

The Coming Crisis In American Higher Education⁶²

Higher education in America, during the 21st century, will face significant hurdles. It will result in most feeder private high schools and also land grant colleges disappearing. Unbeknownst to most Americans, many private liberal arts colleges will also fold. Only the state university systems will have the resources to build the technological infrastructure necessary to be competitive on a global scale. Moreover, most land grant colleges will be hobbled by excess dilapidated plant and many will be forced to consolidate campuses or close down.

But more importantly, the post-war system of "financial aid"⁶³, "need blind" admissions⁶⁴, standardized testing-based social planning⁶⁵, and graduate studies⁶⁶ in the United States will completely disappear by 2031 when Russia, India, and China get fully integrated into the world economy. The process has already started.

The reduction in Asian and Arab student visas has drastically affected the tuition that state universities charge. Asian and Arab minorities are primarily utilized to lift the grade point averages published in statistical surveys. In addition, many of

⁶² This article was originally published in 2003 for distribution to customers of Trademark Universal's IVY Verbal Review product line. Please be advised that proprietary data sets have been removed from this article in conformance with the Corporation's existing trade secret language. This version was also distributed to members of the New York Compensation Society in November of 2007 by the author. You may use this article for any non-commercial use that you see fit. Excerpted from The Rise of The Fourth Reich © 2008 Tom Mathew.

⁶³ American colleges consider a student loan, a bona fide extension of credit that is bankruptcy remote to the issuer and to the college, assistance. It is a permanent legal obligation and is not assistance. It should be considered bondage.

⁶⁴ Although it is the 21st century, American colleges prefer to maximize the number of poor students to less than 10% of the entire student body.

⁶⁵ Most schools are aware that standardized testing currently favors women.

⁶⁶ Nearly all professional fields today require a Master's degree. Many undergraduate colleges are not imparting knowledge at all and thus, should be considered taxable business.

these students take the science majors that have rigorous core courses that few Americans will pay for⁶⁷.

Without the tuition of wealthy Arabs, Chinese, and Indians many states will have to reluctantly raise tuitions. And not by small percentages. Gone are the days of 3% to 5% increases⁶⁸. With the likelihood that many dormitory financing authorities will fail over the next ten years as we enter into a lengthy and costly war with Iran, many states will face credit downgrades or significant tax increases. States with the most to lose will include Ohio, Illinois, and Montana.

Few Americans are aware that by 2014, over 60% of the world population will be Asian. CNN® and other shows do not show the vast multi-billion dollar trade that is vibrantly occurring between China, India, and Russia. What is not mentioned is that these countries will desperately expand their higher education centers. If our country does not get its act together, it is highly likely that these nations will see us as an irrelevant partner⁶⁹.

America must be competitive. But our nation, under the stewardship of old fools nostalgic for a *Pax Americana* that never existed, will resort to market forces. And these forces will be cathartic to say the least for many states and families. Middle class families will have to decide if they want to spend a significant part of their net worth to pay for higher education. Do you really think parents will pay \$200,000 to pay for their daughter's education at a college that will garner her a job as a social worker that pays \$18,000 per year or less? Maybe if the parents are wealthy.

⁶⁷ You do not need to know Chemistry to answer a telephone and to type out emails. These two tasks today comprise 80% of the workday.

⁶⁸ Students will now face annual increases of 7% to 20%. Private colleges have also been affected, especially 3rd tier liberal arts schools.

⁶⁹ Mathew, Tom The Rise of Hindu Supremacy, 2005 Trademark Universal, New York

Many Asian parents who tout the value of higher education have not yet dealt with educational options that have failed to yield results. Many Asians immigrated to the United States with hard to get degrees paid for by their home countries. These individuals have limited life experience with a worthless university credential. As more and more Asians become unemployed with very serious credentials due to the coming depression, there will be a wholesale departure of Asians from American higher education.

Most middle class families cannot afford the annual high cost of a high priced, out of the money illiquid marriage put option (otherwise called college tuition). It is far cheaper for them to pay a dowry (the cost of the wedding and meals) as opposed to paying the hundreds of thousands of dollars needed to pay for a college and graduate school education. Nowhere is this case proven with the surfeit amount of unemployable musicians and ignorant semi-pro athletes in America. The loans needed to pay for an education may not be able to be repaid from a student's post-college earnings⁷⁰ creating a form of indentured servitude that is illegal under the current US Constitution.

