



Gordon Watts <gww1210@gmail.com>

@US Dept of Ed, ATTN: Tracy Catoe (Cc: as indicated in cc line)

4 messages

Gordon Watts <gww1210@gmail.com>

Fri, Feb 15, 2019 at 9:29 AM

To: Press@ed.gov, Al Betancourt <Alberto.Betancourt@ed.gov>, Jim.Bradshaw@ed.gov, Betsy.DeVos@ed.gov, "Tracy.Catoe" <Tracy.Catoe@ed.gov>

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ATTN: Tracy Catoe, U.S. Dept. of Ed.

Thank you for speaking with me a moment ago. When I called, I asked you why the DOE had not replied to either my press inquiries 2 years

ago or the email I cc'ed you all this past Wednesday, 13 Feb 2019. You told me that you didn't know what happened back then, but that for the DOE to issue a reply this time, I needed to send my email "To" the DOE, and not merely as a cc recipient.

Thus, I am resending my email (with attachments). Because my "fast" data just ran out, I am only able to forward this "Basic" GMAIL forward, which loses formatting (bold, colour, underline, italics, etc.), but for the original cover letter, please see "Gmail_@RepRossSpano&Sens.pdf," which I am including.

So, here are my press inquiries -- easy 'yes' or 'no' questions.

1) Does the DOE support my advocacy of HR770 (included in the attachments and currently enrolled)? To help you get a better grip, I am adding this new attachment, "vol126_student_loan_exceptionalism.pdf," a PDF copy of the HARVARD LAW REVIEW article titled: "ENDING STUDENT LOAN EXCEPTIONALISM: THE CASE FOR RISK-BASED PRICING AND DISCHARGEABILITY."

2) Does the DOE support my advocacy of the proposed bill (not enrolled, but my proposed bill to start lowering loan limits? (To help Sec. DeVos and staff answer this, please refer to her "famous" predecessor, Dr. Bill Bennett, as referred to in both her recent speech and in my writings, regarding the effect subsidized have on costs aka the "Bill Bennett Hypothesis.")

3) Was I diplomatic and professional (and accurate) in my news and editorial of the Dept of Ed? (See front-page news of GordonWatts.com or gordonWAYNEwatts.com where you occasionally visit, and where I hope you feel welcome and enjoy your stay.)

4) Was I correct in my guesses and suspicions that Sec. DeVos, in her 11-27-2018 speed plagiarised me wholesale on three (3) points, as I allege and document in my recent news and editorials, 2 days ago? (NOTE: I am not suggesting she did anything illegal, as there was not anything more than paraphrasing or Fair Use, but inquiring minds would still like to know. I appreciate imitation, the highest form of flattery... if that's what it was.)

5) Why did the DOE not reply to my press inquiries 2 years ago? (Was it because I was not viewed as a credible form of news media until I published my more recent items in The Ledger and elsewhere--and reminded everyone of my Heavyweight Conservative Credentials in re my involvement in both the Gay Marriage cases and the infamous "pro-life" case celebre' Terri Schiavo? -- Or, rather, were you all simply too busy? I hope it was the latter, and will give you all the benefit of the doubt, but I'd like to know.)

Those are my press inquiries; I have reattached the documentation in question..and one "credible" MEME to serve as an explanation point. (It is both humourous and serious, and I'll say no more to let it be the "one" surprise attachment.)

Thank you in advance for your prompt assistance in getting a reply to my press inquiries. You may include others in your cc reply and/or share your the official DOE response publicly, if that would be more

convenient. I expect solid answers to help fix these problems, but even if you give a sour answer, I will not be mad--just to long as I know you all are trying your best, and, based on the 11-27-2018 speech Sec. DeVos gave, I think you all are human like me but trying your best.

Sincerely,

Gordon Wayne Watts, Editor-in-Chief, The Register

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

From: Gordon Watts <gww1210@gmail.com>

Date: Wed, 13 Feb 2019 08:53:03 -0500

Subject: @Rep Ross Spano & Sens. Rubio & Scott (Constituent Representation/Feedback) de Gordon Wayne Watts

To: info@rossspano.com, press@rossspano.com, jamie.robinette@mail.house.gov, scott.bedrosian@mail.house.gov, gus.ashton@mail.house.gov, logan.wright@mail.house.gov, hunter.frost@mail.house.gov, tyler.dever@mail.house.gov, CaseWork@rubio.senate.gov, Info@marcorubio.com, Press@marcorubio.com, Team Marco <Contact@marcorubio.com>, mike_needham@rubio.senate.gov, RubioPressShop@rubio.senate.gov, samantha_roberts@rubio.senate.gov, Lauren_Reamy@rubio.senate.gov, Eduardo_Sacasa <eduardo_sacasa@rubio.senate.gov>, Caleb_Orr <caleb_orr@rubio.senate.gov>, ansley_rhyne@rubio.senate.gov, nick_iacovella@rubio.senate.gov, nick_iocazella@rubio.senate.gov, Thomas_Boodry@rubio.senate.gov, "Jarilyn.Blaine" <Jarilyn.Blaine@mail.house.gov>, "Kathryn.Rexrode" <Kathryn.Rexrode@mail.house.gov>, help@rickscott.senate.gov, press@rickscott.senate.gov, press@scottforflorida.com, digital@scottforflorida.com, info@scottforflorida.com, chris_hartline@rickscott.senate.gov, jacqueline_schutzzeckman@rickscott.senate.gov, craig_carbone@rickscott.senate.gov, paul_bonicelli@rickscott.senate.gov, christine_diaz@rickscott.senate.gov, collin_lomagistro@rickscott.senate.gov, Press@ed.gov, Al Betancourt <Alberto.Betancourt@ed.gov>, Jim.Bradshaw@ed.gov, Betsy.DeVos@ed.gov, Tracy.Catoe@ed.gov, ddecampgop@gmail.com, AmericanVoices@mail.house.gov, Pelosi@mail.house.gov, PelosiForCongress@gmail.com, philip_maxson@mccconnell.senate.gov, Robert_Steurer@mccconnell.senate.gov, tiffany_ge@mccconnell.senate.gov, patrick_foster@mccconnell.senate.gov, andrew_swofford@mccconnell.senate.gov, robert.edmonson@mail.house.gov, miguel.guerrero@mail.house.gov, patti.ross@mail.house.gov
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Hon. Ross Spano, Member of Congress (R-FL-15th)

