# The RevFM Radio Network

THIRD QUARTER PUBLIC SERVICE ISSUES REPORT July 1, 2022 TO September 30, 2022

# Prepared for the public file by: Michael Schomer Title: President/General Manager Date: September 30, 2022

**WRXV** State College, PA (FLAGSHIP), **W207CN** Tyrone, PA (WRXV translator), **W274BE** Altoona, etc, PA (WRXV translator), **WRQV**, Ridgway, PA (WRXV Simulcast), **WRPV**, Ridgway, PA (WRXV Simulcast), **WRYV** Milroy, PA (WRXV Simulcast), **WRVI** Allport, PA (WRXV Simulcast)

These 7 stations, *collectively known as "The RevFM Radio Network"* are based in State College, Pennsylvania and form a network of non-commercially licensed NCE-FM radio stations with listener involvement throughout the Central and North Central Pennsylvania regions.

The RevFM Radio Network airs a public interest program for the citizens of Pennsylvania entitled *"Lincoln Radio Journal"* (30 Minutes). The program airs Saturday mornings at 6:00 AM. The show is produced by the non-profit Lincoln Institute and is hosted by Lowman Henry. The show originates from Harrisburg, PA, the capital of Pennsylvania. The program spotlights non-profits, civic functions, public health issues and state wide governmental issues in the Commonwealth of Pennsylvania.

The RevFM Radio Network airs a public interest program addressing national issues entitled *"American Radio Journal"* (30 Minutes). The program airs Sunday mornings at 6:00 AM. The show is produced by the non-profit Lincoln Institute and is hosted by Lowman Henry. The show originates from Harrisburg, PA, the capital of Pennsylvania. The program spotlights civic functions, public health issues and governmental issues focused on the federal government in Washington, DC

The RevFM Radio Network airs a 1 minute program entitled *"Family Matters Minute*" which airs at **9:40 and 11:20 AM weekdays and random times on the weekend**. The Family Matters Minute with Dr. Tim Kimmel is a cutting edge and leading-edge radio feature. Dr. Kimmel is a parenting and family expert. His goal is to bring hope and purpose to a listener's role as a family member. The show covers topics such as parenting, grand parenting and marriage. The program helps listeners to create an atmosphere of grace in their homes which will permeate all areas of their life and gives grace-based nuggets of truth and encouragement for the listener's journey as a family.

The RevFM Radio Network airs a 1 minute program entitled "*Family Minute*" which airs at 8:35 AM, 12:20 PM and 6:40 PM weekdays and random times on the weekend. The Family Minute with Mark Merrill, president of the national non-profit organization <u>Family First</u>, is a daily radio feature that offers everyday advice on marriage, parenting, and family relationships. This family relationship-focused broadcast reaches millions of listeners every week with practical, impactful, and relevant advice providing tips and reminders that can be immediately applied to improve relationships. Promoting positive views towards marriage, parenting, and relationships that help people love their families well and addressing real life issues and the common difficulties we all face in our relationships.

The RevFM Radio Network airs a 1 minute program entitled "*Answers in Genesis*" which airs at 7:10 AM and 4:25 PM, Weekdays. Ken Ham discusses the authority of the Bible from the very first verse including the topics of Creation versus evolution, Biblical inerrancy and infallibility, and how historical documents and archeological evidence point to the creation of the universe by a divine Creator.

The RevFM Radio Network airs a short (10 to 15 second) feature which is changed on a weekly basis. The feature, entitled "*BibleTrax*", airs around **30 minutes past the hour**, every hour of the broadcast day. BibleTrax is designed to encourage listeners and provide Biblical insight. The feature facilitates Biblical education and knowledge by allowing the listener to memorize scripture by repeated airings at regular intervals.

The RevFM Radio Network airs short (30 to 60 second) features such as "DiscipleTips", "Journey Diaries" and "Ancient Wisdom" at random times of the day. These features include quotes or insights from modern and historical Christian artists, ministers and authors. The programs are designed to encourage the listener to learn more about the scripture or to apply the topic of the feature to their daily lives.