This conundrum is troubling for the federal and state governments, as they both guarantee the bulk of higher education bonds. The cost of this support (a few hundred million dollars a year) is negligible when you are operating at a surplus. But during future deficit years and war years, this credit support will become so onerous, that state governments will slowly remove much of the featherbedding in inter-collegiate sports, non-technical education, and also post-graduate education.

The cost of getting a history diploma will rise far faster than the cost of getting a technical degree. More likely what will happen is that colleges will reject students who want to major in history

⁷⁰ A \$200,000 loan to NYU's School of Social Work will require payments in excess of \$250,000 over ten years. An \$18,000 per annum salary cannot support the repayment of these loans.

and opt for those who want to major in the sciences. Unfortunately, we in America will no longer need that many scientists either, as all basic research will be going on in China and India⁷¹.

Over the last thirty years, American higher education has implemented a caste system with the help of our aristocracy⁷². Standardized testing does not test what is taught in high school, but a list of idioms that is exclusively understood by our aristocracy. Furthermore, colleges routinely charge poor students more, give generous discounts to the mentally or physically disabled, and tolerate the endemic suicidal impulses of the world's rising Asian aristocracy. By never publicly publishing detailed lists of who matriculated and graduated from their institutions within four years, colleges have helped masquerade privilege with the polyester veil of merit.

In order to gain admission, the poor must also work for free for hundreds of hours as "volunteers". This trend is enduring as our nation is slowly preparing for a large war with Iran. Thus, colleges have surreptitiously implemented a de facto military draft where the poor must join the military in order to get access to the financial credit necessary to matriculate.

Private colleges in the United States have absorbed a function that few universities are prepared to fulfill in the rest of the world. They have become breeding spaces for the world's aristocracy. For example, it would cost over \$600,000 to get a degree from Princeton University® and also Harvard Medical School. The richer you are the more likely you can spend a lifetime's worth of earnings in the hope of meeting a spouse from a wealthy family.

⁷¹ Few Americans understand that our economic success was based on the fact that China, India, and Russia were not participants in the global economy.

⁷² This is explained in Volume I of this series. See Mathew, Tom [The Rise of Hindu Supremacy](#), 2005 Trademark Universal, New York

Contrary to what students are led to believe, few, if any⁷³, students at prestigious universities are actually poor. Also, if you are middle class, the more likely you will spend most of your hard earned after tax earnings repaying student loans that cannot be released through federal bankruptcy statutes, a form of indentured servitude that is illegal under the published US Constitution.

Preparations for fields of employment were necessary in a world where our economy dominated the world⁷⁴. In addition, the necessity for credentials has resulted in most middle class families losing a good chunk of their savings. Education in America, today, is the greatest wealth transfer system in the world. It is a regressive income tax on the savings of the middle class. It takes middle class wealth and transfers it to institutions that employ the progeny of our nation's aristocracy enabling their children to earn a nice living with gold card health benefits (and significant pensions) by just reading books!

As other nations with rapidly growing populations expand their internal university systems and strengthen their currencies, it is highly likely that we can no longer drain the best and brightest to our shores for endless graduate studies. Many of these people will be reluctant to spend their convertible currency (the yuan, rupee, and ruble) on an education that is not as competitive as their own nation's colleges. Thus, the linchpin of research universities' economic success, subsidized PhD. programs, is disintegrating. Fewer will need an American education to get a professional job in Russia, China, and India.

Worst of all is what will happen when poor Americans demand to become educated. Many educational institutions now have professors and administrators who are just turning fifty. As they are waiting for retirement and access to their pensions, they will be unwilling to teach male students who do not see

⁷³ Not even the kids from Cambodia.

⁷⁴ Mathew, Tom The Rise of Hindu Supremacy, 2005 Trademark Universal, New York

eye to eye with their senile view of the world. This will result in many competitive dual degree programs and science programs being entirely female. As most universities in America have an entrenched middle management, it will be unlikely that we will see any protest from these institutions with respect to the expansion of the current war in Iraq into Iran.

Many of our nation's professors have started to take the same opiates that our politicians are taking. They think in their heart of hearts enchanted thoughts that the Chinese and Indians are backwards peoples and will not use their "monkey money" to build universities, factories, supercolliders, rockets, or genomic institutes.