224 Cannon HOB, Washington, DC 20515, Phone: (202) 225-1252

170 Fitzgerald Rd. Suite 1, Lakeland, FL 33813, Phone: (863) 644-8215

*Hon. Marco Rubio, U.S. Senator (R-FL), (202) 224-3041, (407) 254-2573,
(866) 630-7106 *

284 Russell Senate Office Building, Washington DC 20510

Hon. Rick Scott, U.S. Senator (R-FL), (202) 224-5274, (850) 631-0322

716 Hart Senate Office Building, Washington DC 20510

Dear Congressman Spano:

(Cc's to Senators Marco Rubio, Rick Scott, and STATE Lawmakers, since they will probably need to ask Federal Lawmakers to pass helpful legislation, as Federal issues affect the State of Florida—in ways that State Lawmakers are unable to address—and they can weigh in & add their voice to mine, where I may have missed something)

Thank you for making me feel welcome when I stopped by your election night party at the Brandon, Fla. Beef O'Brady's —and thank you for that cool (free) campaign shirt! (And thank you for patiently hearing my views which I occasionally post on your new Facebook page.) As I know you're busy representing many (and not just me), I'll cut right to the chase: You seek help and feedback on issues (and I seek representation), and in particular, I recall you asking for help in solving the HealthCare puzzle. I will try to offer feedback and guidance on this (and 2 other) issues: 1. HEALTHCARE

; 2. IMMIGRATION ; 3. HIGHER EDUCATION – Since some of the documentation will be a bit lengthy (VERY INTERESTING reading, albeit a bit lengthy), I will “drop a big name” –my own... to assure the other cc recipients (mostly legislative staff who don't know me) that I'm smart enough that my research won't be a waste of their precious time. I am 'the' litigant who almost won in court—all by myself[1]—as next friend of Terri Schiavo (remember her?), and I was the only nonLawyer that our Federal Appeals court let participate[2] in those gay marriage cases a while back, where I filed an *Amicus Curiae* (as friend of the court brief). Well, not all by myself... God Almighty helped me...but no one else.

[1] *I**n Re: GORDON WAYNE WATTS (as next friend of THERESA MARIE 'TERRI' SCHIAVO),* No. SC03-2420 (Fla. Feb.23, 2005), denied 4-3 on rehearing. (Watts got 42.7% of his panel)

*<http://www.FloridaSupremeCourt.org/clerk/dispositions/2005/2/03-2420reh.pdf>
<<http://www.FloridaSupremeCourt.org/clerk/dispositions/2005/2/03-2420reh.pdf>>*

In Re: JEB BUSH, GOVERNOR OF FLORIDA, ET AL. v. MICHAEL SCHIAVO, GUARDIAN: THERESA SCHIAVO, No. SC04-925 (Fla. Oct.21, 2004), denied 7-0 on rehearing. (Bush got 0.0% of his panel before the same court)

*<http://www.FloridaSupremeCourt.org/clerk/dispositions/2004/10/04-925reh.pdf>
<<http://www.FloridaSupremeCourt.org/clerk/dispositions/2004/10/04-925reh.pdf>>*

Schiavo ex rel. Schindler v. Schiavo ex rel. Schiavo, 403 F.3d 1223, 2005 WL 648897 (11th Cir. Mar.23, 2005), denied 2-1 on appeal. (Terri Schiavo's own blood family only got 33.3% of their panel on the Federal Appeals level)

*<http://media.ca11.uscourts.gov/opinions/pub/files/200511556.pdf>
<<http://media.ca11.uscourts.gov/opinions/pub/files/200511556.pdf>>*

(NOTE: I used a 'food/water' argument, which apparently the court thought was stronger than Jeb Bush's 'feeding tube' argument'.)

[2] Consolidated Appeals Docket: 11th U.S. Circuit Court of Appeals

Case #: 14-14061 (*James Brenner, et al v. John Armstrong, et al*), Case #: 14-14066 (*Sloan Grimsley, et al v. John Armstrong, et al*)

(NOTE: I, like others, argued that changing the definition of marriage to allow gay marriage would allow precedent for plural marriages, but also asked to prevent gays from being mistreated—whether or not they were deemed legally married.)

1. HEALTHCARE

Anyhow, without further ado, here is my feedback on these 3 issues. The easiest puzzle to solve is the Healthcare puzzle. Remember how the ACA (Affordable Care Act aka “ObamaCare”) was absolutely NOT affordable? Well, Polk County, Florida, where I used to live, has an indigent healthcare plan: *<https://www.polk-county.net/indigent-health-care/polk-healthcare-plan>
<<https://www.polk-county.net/indigent-health-care/polk-healthcare-plan>>*

(see the attached PDF: “PolkHealthCarePlan.pdf”), as described by The Ledger *<https://www.theledger.com/news/20161017/polk-voters-to-decide-whether-to-keep-sales-tax-for-indigent-care>