The RevFM Radio Network airs the 1 minute "*Plugged In*" review program produced by Focus on the Family. The program airs at **6:30 AM and 5:50 PM, Monday through Friday.** The feature is an entertainment guide full of the reviews listeners need to make wise personal and family-friendly decisions about movies, videos, music, TV, games and books found in modern culture.

The RevFM Radio Network affords the opportunity for churches and other non-profit organizations to have their *community events* aired, <u>free of charge</u>, via *Public Service Announcements* during **regular intervals throughout the prime hours of the broadcast day.** These events range in scope from free winter coat giveaways, food pantries, free cultural events, community socials, public lectures, blood drives, human services, etc. RevFM on-air personalities regularly invite non-profit groups to submit Public Service Announcements by email, our facebook page and our physical mailing address.

The RevFM Radio Network provides a *regional weather forecast* hourly from 6am to 10am weekdays. *Weather events* that are <u>an imminent threat to life or property</u> are <u>immediately</u> forwarded over the air from the regional National Weather Service in State College, Pennsylvania via our Emergency Alert System for any severe weather situation in all the counties within our 7 FM radio signal primary coverage areas.

**PUBLIC SERVICE ISSUES PROGRAMMING DETAILS:** The following pages describe the significant treatment given to topics of broad community concern during the current quarter. Issues are grouped by each program aired and are pertinent to listeners of all 7 signals within the RevFM Radio Network:

#### LINCOLN RADIO JOURNAL- SATURDAY MORNINGS 6:00 AM - 30 MINUTES

## ISSUES: Roe v. Wade, Food Costs, Free Speech & Religious Rights

SHOW: Lincoln Radio Journal (Pennsylvania Public Interest)

#### DATE & TIME OF BROADCAST: Saturday, July 2, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry talks with Michelle Ashley from Susan B. Anthony Pro-Life America about the impact of the U.S. Supreme Court's recent decision on Roe V Wade; Christine McDaniel from the Mercatus Center at George Mason University has details on how much more it will cost for your Independence Day barbeque; And, Ashley Klingensmith from Americans for Prosperity-PA has a Lincoln Radio Journal commentary on a big win for free speech and religious rights.

#### **ISSUES:** Greenhouse Gas Initiative, Supreme Court

SHOW: Lincoln Radio Journal (Pennsylvania Public Interest)

#### DATE & TIME OF BROADCAST: Saturday, July 9, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: David Taylor from the Pennsylvania Manufacturers Association is joined by Rebecca Oyler from the Pennsylvania Motor Truck Association and Stephen Bloom of the Commonwealth Foundation for a Capitol Watch look at how the recent U.S. Supreme Court ruling reining in the power of federal agencies will affect the Regional Greenhouse Gas initiative (RGGI); And, Lowman Henry has a Town Hall Commentary on the Supreme Court returning to Constitutional law.

#### ISSUES: Philly DA Larry Krasner, State Gaming Revenue, Free Speech

#### DATE & TIME OF BROADCAST: Saturday, July 16, 2022

#### SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry talks with Todd Shepherd from Broad+Liberty about the possible impeachment of Philadelphia District Attorney Larry Krasner; Frank Gamrat and Eric Montarti have an Allegheny Institute Report on state gaming revenue; And, Ashley Klingensmith from Americans for Prosperity-PA has a Lincoln Radio Journal commentary on the importance of free speech

## LINCOLN RADIO JOURNAL- SATURDAY MORNINGS 6:00 AM - 30 MINUTES

#### **ISSUES: PA Corporate Tax, "Extremists"**

SHOW: Lincoln Radio Journal (Pennsylvania Public Interest)

DATE & TIME OF BROADCAST: Saturday, July 23, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: David Taylor from the Pennsylvania Manufacturers Association has a Capitol Watch discussion with Tim Vermeer of the Tax Foundation about the phased reduction of Pennsylvania's Corporate Net Income Tax; And, Lowman Henry has a Town Hall Commentary on how You May Be An Extremist If . . .