Clearly, our nation's leaders are aging. Our allies, the Japanese and Koreans, are not mating. Furthermore, Europe is already dying at a fantastic rate⁷⁵. As societies age, their wealthy citizens are less than willing to financially support those who are poorer than they are, especially children. It is a truism in all societies, including our own. Our government's, as well as many large corporations', complete focus on delaying childhood development and extending adolescence to expand the wealth of the vassals of the petrochemical estate has resulted in a wholesale rending of the fabric that makes up our society.

It is hard to mend a fabric back to its original condition once it has been torn apart. The social consequences of delaying childhood development are problematic for national security purposes, as it will require the development of more deadly weapons to replace the sheer lack of manpower. Consequently, our enemies will also build deadlier weapons. You can read more about it in my book The Rise of Hindu Supremacy.

⁷⁵ It is highly likely that Italy will contract and implode, as it will not have the necessary people to protect its borders. This is one of the major reasons that so many countries reduced their sovereign rights and joined the European Union. Europe is literally dying far faster than it can replace each dead person with a baby!

Moreover, the continuing social stigma associated with teen births generated by religious conservatives in the last two decades has resulted in the US birthrate declining below replacement level. This means that a large-scale war with Iran at this time in our nation's history will critically damage our nation's population.

Emerging superpowers, in addition to our future lack of children, will have a drastic effect on our universities. South America is booming. And so is Iran. Chinese and Indians do not seem to need any magazine articles describing how to get pregnant. Higher demand for oil by India and China will result in higher fuel prices. Higher food prices will also arise, as petrochemicals are a significant component of food costs at the supermarket.

Therefore, colleges will no longer be able to maintain the vast heated athletic facilities, manicured lawns and abundant meal plans that are currently available. States such as New York, California, and Florida will be forced to rationalize vast state college campuses and sports programs by the end of this decade. Many private universities and colleges will also have to phase out dormitory living as well as they will not be able to afford the heating or air conditioning bills.

As the rupee and yen strengthen, our colleges will not be able to attract all these rich Asian students any more as many will be induced by their own universities to stay home and attend college. And where will the endless stream of PhD. candidates to our universities come from, if India and China expand their own research facilities.

Our universities and colleges will now have to convince more and more kids to pursue a poorly paid career in academic science. One of the reasons that colleges love Indian and Chinese graduate students is that they come from a sycophantic culture full of idol worship. The endless fawning of their geriatric superiors by Asian students appeals to the egos

of our aging academia. Thus, it will be impossible for many of our colleges to recruit non-Asian students for a dead end career in science.

The reality is that few colleges with entrenched middle management, sclerotic professors, and restricted endowments will be able to attract high school students who want to pursue science majors. The discounting necessary for attracting PhD. candidates will devastate the net operating cash flow necessary for dormitory bond debt service. Thus, many colleges will not have the cash flow to make debt service on their dormitory bonds and will be forced to close.

Will there be a reverse brain drain? Our nation's immigration statistics speak for themselves. Many Indians and Chinese are leaving the Golden Mountain because they have found that it is made of lead. When middle class parents of college students apply IVY Verbal Review's discounted cash flow techniques to their out of pocket costs for education and their child's future after-tax earnings, they quickly understand the vast *Ponzi* scheme that is American higher education. College placement statistics compare apples to oranges.

Many Chinese and Indians see plenty of opportunity in their home countries not only for education, but also for employment and marriage. Detractors of what I am saying are right in that some of the students from our client states⁷⁶ will keep coming; especially those who cannot get into free state universities. But these detractors do not realize that many of our allies are currently reproducing below replacement level. They just do not have that many boys to export, especially in light of the rapidly expanding Indian and Chinese armies.

This means that the Japanese and Koreans will be reluctant by 2015 to send the few males they have to foreign colleges as they desperately need them at home to lift their elderly

⁷⁶ South Korea, Israel, Saudi Arabia, Egypt, Japan, Mexico, and Canada.

aristocracy into their posh Rolls Royces® or to assist them into their luxurious gold plated bath tubs.