<<https://www.theledger.com/news/20161017/pol-k-voters-to-decide-whether-to-keep-sales-tax-for-indigent-care>>*
 (see the attached PDF: TheLedger_Mon17Oct2016_PolkCare_FairUse_PDF.pdf),
 which is “Polk voters to decide whether to keep sales tax for indigent care.” By Marilyn Meyer, Oct 17, 2016. This described the 3 key aspects of PolkCare: [[a]] It is AFFORDABLE, as it costs only a 1/2-cent sales tax; [[b]] It covers ANYONE making less than \$990.00/month (an income at or below the federal poverty level, \$11,880 for an individual, \$16,020 for a family of two, progressively more for larger families), and [[c]] It covers us VERY well! (Speaking only for myself, it covered my cataract surgery—impossible for a poor indigent citizen—and covered regular checkups.) So, if the Federal Government ever needed a “model” for Socialised (or 'Universal') Healthcare, this is it. So, how, you might ask, did “Red State” Polk County (run by Conservative Republican Lawmakers) make a “Socialised” Healthcare that worked? Well, as best I can tell, they removed the “insurance middleman,” thus saving boatloads of tax dollars, which went (instead) straight from taxpayer to doctor or hospital. Problem Solved! (If, however, the Federal Government wants to stay out of Healthcare—probably a good idea—the Federal Government might offer assistance (tax breaks, grants, etc.) to state and local governments that do provide such coverage. To see how simple and easy my solution is, take a look at this attached PDF: “2017-HealthCarePOINTS.pdf.” Yes, it's a good analysis of many different countries, but totally unnecessary to read, since my plan works. (So, this is one doc you don't have to read, unless you're bored or need 'details.')

2. IMMIGRATION

This gets a little tougher, but there's only one (1) PDF attachment for this issue: “fact_sheet_no_3_illegal_immigration.pdf.” Here, we are at an impasse, partisan gridlock and stalemate: The Democrats are resisting any funding for a “border wall,” which we Republicans know is necessary in some areas (according to many U.S. Immigration and Customs Enforcement and security experts). So, how should we break the gridlock? Well, we, Republicans should be willing to give Democrats many things that they seek, chief of which (according to many of my Liberal Democrat friends) is enforcement teeth in eVerify. One “Union Democrat” who is my best friend from high school, claims that if we remove the 'motives' for Illegal Immigration (stop rich businesses from exploiting cheap labour), then no “wall” or “fence” will be necessary. (I disagree with him, but he is still 'almost' correct: See the research paper from Professor Judith Gans, Immigration Policy Program Manage, at The University of Arizona, which verifies this.) Also, we may have to offer a modest extension to DACA recipients who came here as children (through no fault of their own), but conditioned upon the border fence being funded, built, and finished. After careful analysis of Gans' paper and other facts, let us remember that even if we see economic gains from illegal immigrants working for less than the minimum wage (and even our net benefit is disputed), we must NOT exploit “cheap labour” for ill-gotten, immoral gains, since this harms the immigrants, themselves, who are often forced to work "under the table" for less than minimum wage, Workplace Injury WITHOUT Workman's Comp, WITHOUT ability to file taxes & get I.R.S. tax refund, as well as Prostitution, Slavery, Kidnapping & ransoms, Lack of access to common social services (public health systems, proper housing, education, & banks), and uncertain housing with looming threat of deportation, as well as Death or Injury from long & risky treks in the hot, dry desert! (And it drives down our wages, too, though this is small compared to the harm they suffer.)

Your great-grandfather, you told us, came here, was a "Legal" Immigrant, and followed the rules, so it would be wrong to let illegal immigrants "jump ahead" of those who follow the rules, placing all in harm's way. Global Economic Change (changing global labour markets) and Economic & Political unrest (things alluded to in Gans' paper, attached) are more-or-less out of our control, so we can safely ignore them. My proposed solutions?

*--SOLUTIONS -- So, to summarise and IN CONCLUSION**:*

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1. We DO need a fence, *border wall*, or physical barrier in some places (which Border Agents & security experts tell us is VERY effective)

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2. But we also need *drones, surveillance, and other "technology,"* where appropriate.

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3. We do need *more border guards* --which will cost taxpayers, meaning we should spend less on other nonessential stuff like "endless wars" or "useless" funding TRILLIONS to college loans, which has proved to be a disaster, resulted in higher tuition, when colleges jack up prices to match increased borrowing abilities of students. (Back before taxpayers funded college loans, college was affordable and the best in the world, so this is one place we can cut costs.)

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4. We need to *reform LEGAL IMMIGRATION* to make it easier for qualified persons to apply for citizenship, and/or "part-time worker" programs... (In this category of "legal" immigration, we might include modest DACA extensions, but only if with the condition that we continue to fund, build, and finish both the border wall and also necessary measures like strong eVerify enforcement.)

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5. while at the same time *putting "teeth" into enforcement of eVerify employment laws*, making it HARDER for unqualified persons to flout and break the law.

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6. *We need the "political will" to STOP PLACATING, BABYING, & PROTECTING* rich businesses who use "legal" campaign contributions to

"buy off" Federal Lawmakers, who would, otherwise pass strong laws and/or insist on enforcement of current laws.

To be clear, a few Democrats are quite immoral and devoid of a conscience when they insist they they (themselves) have walls around their houses, but "we" (our Southern border) can't receive even ONE DOLLAR of funding for a "border wall." (And, they are hypocrites, as they supported this in the past.) But, we GOP have held House, Senate, and Oval Office (once under Pres. GW Bush and again in the first 2 years of the Trump administration), and have totally FAILED to solve all three (3) of these problems, Healthcare, Immigration, and (see below) Higher Education. So, we must not point fingers, but (as I've told your legislative staff), we must offer the Democrats anything (withing reason) they seek, including (especially) eVerify, and put teeth in the enforcement. The six (6) points I list above are a textbook formula to solve the Immigration problems—if we have the political "will" to stand up to Big Business and demand they stop exploiting vulnerable people who were created in the Image of God—our Mexican neighbours to the South.

3. HIGHER EDUCATION

This seems (to me) to be the most difficult and intractable problem, because Lawmakers kept bending to the will of rich banks and greedy colleges, at the (very high) cost to both taxpayers and helpless college students (just trying to better themselves). I attached eight (8) PDF's for this subject, but it is really not as difficult as it seems because some are duplicates (see below for explanation).