#### **ISSUES: Rich States, Poor States Report, Congressional Spending**

SHOW: Lincoln Radio Journal (Pennsylvania Public Interest)

DATE & TIME OF BROADCAST: Saturday, July 30, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry talks with Jonathan Williams from the American Legislative Exchange Council about the annual Rich States/Poor States Report; Joe Geiger has Scott Shewell of Safe Harbour in the Community Benefit Spotlight; And, Ashley Klingensmith from Americans for Prosperity-PA has a Lincoln Radio Journal commentary on another congressional spending spree.

#### ISSUES: Pro-Growth Agenda for PA, "Summer of Rage"

SHOW: Lincoln Radio Journal (Pennsylvania Public Interest)

DATE & TIME OF BROADCAST: Saturday, August 6, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: State Senator Joe Pittman (R-Indiana County) joins David Taylor from the Pennsylvania Manufacturers Association, Rebecca Oyler from the Pennsylvania Motor Truck Association and Stephen Bloom of the Commonwealth Foundation for a Capitol Watch roundtable discussion on a pro-growth agenda for Pennsylvania; And, Lowman Henry has a Town Hall Commentary of the Left's Summer of Rage.

## LINCOLN RADIO JOURNAL- SATURDAY MORNINGS 6:00 AM - 30 MINUTES

#### **ISSUES:** Pension Funding, "Inflation Reduction Act"

SHOW: Lincoln Radio Journal (Pennsylvania Public Interest)

DATE & TIME OF BROADCAST: Saturday, August 13, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry has a Newsmaker interview with State Representative Frank Ryan (R-Lebanon) about how ESG scores are harming pension funds; Frank Gamrat and Eric Montarti have an Allegheny Institute Report on residency requirements for government employees; And, Ashley Klingensmith from Americans for Prosperity-PA has a Lincoln Radio Journal commentary on the "Inflation Reduction Act."

#### ISSUES: "Better Pennsylvania 2023" Plan

SHOW: Lincoln Radio Journal (Pennsylvania Public Interest)

DATE & TIME OF BROADCAST: Saturday, August 20, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Carl A. Marrara from the Pennsylvania Manufacturers Association hosts a Capitol Watch roundtable discussion on the Commonwealth Foundation's "Better Pennsylvania 2023" plan with Rebecca Oyler of the Pennsylvania Motor Truck Association and Stephen Bloom from the Commonwealth Foundation; And, Lowman Henry has a Town Hall Commentary on why James Madison's Montpelier home is a national disgrace.

#### **ISSUES: Election Integrity, Congressional Taxing & Spending**

SHOW: Lincoln Radio Journal (Pennsylvania Public Interest)

#### DATE & TIME OF BROADCAST: Saturday, August 27, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry talks with Broad + Liberty Chief Investigative Reporter Todd Shepherd about the impact of "Satellite Election Offices" on election integrity; Joe Geiger has David Morrison from the Historic Harrisburg Association in the Community Benefit Spotlight; And, Ashley Klingensmith from Americans for Prosperity-PA has a Lincoln Radio Journal commentary on the latest round of Congressional taxing and spending.

#### LINCOLN RADIO JOURNAL- SATURDAY MORNINGS 6:00 AM - 30 MINUTES

#### **ISSUES: Business Regulations, Senatorial Candidates**

SHOW: Lincoln Radio Journal (Pennsylvania Public Interest)

#### DATE & TIME OF BROADCAST: Saturday, September 3, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: David Taylor from the Pennsylvania Manufacturers Association and Stephen Bloom of the Commonwealth Foundation have a Capitol Watch discussion on the impact of the regulatory state on business; And, Lowman Henry has a Town Hall Commentary on why it is now time for candidates for the U.S. Senate to get serious.

