Ed textbook industry is a "Cash Cow," milking students. One alternative is to have textbooks online -or -in portable "e-books." Another is to require only supplemental materials be purchased -or downloaded. However, no matter how you slice it, students are getting juiced and played like a piano -and milked like a cow. America's good name is tarnished when education costs more -and does less -than other countries. I don't wish to offend other countries (they beat us fair and square), but this game must not continue: Just like in war, everybody loses when it played.

[34] My friend, Eddie Adams, Jr., [who is a genuine conservative](#) (one of many true conservatives this election cycle) [running for U.S. Congress](#) in a neighboring district, was recently interviewed by me for my newspaper's coverage ([main link](#) - [alt. link](#)) of the Districts 11 and 12 House races. When I asked him about pouring tax dollars into higher-ed, he responded predictably and as expected -he opposed such; however, when I asked him whether he supported standard bankruptcy protections for student loans as with credit cards users, he said they should pay them back -as he did (invoking the personal responsibility motif). While I respect his work ethic and feel he has earned a right to his opinion, I genuinely feel he was wrong on the merits (because I feel students should only pay back the value of their education -not the inflated amount they were forced to accept due to the collusion of the institutions of higher-ed). Since he, like myself, is a Christian, who adheres to the Bible as infallible scripture ([his grandfather was a Baptist preacher](#)), I was inspired to review the Lord's standards on this topic, and I credit Eddie for so inspiring me. It is my belief that all true followers of Christ will be conformed to the renewing of the scriptures, and so I write this with the hope that Eddie will slowly, but surely, change his viewpoint herewith: **This section below is directed only at Bible-believing Christians -and, while trying to "win converts" is good, that is not what this section is saying:**