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TheLedger_Thr04Aug2016_Online-PDF-FairUse-cache-WATTS-GuestColumn.pdf
(My 2016 guest Column in The Ledger)

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WATTS_ColumnWithNotes_2016_PrintVersion_PDF.pdf (Same column, but with helpful notes; Take a look.)

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TheLedger_Fri16Nov2018_Online-PDF-FairUse-cache-WATTS-GuestColumn.pdf
(My recent 2018 column—online version.)

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"WATTS_Column_2018_PrintVersion_PDF.pdf" (Same column, but a print version just to show you it published worldwide.)

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"DeVos-speech_11-27-2018_PDF.pdf" (Right after my 11-16-18 column, the Sec. Of Ed, in her 11-27-18 speech, plagiarized a boatload of my material! But she didn't really violate copyright, as it wasn't quite word-for-word. And, I am glad she is on our side...finally. But the work remains unfinished, which is why I am writing you.)

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"FORBES_WhyCollegePricesKeepRising_COLLINGE.pdf" This is not my column, but perhaps even better. Maybe you should read Alan's column first.

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"BILLS-116hr770ih.pdf" (This is H.R. 770, currently enrolled in the House, and is necessary to correct a Constitutional flaw in the Unconstitutional 11 USC § 523(a)(8), the law which makes Collegiate Loans "nonuniform" and thus violates of Art. I, Sec. 8, Cl. 4 of the U.S. Constitution. This would not only solve many problems (and offer much-needed relief), but also, when college students can defend themselves against Predatory Lending, the illegal monopoly and insane Tuition Inflation in American Higher Ed will STOP finally. This would also save taxpayers trillions, since taxpayers are "on the hook" for these toxic and SubPrime loans.

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"BILLS-116hr-GWW-proposed-ih.pdf" This is my proposed bill that would start reducing the loan limits—we should not even be spending A DIME to make or back (guarantee) college loans. This wastes precious tax dollars, AND induces colleges to price-gouge students as they jack up tuition to insane levels when they know students have "deep pockets" loans. This was NOT 'student' aid—it was, in reality, college (and bank) aid, and it needs to stop. My bill needs to be enrolled in both House, Senate, and signed into law by The President. If it is not, I predict the U.S. Dollar WILL crash. To back up those figures, I cite hard facts in my column.

In her speech on 11-27-2018, just 11 days after my 11-16-2018 column published, *("**Prepared Remarks by U.S. Secretary of Education Betsy DeVos to Federal Student Aid's Training Conference

<<https://www.ed.gov/news/speeches/prepared-remarks-us-secretary-education-betsy-devos-federal-student-aids-training-conference>>**,"

By Hon. Betsy DeVos, U.S. Sec. of Education, *U.S. Dept. of Ed*, November 27, 2018; **FAIR USE *.pdf cache

<https://gordonwaynewatts.com/DeVos-speech_11-27-2018_PDF.pdf>**)*, DeVos echoed three (3) points I had made (and it's good that her mere copying my ideas isn't a copyright or plagiarism violation), but without fanfare, here is proof that I was right in my scary predictions:

(#1) First, she warns us that "Today, FSA's [college debt] portfolio is nearly 10 percent of our nation's debt," referring to use of our tax dollars to make and/or back (guarantee) collegiate/student loans. But I had made an identical warning in my 11-16-18 column when I said: "Collegiate debt, now almost \$2 trillion, is almost 10 percent of total U.S. debt. I predict we will crash the U.S. dollar if we ignore "crazy Gordon" one more time."

(#2) Next, when DeVos complains (and rightly so) that "Tuition, fees, room and board have grown at twice the rate of inflation and almost two and a half times median income," she goes on to clarify: "It has something to do with what one of my predecessors famously pointed out decades ago. When the federal government loans more taxpayer money, schools raise their rates." So, to whom was she referring? Anyone with half a brain on higher ed history will recognise the infamous "Bill Bennett's hypothesis," which I discussed in my 8-4-16 column, where I said: "When colleges and universities knew students could take out "deep pockets" loans, they jacked up tuition in response to the additional money available, thereby fueling tuition inflation and proving former Education Secretary Bill Bennett's hypothesis: When you subsidize anything, price goes up."

Since I referenced my 2016 column in my 2018 follow-up, it's no stretch to see her looking up my older column, after copy-cattin my "10%" prediction/warning.

(#3) Lastly, DeVos makes this unusually candid admission on the limits of her powers: "As Secretary, I can move on a few, small tactical measures...But, ultimately, no one person or group can make a dent on this higher ed crisis *without an honest conversation about **real** solutions."*
(Emphasis added for clarity; see below; bold and underline not in original)

What is so odd about this statement is not just its candid humility in admission of limits on authority (or an humble request for help from us), but moreso it is basically exactly and precisely what I *repeatedly* told her Press Officers repeatedly, when I sought an official statement on my views that she needed to pressure lawmakers to pass bills such as *H.R.770 <<https://gordonwaynewatts.com/BILLS-116hr770ih.pdf>>* from *the current session (track the bill here) <<https://www.congress.gov/bill/116th-congress/house-bill/770/text>>* and/or*this proposed bill <<https://gordonwaynewatts.com/BILLS-116hr-GWW-proposed-ih.pdf>>*. I repeatedly assured her press corps that I understood (and sympathised with) the limitations on her authority, and understood that she could not change law, but asked her to use her "Bully Pulpit" to advocate these two (2) proposed bills here--and, oddly-enough, she parrots & copies this point in her speech.*Here's an email to her press officers that proves & documents that claim <<https://gordonwaynewatts.com/email-to-DeVos.pdf>>*, where I said (bottom of page 5 to top of page 6) the same thing: "CONCLUSION: DeVos is [limited in authority and thus] unable to pass law on the four (4) points I raised (Federal law regarding public ed, higher ed, and states' rights issues regarding gun laws), but (A) she may have regulatory powers in some regard; (B) she certainly has the bully pulpit to speak out more loudly than either of us, combined; and, most importantly, (C) you and she have the ear not just Lawmakers, but also the President, who has a bigger bully pulpit to address these issues."