#### ISSUES: EMP Attack Preparedness, Corporate net Income Tax Cut, "Student Loan Forgiveness"

SHOW: Lincoln Radio Journal (Pennsylvania Public Interest)

#### DATE & TIME OF BROADCAST: Saturday, September 10, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry talks with State Representative Daryl Metcalfe (R-Butler) about the nation's defenses against an Electro Magnetic Pulse attack; Eric Montarti and Benjamin Seevers have an Allegheny Institute Report on the impact of the state's Corporate Net Income Tax cut; And, Ashley Klingensmith from Americans for Prosperity-PA has a Lincoln Radio Journal commentary on "student loan forgiveness."

#### **ISSUES: Inflation, PA Energy, Crime**

SHOW: Lincoln Radio Journal (Pennsylvania Public Interest)

#### DATE & TIME OF BROADCAST: Saturday, September 17, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: David Taylor from the Pennsylvania Manufacturers Association hosts a Capitol Watch roundtable discussion on inflation and Pennsylvania energy with Rebecca Oyer of the Pennsylvania Motor Truck Association and Stephen Bloom from the Commonwealth Foundation; And, Lowman Henry has a Town Hall Commentary on crime becoming a campaign issue.

#### LINCOLN RADIO JOURNAL- SATURDAY MORNINGS 6:00 AM - 30 MINUTES

#### **ISSUES:** Citizen Activism, Criminal Justice Reform

SHOW: Lincoln Radio Journal (Pennsylvania Public Interest)

#### DATE & TIME OF BROADCAST: Saturday, September 24, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry talks with Dr. Doug Pfeiffer from the Shield of Truth Network about the importance of citizen activism; Joe Geiger has Scott Shewell of Safe Harbour in the Community Benefit Spotlight; And, Ashley Klingensmith from Americans for Prosperity-PA has a Lincoln Radio Journal commentary on criminal justice reforms stalled in the state legislature.

## AMERICAN RADIO JOURNAL - SUNDAY MORNINGS 6:00 AM - 30 MINUTES

### **ISSUES: Environmental Protection Agency, Primary Elections, Inflation, Roe v. Wade Overturn**

SHOW: American Radio Journal (National Public Interest)

#### DATE & TIME OF BROADCAST: Sunday, July 3, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry talks with Greg Wrightstone of the CO2 Coalition about a U.S. Supreme Court ruling curtailing the regulatory power of the Environmental Protection Agency; Scott Parkinson from the Club for Growth has the Real Story on primary elections in Utah, Oklahoma, Illinois and South Carolina; Eric Boehm of Reason magazine explains why states giving out new stimulus checks are fueling inflation; And, Colin Hanna from Let Freedom Ring, USA has an American Radio Journal commentary on the impact of the U.S. Supreme Court's overturning of Roe v Wade.

## ISSUES: Gas and Heating Oil Costs, National Recession, SCOTUS EPA Ruling

SHOW: American Radio Journal (National Public Interest)

#### DATE & TIME OF BROADCAST: Sunday, July 10, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry talks with Merrill Matthews from the Institute for Policy Innovation about how the Biden Administration's policies have caused the spike in gasoline and home heating costs; Scott Parkinson from the Club for Growth has the Real Story on a looming recession; Eric Boehm of Reason magazine discusses the recent U.S. Supreme Court ruling reining in the power of the Environmental Protection Agency with Devin Hartman of R Street; And, Dr. Paul Kengor from the Institute for Faith & Freedom at Grove City College has an American Radio Journal commentary on gas station services in a by-gone era.