We will not be able to attract the rich Japanese and Korean students who could not get into Tokyo University or Seoul University at all, as they will likely attend universities in India or China to get valuable business contacts for their wealthy extended families back home. As universities in China and India expand, it is likely that the native Chinese and Indians will stay home in order to take advantage of employment and marriage opportunities available at home.

Why would they want to attend universities where their cultural values are not appreciated? Thus, the student visa gravy train for most colleges will diminish quickly. Since few families in America make over \$50,000 per annum, many colleges face the proverbial candle burning at both ends. The end result is that colleges will have to raise tuitions dramatically to cover their operating costs and their exorbitant salaries to their nabob administrators. This trend is enduring at American colleges and will escalate after 2013 when the candle burns out at many American colleges.

Engineering, computer programming, pharmaceutical research, and genomics are some of the careers that will completely disappear from the United States after 2010 as they are all technology based. Technology is a euphemism for computers and artificial intelligence. The reengineering⁷⁷ of American industry that has occurred in America under the watchful eyes of our LBO Medicis has resulted in the wholesale transfer of technological know-how to the Far East. The future national security risks for our nation are staggering.

Except for high-end military labs, Trademark Universal's Consulting Division believes that engineering, as a specialty will disappear in the United States by 2031. It is highly likely that

⁷⁷ Mathew, Tom The Rise of Hindu Supremacy, 2005 Trademark Universal, New York

the US will be competing with the European Union for the few large-scale development projects available. Therefore, fewer higher end jobs will be available to the thousands of students who spent hundreds of thousands of dollars for law degrees. So who will keep paying the higher tuition?

Universities with large unrestricted endowments will be safe in the near term. But these funds will be eaten up as private and state colleges compete with tuition incentives for the few students who can actually afford college. Thus, many endowments are seeking riskier investments to obtain higher returns where possible. However, the bulk of unrestricted endowments will be eaten up by entrenched management who will be able to approve ever higher salary packages for professors and administrators to maintain their hold on the organization. The end result of this vicious cycle of greed, in my opinion, is that most colleges in the United States will close by 2031.

Medical schools and law schools will be hard hit. Where will doctors work to make a living? Clearly, not in the lavish extended stay hotels we call hospitals today. Sustained \$100 per barrel of oil will result in most hospitals shutting down. How can America compete if our companies keep suing each other? Ultimately, many law schools will close down.

Many professors will be soon out of work as the knowledge they profess is useless. Liberal arts schools will close at such a quick clip, that many parents will be scared that some may actually close prior to their child graduating. Worst of all, most college graduates will not find work.

Global Depression

The collapse of higher education in America coupled with the fall of House of Al Saud in Saudi Arabia will be the biggest blow to the American way of life that can be imagined. Saudi Arabia has helped us finance countless concentration camps and prisons in the United States and has enabled us to obfuscate the wholesale destabilization of African American families for over three decades⁷⁸. There is a direct relationship between aristocratic families of our apartheid theocracy and the House of Al Saud⁷⁹. The President's family is one of hundreds of families that have directly benefited from the trillion dollar trade we have had with the Al Saud family. Few Americans are unaware that Muslims the world over share a common admiration of India's caste system as the most fair system for maintaining aristocratic wealth, second only to Mussolini's scientific and clerical fascism.

In the Indian caste system, only members of the aristocracy could be educated. Faced with deflation after the Mughal invasions, India's aristocracy implemented a vast social system that enabled only a select few to become its priests, teachers, lawyers, and judges. By making sure economic boons were not shared with millions of lower castes who would not maintain the Brahmin hierarchy, India was able to create massive wealth for its aristocracy in a period when it did not have extensive internal contact with other civilizations. Prior to the rise of democracy in India, it was estimated that the Maharajah of Jaipur was worth well over \$2 trillion dollars. His land holdings made the King Ranch look like a dilapidated outhouse in Siberia. He personally owned hundreds of thousands of untouchables⁸⁰, all of which viewed him as God⁸¹.

⁷⁸ Our nation has largely educated girls by incarcerating boys.

⁷⁹ Others have commented on this; I will not. The relationships are based on national security first.

⁸⁰ The Maharajah made Robert E. Lee and Jefferson Davis look like pikers.

⁸¹ The Tsar of Russia was richer than the Maharajah. However, his untouchables were called serfs. In the United States, many Hindus typically refer to African Americans as untouchables. Literacy was the harbinger of the Russian Revolution, the same way it