So far, I've documented that continued use of tax dollars to make or back (guarantee) collegiate loans WILL crash the dollar, and also 11 USC § 523(a)(8), the Federal Law which denies college loans "standard" bankruptcy protection (like all other debts) violated The U.S. Constitution's "Uniformity Clause," Art.I, Sec.8, Cl.4., a special type of Equal Protection. PROOF: (*mirror 1 <<https://gordonwatts.com/FannyDeregulation/Tetzlaff-case/Tetzlaff-Intervention-GordonWayneWatts.pdf>>*)
** (*mirror 2 <<https://gordonwaynewatts.com/FannyDeregulation/Tetzlaff-case/Tetzlaff-Intervention-GordonWayneWatts.pdf>>*)
THESE ALONE are sufficient to justify repealing this bad law, but moreover, it is inherently unfair: Everybody gets to push a "reset button" on all kinds of frivolous spending except collegiate debt! GM can get corporate welfare, Wall Street can crash the economy & get bailed out for waste, fraud, & abuse; and, corporations can file Bankruptcy for trillions. Even GAMBLING losses can get BK discharge: but no "safety net" for students, eh? PRESIDENT TRUMP can get bankruptcy discharge for Millions- repeatedly. But not college students? Besides being an immoral standard (that goes against all major religions), it makes people hate lawmakers and government. Back when student loans were treated the same as all other loans in bankruptcy court, only about 0.3% were discharged in bankruptcy. (Because college was

affordable, remember? No one even NEEDED a "student loan." But when Liberals made "student loans" available on the tax dollars, colleges jacked up tuition to match increased borrowing abilities, creating a Higher Education Bubble – which WILL burst if we don't stop insane spending of tax\$\$ on making/backing college loans.)

"By 1977 only .3% of student loans had been discharged in bankruptcy." *LINK
<<https://www.linkedin.com/pulse/history-student-loans-bankruptcy-discharge-steven-palmer>>*
**

"Debunking the first premise is the fact that by 1977, under 0.3% of the value of all federally guaranteed student loans had been discharged in bankruptcy...(See H.R. REP. NO. 95-595, at 148 (1977).)" *Harvard Law Review
<http://harvardlawreview.org/wp-content/uploads/pdfs/vol126_student_loan_exceptionalism.pdf>*

No one wants to file for bankruptcy, but not having that threat has caused the lending system to become predatory and hyperinflationary. (Think of bankruptcy as the Economic 2nd Amendment –student borrower defense against Predatory Lending and insane tuition inflation.) The US student loan system is the most dangerous big-government lending racket we have ever seen in this country. Where are my "Conservative" peeps and hommies who claim to oppose this insane taxing/spending scheme? This also hurts Black Americans disproportionately: "Four years after graduating college, black students owe nearly twice as much student debt as their white peers do and are three times more likely to default on those loans, according to a new paper by the Brookings Institution." Source: "Black College Grads Have Twice as Much Student Debt as Whites
<<https://time.com/money/4540266/student-debt-racial-gap/>>," by Kerri Anne Renzulli, *TIME,* Oct 21, 2016.

The 'honest conversation about real solutions':

DeVos complains (and rightly so) and claims to seek 'real' solutions, but DOES NOT propose *any* solution; I, however, do. So, what 'real' solutions do *I* propose? ANSWER: H.R.770 and my 'proposed' bill (both linked above and included in these attachments) –and, I would recommend you read my friend's column, first, even before mine: "Why College Prices Keep Rising
<<https://gordonwaynewatts.com/#alan>>," By Alan Michael Collinge, *Special to The Register* | September 16, 2012, originally published *at FORBES
<<https://www.forbes.com/sites/peterjreilly/2012/03/19/why-college-prices-keep-rising>>*, on Mar 19, 2012 @ 06:43 AM, and then print out both of my columns, Alan's column, DeVos' speech, and then persistently lobby your fellow-lawmakers (senators and members of congress in the House of Representatives) – and your local news media – to pass into law my 2 proposed bills. If Federal Lamwakers (and liberal Paparazzi news media) continue to ignore me one more time, my scary prediction about the crash of the Dollar WILL come to pass –and said "10%" claim backed up by the Sec. of Ed., no less.

Please don't be afraid to do the "right" thing. Since you would not want "halfway" bankruptcy rights for yourself (or your businesses), please make collegiate loans uniform once again, and please help stop this madness. Again, the 2 bills in question are attached in these PDF files. (They are clean—no viruses—but please scan them to be on the safe side, then read up, file the bills, and relax after a job well done.)

With kind regards, I am, Sincerely,

Gordon Wayne Watts, *Constituent, U.S. District 15 (Florida)*

—

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

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*A**LWAYS FAITHFUL - To God*

BS, The Florida State University, Biological & Chemical SciencesAS, United Electronics Institute

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* Get Truth.*

*"First, they [Nazis] came for the Jews. I was silent. I was not a Jew.

Then they came for the Communists. I was silent. I was not a Communist.

Then they came for the trade unionists. I was silent. I was not a trade

unionist. Then they came for me. There was no one left to speak for me."