## ISSUES: Health Savings Accounts, Inflation, Baby Formula Shortage, State Pension Funding

SHOW: American Radio Journal (National Public Interest)

DATE & TIME OF BROADCAST: Sunday, July 17, 2022

#### SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry talks with Dean Clancy from Americans for Prosperity about a proposed Health Savings Account program; Scott Parkinson from the Club for Growth has the Real Story on the economic and political impact of soaring inflation; Eric Boehm of Reason magazine reports the Food & Drug Administration admits blame for the baby formula shortage; And, Jonathan Williams from the American Legislative Exchange Council (ALEC) has an American Radio Journal commentary on a major funding problem for state pension funds.

## AMERICAN RADIO JOURNAL - SUNDAY MORNINGS 6:00 AM - 30 MINUTES

## **ISSUES: Inflation & Recession, Primaries, Corporate Welfare, Energy Policies**

SHOW: American Radio Journal (National Public Interest)

## DATE & TIME OF BROADCAST: Sunday, July 24, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry talks with EJ Antoni of the Heritage Foundation about inflation and the looming recession; Scott Parkinson from the Club for Growth has the Real Story on primaries in Maryland, Wyoming and Arizona; Eric Boehm of Reason magazine gets details of corporate welfare for the micro-chip industry from Scott Lincicome of the Cato Institute; And, Colin Hanna from Let Freedom Ring, USA gives the Biden Administration's energy policies an F minus on this week's American Radio Journal commentary.

## ISSUES: Tax and Spend plan, Recession, Gun Safety

SHOW: American Radio Journal (National Public Interest)

DATE & TIME OF BROADCAST: Sunday, July 31, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry talks with Myron Ebell of the Competitive Enterprise Institute about Biden's plans to declare a climate change emergency; Scott Parkinson from the Club for Growth has the Real Story on another tax and spend plan in the U.S. Senate; Eric Boehm of Reason magazine explains why we are in a recession; And, Dr. Paul Kengor from the Institute for Faith & Freedom at Grove City College has an American Radio Journal commentary on the tradition of parents and grandparents teaching the young how to handle guns.

## **ISSUES: Woke Ideology, Primary Elections, "Inflation Reduction Act"**

SHOW: American Radio Journal (National Public Interest)

## DATE & TIME OF BROADCAST: Sunday, August 7, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry talks with Brenda Hafera of the Heritage Foundation about how Presidential homesteads have been infiltrated by woke ideology; Scott Parkinson from the Club for Growth has the Real Story on Primary Election results in Missouri, Arizona, Michigan and Washington; Eric Boehm of Reason magazine learns the "Inflation Reduction Act" won't actually reduce inflation from Chris Edwards of the Cato Institute; And, Jonathan Williams from the American Legislative Exchange Council (ALEC) has an American Radio Journal commentary on the tax and spend provisions of the "Inflation Reduction Act."

## AMERICAN RADIO JOURNAL - SUNDAY MORNINGS 6:00 AM - 30 MINUTES

#### **ISSUES: Inflation, IRS, Media Bias**

SHOW: American Radio Journal (National Public Interest)

### DATE & TIME OF BROADCAST: Sunday, August 14, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry talks with Tomas Philipson from the University of Chicago about the impact of the "Inflation Reduction Act" on health care costs; Scott Parkinson from the Club for Growth has the Real Story on 83,000 new IRS agents; Eric Boehm of Reason magazine examines the deficit reduction provisions of the "Inflation Reduction Act"; And, Colin Hanna from Let Freedom Ring, USA has an American Radio Journal commentary on media bias.

## **ISSUES: Interest Rate Hikes, Primaries, Health Care, Inflation**

SHOW: American Radio Journal (National Public Interest)

## DATE & TIME OF BROADCAST: Sunday, August 21, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry talks with David Beckworth from the Mercatus Center at George Mason University about potential Federal Reserve interest rate hikes; Scott Parkinson from the Club for Growth has the Real Story on results of the Wyoming Primary; Eric Boehm from Reason magazine talks with Anastasia Boden of the Pacific Legal Foundation about Certificate of Need laws hindering health care options; And, Dr. Paul Kengor from the Institute for Faith & Freedom at Grove City College has an American Radio Journal commentary on the real world impact of inflation.