(Martin Niemöller, given credit for a quotation in The Harper Religious and Inspirational Quotation Companion, ed. Margaret Pepper (New York: Harper & Row, 1989), 429 -as cited on page 44, note 17, of Religious Cleansing in the American Republic, by Keith A. Fornier, Copyright 1993, by Liberty, Life, and Family Publications.*

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

—

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

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16 attachments



BILLS-116hr-GWW-proposed-ih.pdf

97K



TheLedger_Mon17Oct2016_PolkCare_FairUse_PDF.pdf

232K



BILLS-116hr770ih.pdf

270K



DeVos-speech_11-27-2018_PDF.pdf

225K



fact_sheet_no_3_illegal_immigration.pdf

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664K



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763K

-  **FORBES_WhyCollegePricesKeepRising_COLLINGE.pdf**
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-  **WATTS_ColumnWithNotes_2016_PrintVersion_PDF.pdf**
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To: gww1210@gmail.com

Fri, Feb 15, 2019 at 9:29 AM



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Final-Recipient: rfc822; RNCommunications@gop.com

Action: failed

Status: 5.0.0

Remote-MTA: dns; barracuda1.smartechcorp.net. (64.203.96.181, the server for the domain gop.com.)

Diagnostic-Code: smtp; 550 No such user (RNCommunications@gop.com)

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From: Gordon Watts <gww1210@gmail.com>

To: Press@ed.gov, Al Betancourt <Alberto.Betancourt@ed.gov>, Jim.Bradshaw@ed.gov, Betsy.DeVos@ed.gov, "Tracy.Catoe" <Tracy.Catoe@ed.gov>

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Bcc:

Date: Fri, 15 Feb 2019 09:29:03 -0500

Subject: @US Dept of Ed, ATTN: Tracy Catoe (Cc: as indicated in cc line)

ATTN: Tracy Catoe, U.S. Dept. of Ed.

Thank you for speaking with me a moment ago. When I called, I asked you why the DOE had not replied to either my press inquiries 2 years ago or the email I cc'ed you all this past Wednesday, 13 Feb 2019. You told me that you didn't know what happened back then, but that for the DOE to issue a reply this time, I needed to send my email "To" the DOE, and not merely as a cc recipient.

Thus, I am resending my email (with attachments). Because my "fast"

data just ran out, I am only able to forward this "Basic" GMAIL forward, which loses formatting (bold, colour, underline, italics, etc.), but for the original cover letter, please see "Gmail_@RepRossSpano&Sens.pdf," which I am including.

So, here are my press inquiries -- easy 'yes' or 'no' questions.

1) Does the DOE support my advocacy of HR770 (included in the attachments and currently enrolled)? To help you get a better grip, I am adding this new attachment, "vol126_student_loan_exceptionalism.pdf," a PDF copy of the HARVARD LAW REVIEW article titled: "ENDING STUDENT LOAN EXCEPTIONALISM: THE CASE FOR RISK-BASED PRICING AND DISCHARGEABILITY."

2) Does the DOE support my advocacy of the proposed bill (not enrolled, but my proposed bill to start lowering loan limits? (To help Sec. DeVos and staff answer this, please refer to her "famous" predecessor, Dr. Bill Bennett, as referred to in both her recent speech and in my writings, regarding the effect subsidized have on costs aka the "Bill Bennett Hypothesis.")

3) Was I diplomatic and professional (and accurate) in my news and editorial of the Dept of Ed? (See front-page news of GordonWatts.com or gordonWAYNEwatts.com where you occasionally visit, and where I hope you feel welcome and enjoy your stay.)

4) Was I correct in my guesses and suspicions that Sec. DeVos, in her 11-27-2018 speed plagiarised me wholesale on three (3) points, as I allege and document in my recent news and editorials, 2 days ago? (NOTE: I am not suggesting she did anything illegal, as there was not anything more than paraphrasing or Fair Use, but inquiring minds would still like to know. I appreciate imitation, the highest form of flattery... if that's what it was.)

5) Why did the DOE not reply to my press inquiries 2 years ago? (Was it because I was not viewed as a credible form of news media until I published my more recent items in The Ledger and elsewhere--and reminded everyone of my Heavyweight Conservative Credentials in re my involvement in both the Gay Marriage cases and the infamous "pro-life" case celebre' Terri Schiavo? -- Or, rather, were you all simply too busy? I hope it was the latter, and will give you all the benefit of the doubt, but I'd like to know.)

Those are my press inquiries; I have reattached the documentation in question..and one "credible" MEME to serve as an explanation point. (It is both humourous and serious, and I'll say no more to let it be the "one" surprise attachment.)

Thank you in advance for your prompt assistance in getting a reply to my press inquiries. You may include others in your cc reply and/or share your the official DOE response publicly, if that would be more convenient. I expect solid answers to help fix these problems, but even if you give a sour answer, I will not be mad--just to long as I know you all are trying your best, and, based on the 11-27-2018 speech Sec. DeVos gave, I think you all are human like me but trying your best.

Sincerely,

Gordon Wayne Watts, Editor-in-Chief, The Register

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

From: Gordon Watts <gww1210@gmail.com>

Date: Wed, 13 Feb 2019 08:53:03 -0500

Subject: @Rep Ross Spano & Sens. Rubio & Scott (Constituent Representation/Feedback) de Gordon Wayne Watts

To: info@rossspano.com, press@rossspano.com,
jamie.robinette@mail.house.gov, scott.bedrosian@mail.house.gov,
gus.ashton@mail.house.gov, logan.wright@mail.h

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Final-Recipient: rfc822; ChairmanPriebus@gop.com

Action: failed

Status: 5.0.0

Remote-MTA: dns; barracuda1.smartechcorp.net. (64.203.96.181, the server for the domain gop.com.)