## ISSUES: Primaries, "Inflation Reduction Act", Death of Big City Downtown Districts

SHOW: American Radio Journal (National Public Interest)

## DATE & TIME OF BROADCAST: Sunday, August 28, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry talks with Andrew Crapuchettes of RedBallon.work about the death of big city downtowns; Scott Parkinson from the Club for Growth has the Real Story on Primary election results in Florida and Oklahoma; Eric Boehm of Reason magazine details Joe Biden's student loan "forgiveness" executive order; And, Jonathan Williams from the American Legislative Exchange Council has an American Radio Journal commentary on why the Inflation Reduction Act is economy malpractice.

## AMERICAN RADIO JOURNAL - SUNDAY MORNINGS 6:00 AM - 30 MINUTES

## ISSUES: Election Integrity, COVID-19 Policies, College Loan Debt "Forgiveness"

SHOW: American Radio Journal (National Public Interest)

## DATE & TIME OF BROADCAST: Sunday, September 4, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry gets an update on the Heritage Foundation's Election Integrity Scorecard from Hans von Spakovsky; Scott Parkinson from the Club for Growth has the Real Story on what threatens Democracy; Eric Boehm of Reason magazine reports on candidates distancing themselves from harsh COVID-19 policies; And, Colin Hanna from Let Freedom Ring USA says Biden's college loan "forgiveness" program is radical socialism.

## ISSUES: Big Tech, "Commitment to America" plan, "College Loan Forgiveness"

SHOW: American Radio Journal (National Public Interest)

## DATE & TIME OF BROADCAST: Sunday, September 11, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry talks with Taylor Barkley from the Center for Growth and Opportunity at Utah State University about results of a new poll on Americans' attitudes toward Big Tech; Scott Parkinson from the Club for Growth has the Real Story on Congressional Republicans' new 'Commitment to America' plan; Eric Boehm of Reason magazine and Emily Ekins of the Cato Institute report on voter support for "college loan forgiveness"; And, Dr. Paul Kengor from the Institute for Faith & Freedom at Grove City College has an American Radio Journal commentary on the passing of Mikhail Gorbachev.

## **ISSUES: Educational Freedom, Inflation, COVID-19 Spending, Flat Tax**

SHOW: American Radio Journal (National Public Interest)

#### DATE & TIME OF BROADCAST: Sunday, September 18, 2022

SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry talks with Lindsey Burke of the Heritage Foundation about their new Education Freedom Scorecard; Scott Parkinson from the Club for Growth has the Real Story on the impact of inflation; Eric Boehm from Reason magazine talks about whether all that COVID-19 spending was necessary with Jonathan Bydlak of the R Street Institute; And, Jonathan Williams from the American Legislative Exchange Council has an American Radio Journal commentary on Idaho becoming the latest state to adopt a flat tax.

### AMERICAN RADIO JOURNAL - SUNDAY MORNINGS 6:00 AM - 30 MINUTES

#### ISSUES: Fed Interest Rate Hike, US Senate Races, "Student Loan Forgiveness"

SHOW: American Radio Journal (National Public Interest)

#### DATE & TIME OF BROADCAST: Sunday, September 25, 2022

#### SEGMENT LENGTH: 30 minutes

SEGMENT DESCRIPTION: Lowman Henry talks with David Beckworth from the Mercatus Center at George Mason University about the latest Federal Reserve interest rate hike; Scott Parkinson has the Real Story on competitive U.S. Senate races; Eric Boehm of Reason magazine reports on how the end of the COVID-19 pandemic will affect 'student loan forgiveness'; And, Dr. Paul Kengor from the Institute for Faith & Freedom at Grove City College has an American Radio Journal commentary on why 'student loan forgiveness' takes from the poor to give to the rich.