Diagnostic-Code: smtp; 550 No such user (ChairmanPriebus@gop.com)

Last-Attempt-Date: Fri, 15 Feb 2019 06:29:22 -0800 (PST)

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"Tracy.Catoe" <Tracy.Catoe@ed.gov>

Cc: info@rossspano.com, press@rossspano.com, jamie.robinette@mail.house.gov,
scott.bedrosian@mail.house.gov, gus.ashton@mail.house.gov, logan.wright@mail.house.gov,

hunter.frost@mail.house.gov, tyler.dever@mail.house.gov, CaseWork@rubio.senate.gov, Info@marcorubio.com, Press@marcorubio.com, Team Marco <Contact@marcorubio.com>, mike_needham@rubio.senate.gov, RubioPressShop@rubio.senate.gov, samantha_roberts@rubio.senate.gov, Lauren_Reamy@rubio.senate.gov, Eduardo_Sacasa <eduardo_sacasa@rubio.senate.gov>, Caleb_Orr <caleb_orr@rubio.senate.gov>, ansley_rhyne@rubio.senate.gov, nick_iacovella@rubio.senate.gov, nick_iocazella@rubio.senate.gov, Thomas_Boodry@rubio.senate.gov, "Jarilyn.Blaine" <Jarilyn.Blaine@mail.house.gov>, "Kathryn.Rexrode" <Kathryn.Rexrode@mail.house.gov>, help@rickscott.senate.gov, press@rickscott.senate.gov, press@scottforflorida.com, digital@scottforflorida.com, info@scottforflorida.com, chris_hartline@rickscott.senate.gov, jacqueline_schutzzeckman@rickscott.senate.gov, craig_carbone@rickscott.senate.gov, paul_bonicelli@rickscott.senate.gov, christine_diaz@rickscott.senate.gov, collin_lomagistro@rickscott.senate.gov, ddecampgop@gmail.com, AmericanVoices@mail.house.gov, Pelosi@mail.house.gov, PelosiForCongress@gmail.com, philip_maxson@mccconnell.senate.gov, Robert_Steurer@mccconnell.senate.gov, tiffany_ge@mccconnell.senate.gov, patrick_foster@mccconnell.senate.gov, andrew_swafford@mccconnell.senate.gov, robert.edmonson@mail.house.gov, miguel.guerrero@mail.house.gov, patti.ross@mail.house.gov, ron.desantis@eog.myflorida.com, desantis.opengov@eog.myflorida.com, speaker@myfloridahouse.gov, OfficeOfTheSenatePresident@flsenate.gov, lee.tom.web@flsenate.gov, Brown.Natalie@flsenate.gov, Heere.Robert@flsenate.gov, Hoyt.Melonie@flsenate.gov, stargel.kelli.web@flsenate.gov, votekellistargel@gmail.com, RepublicanAlways@gmail.com, KMStargel@msn.com, Davis.Chad@flsenate.gov, DeBow.Denise@flsenate.gov, Watson.Kathleen@flsenate.gov, dowdy.chris@flsenate.gov, barnes.rachel@flsenate.gov, colleen.burton@myfloridahouse.gov, colleenburton@aol.com, Colleen@colleenburton.com, Lara.Medley@myfloridahouse.gov, Hedy.Weddington@myfloridahouse.gov, Lawrence.McClure@myfloridahouse.gov, Kyle.Langan@myfloridahouse.gov, Amy.Carpenter@myfloridahouse.gov, Brian.Burns@ledgermediagroup.com, Brian.Burns@theledger.com, aguinn@theledger.com, "Thompson, Bill" <Bill.Thompson@theledger.com>, voice@theledger.com, John.Chambliss@theledger.com, Rick Rousos <rick.rousos@theledger.com>, lynne.maddox@theledger.com, DJoyce@tampatrib.com, Tim Nickens <TNickens@tampabay.com>, Nickens@tampabay.com, Local@tampabay.com, local@sptimes.com, tampanews@tampabay.com, tbeditors@tampabay.com, JGeurts@tampabay.com, EZazycki@tampabay.com, TimesPresident@tampabay.com, Tash@tampabay.com, Pdash@tampabay.com, Sotts@tampabay.com, Alan Collinge <alanmcollinge@gmail.com>, alan_collinge <alan_collinge@msn.com>, Alan Collinge <justice@studentloanjustice.org>, studentloanjustice <studentloanjustice@yahoo.com>, Robert More <anselm45@gmail.com>, "Gww1210@aol.com" <gww1210@aol.com>, Gordon Watts <gww1210@gmail.com>, president@whitehouse.gov, vice.president@whitehouse.gov, Press@trumporg.com, Press@donaldtrump.com, Info@donaldtrump.com, contact@donaldtrump.com, volunteer@donaldtrump.com, policy@donaldtrump.com, GeneralCounsel@trumporg.com, HHTrump2016@gmail.com, Hhicks@donaldtrump.com, ChairmanPriebus@gop.com, RNCommunications@gop.com, info.fl@donaldtrump.com, team.fl@donaldtrump.com, Grace_Albergo@rickscott.senate.gov

Bcc:

Date: Fri, 15 Feb 2019 09:29:03 -0500

Subject: @US Dept of Ed, ATTN: Tracy Catoe (Cc: as indicated in cc line)

ATTN: Tracy Catoe, U.S. Dept. of Ed.

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Sincerely,

Gordon Wayne Watts, Editor-in-Chief, The Register

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

From: Gordon Watts <gww1210@gmail.com>

Date: Wed, 13 Feb 2019 08:53:03 -0500
Subject: @Rep Ross Spano & Sens. Rubio & Scott (Constituent Representation/Feedback) de Gordon Wayne Watts
To: info@rossspano.com, press@rossspano.com,
jamie.robinette@mail.house.gov, scott.bedrosian@mail.house.gov,
gus.ashton@mail.house.gov, logan.wright@mail.h
----- Message truncated -----

Mail Delivery Subsystem <mailer-daemon@googlemail.com>
To: gww1210@gmail.com

Fri, Feb 15, 2019 at 9:29 AM



Address not found

Your message wasn't delivered to **rick.rousos@theledger.com** because the address couldn't be found, or is unable to receive mail.

[LEARN MORE](#)

The response was:

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Final-Recipient: rfc822; rick.rousos@theledger.com

Action: failed

Status: 5.0.0

Diagnostic-Code: smtp; The email account that you tried to reach does not exist. Please try double-checking the recipient's email address for typos or unnecessary spaces. Learn more at <https://support.google.com/mail/?p=NoSuchUser> p2sor3696582wmh.18 - gsmtip

Last-Attempt-Date: Fri, 15 Feb 2019 06:29:22 -0800 (PST)

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

From: Gordon Watts <gww1210@gmail.com>

To: Press@ed.gov, Al Betancourt <Alberto.Betancourt@ed.gov>, Jim.Bradshaw@ed.gov, Betsy.DeVos@ed.gov, "Tracy.Catoe" <Tracy.Catoe@ed.gov>

Cc: info@rossspano.com, press@rossspano.com, jamie.robinette@mail.house.gov, scott.bedrosian@mail.house.gov, gus.ashton@mail.house.gov, logan.wright@mail.house.gov, hunter.frost@mail.house.gov, tyler.dever@mail.house.gov, CaseWork@rubio.senate.gov, Info@marcorubio.com, Press@marcorubio.com, Team Marco <Contact@marcorubio.com>, mike_needham@rubio.senate.gov,

RubioPressShop@rubio.senate.gov, samantha_roberts@rubio.senate.gov, Lauren_Reamy@rubio.senate.gov, Eduardo_Sacasa <eduardo_sacasa@rubio.senate.gov>, Caleb_Orr <caleb_orr@rubio.senate.gov>, ansley_rhyme@rubio.senate.gov, nick_iacovella@rubio.senate.gov, nick_iocazella@rubio.senate.gov, Thomas_Boodry@rubio.senate.gov, "Jarilyn.Blaine" <Jarilyn.Blaine@mail.house.gov>, "Kathryn.Rexrode" <Kathryn.Rexrode@mail.house.gov>, help@rickscott.senate.gov, press@rickscott.senate.gov, press@scottforflorida.com, digital@scottforflorida.com, info@scottforflorida.com, chris_hartline@rickscott.senate.gov, jacqueline_schutzzeckman@rickscott.senate.gov, craig_carbone@rickscott.senate.gov, paul_bonicelli@rickscott.senate.gov, christine_diaz@rickscott.senate.gov, collin_lomagistro@rickscott.senate.gov, ddecampgop@gmail.com, AmericanVoices@mail.house.gov, Pelosi@mail.house.gov, PelosiForCongress@gmail.com, philip_maxson@mccconnell.senate.gov, Robert_Steurer@mccconnell.senate.gov, tiffany_ge@mccconnell.senate.gov, patrick_foster@mccconnell.senate.gov, andrew_swafford@mccconnell.senate.gov, robert.edmonson@mail.house.gov, miguel.guerrero@mail.house.gov, patti.ross@mail.house.gov, ron.desantis@eog.myflorida.com, desantis.opengov@eog.myflorida.com, speaker@myfloridahouse.gov, OfficeOfTheSenatePresident@flsenate.gov, lee.tom.web@flsenate.gov, Brown.Natalie@flsenate.gov, Heere.Robert@flsenate.gov, Hoyt.Melonie@flsenate.gov, stargel.kelli.web@flsenate.gov, votekellistargel@gmail.com, RepublicanAlways@gmail.com, KMStargel@msn.com, Davis.Chad@flsenate.gov, DeBow.Denise@flsenate.gov, Watson.Kathleen@flsenate.gov, dowdy.chris@flsenate.gov, barnes.rachel@flsenate.gov, colleen.burton@myfloridahouse.gov, colleenburton@aol.com, Colleen@colleenburton.com, Lara.Medley@myfloridahouse.gov, Hedy.Weddington@myfloridahouse.gov, Lawrence.McClure@myfloridahouse.gov, Kyle.Langan@myfloridahouse.gov, Amy.Carpenter@myfloridahouse.gov, Brian.Burns@ledgermediagroup.com, Brian.Burns@theledger.com, aguinn@theledger.com, "Thompson, Bill" <Bill.Thompson@theledger.com>, voice@theledger.com, John.Chambliss@theledger.com, Rick Rousos <rick.rousos@theledger.com>, lynne.maddox@theledger.com, DJoyce@tampatrib.com, Tim Nickens <TNickens@tampabay.com>, Nickens@tampabay.com, Local@tampabay.com, local@sptimes.com, tampanews@tampabay.com, tbeditors@tampabay.com, JGeurts@tampabay.com, EZazycki@tampabay.com, TimesPresident@tampabay.com, Tash@tampabay.com, Ptash@tampabay.com, Sotts@tampabay.com, Alan Collinge <alanmcollinge@gmail.com>, alan_collinge <alan_collinge@msn.com>, Alan Collinge <justice@studentloanjustice.org>, studentloanjustice <studentloanjustice@yahoo.com>, Robert More <anselm45@gmail.com>, "Gww1210@aol.com" <gww1210@aol.com>, Gordon Watts <gww1210@gmail.com>, president@whitehouse.gov, vice.president@whitehouse.gov, Press@trumporg.com, Press@donaldtrump.com, Info@donaldtrump.com, contact@donaldtrump.com, volunteer@donaldtrump.com, policy@donaldtrump.com, GeneralCounsel@trumporg.com, HHTrump2016@gmail.com, Hhicks@donaldtrump.com, ChairmanPriebus@gop.com, RNCommunications@gop.com, info.fl@donaldtrump.com, team.fl@donaldtrump.com, Grace_Albergo@rickscott.senate.gov

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2/15/2019

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Representation/Feedback) de Gordon Wayne Watts

To: info@rossspano.com, press@rossspano.com,
jamie.robinette@mail.house.gov, scott.bedrosian@mail.house.gov,
gus.ashton@mail.house.gov, logan.wright@mail.h

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