

Subject: *Compromise* (short email) + reply to Joni Shockey (Tue 27 Sept 2016)

To: Kyle Glenn, c/o Elect Dennis Ross campaign office
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Post Office Box 7310, Lakeland, FL 33807-7310

Cc: Joni Shockey, Esq., Communications Director / D.C. Scheduler
c/o: Rep. Dennis A. Ross (R-FL-15th), 229 Cannon HOB, Washington, D.C. 20515
T (202) 225-1252, F (202) 226-0585, Hours: Monday - Friday 8:30 a.m. - 5:30 p.m.

Cc: Marco Rubio for Senate 2016, <https://MarcoRubio.com>
PO Box Box 558701, Miami, FL 33255-8701
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Cc: Caleb Orr, HIGHER ED Policy staffer: https://twitter.com/_caleborr
Cc: Eduardo F. Sacasa, HIGHER ED Legislative Correspondent ; Cf: "Alex," phone staffer
c/o: Sen. Marco Rubio (R-FL), 284 Russell Senate Office Building
Washington DC, 20510, Phone: 202-224-3041

Cc: Donald J. Trump for President, Inc. c/o: The Trump Organization
725 Fifth Avenue New York, NY 10022, Phone: 646-736-1779
and: 721 5th Avenue, Manhattan, NY 10022

Kyle:

Thank you for speaking with me on the phone earlier today. As you recall, I told you that I spoke with Melissa Roble, Esq. and Joni Shockey, Esq., who work in U.S. Congressman Dennis Ross' office, and they both told me that I misunderstood Dennis' recent Town Hall comments about whether or not he supported legislation allowing bankruptcy for College Loans. Here's another link to the THM so you can listen to it again:

* www.YouTube.com/watch?v=D7Z9wWWjTJo (13:11 length)

* www.Facebook.com/GordonWayneWatts/videos/10207696141426468 (13:11 length)

* www.GordonWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV.wmv (right-click to save)

* www.GordonWayneWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV_mobile-phone-mpeg4.mp4 (right-click to save)

Many people (especially Democrat friends) have insisted that Congressman Ross was purposefully deceptive and lied to us to get our vote; however, I know Dennis (and have known him for a while), and I don't believe he had any intention to lie us. Nonetheless, Bill Thompson, the opinions editor of The Lakeland Ledger, who published my recent guest column, also believes Dennis said he supported student loan bankruptcy –and went so far as to say, paraphrasing: “Gordon, I believe you, but I won't publish this claim unless you can offer me proof he said that.” As you know, I sent Bill a link to the THM, and he listened to it, believed me, & then, of course, published my guest column: "A Polk Perspective: Fix our bankrupt policy on student debt," By Gordon Wayne Watts, Guest columnist, *The Ledger*, August 04, 2016 -
www.TheLedger.com/article/20160804/COLUMNISTS03/160809884/1382/edit?p=all&tc=pgall

Here's the bottom line: I'm disappointed that Dennis was unclear, & moreover, I'm even more disappointed that he doesn't support legislation which polls suggest that the majority of Americans want for college students. For that reason, I was thinking of voting, instead, for the conservative Democrat challenger, Jim Lange, who's a former Reagan Republican upset at how the GOP has treated the middle class, and who vehemently hates abortion & wishes to reduce it to zero (even if he disagrees on the means to get there). ****HOWEVER**** I offer a compromise, something very easy; if Dennis can do this, I'll give him:

1. My vote; and,
2. My support; and,
3. My endorsement (which may include another OpEd, if I can get on The Ledger's good side!)

(Let me remind you that this is 1 better than Ted Cruz gave Donald Trump, getting a cc copy of my email, here: Cruz gave a pledge to vote for and support Mr. Trump –but stopped short of a formal 'endorsement,' apparently to keep his base happy.)

Even Joni, who vehemently disagreed with my interpretation on Dennis' comments on a proposed “cure” (e.g., bankruptcy), admits in her email (see below) that he still agrees with me on the proposed “prevention,” namely she agrees with me that Congressman Ross agrees that “the government should not be in the business of providing student loans.” (And, she is correct: Listen to the THM audio, above, or take a look at Dennis' own webpage, here: <http://DennisRoss.house.gov/issues/issue/?IssueID=17117> He goes even farther than I'm asking here: He wants to eliminate the DOE [Dept of Education], a great idea, even if politically difficult!)

So, here's my compromise: While it seems likely that Dennis doesn't support college loan bankruptcy (or at least, as a standalone solution), we all agree that he agrees with me (and many other conservatives) that “the government should not be in the business of providing student loans.” ****THEREFORE**** I give my word of honour that I will vote for Dennis if he supports any combination of the solutions in question, whether bankruptcy (a cure), elimination of the DOE (a drastic prevention measure), or (as I suggest) a much more modest “preventative” measure: Slowly reducing loan limits that were raised on taxpayer dollars used for college loans – a result of the bad John Boehner bill that I reference on my guest column, published at the Ledger & elsewhere.

***** CONCLUSION ***** – Kyle, I'm lowering the bar “as low as it will go” to “meet Dennis halfway,” and make it easy for him to get my vote. ****NONETHELESS**** I have looked at the Congressional calendar, and this Friday (Fri 30 Sept 2016), it lists: “D.C. Work Week Votes no later than 3:00 p.m.” – Dennis has been in office for ages, and has done nothing to make sure that “the government should not be in the business of providing student loans,” and so here is his big chance to act on his beliefs & get my vote. Does this work?

To help you navigate this puzzle, please find the following attachments:

House & Senate Calendars to keep you from being late to submit a bill:

“2016_ANNUAL_CALEDAR2.pdf” “2016_SENATE_calendar.pdf” “2016-MONTHLY-CALENDAR.pdf”

Here's a very mild bill that will lower the loan limits to accomplish Dennis' stated goal & make sure “the government should not be in the business of providing student loans” - plus homework showing my bill is good: “one-of-several-BAD-BILLS-109hr507ih.pdf” -and- “one-of-several-GREAT-proposed-BILLS-114hr-GWW-proposed-ih.pdf” -and- “selected-US-Code-on-Loan-Limits.pdf”

For reference purposes here a copy of the other bill, which Joni & Melissa say Dennis doesn't support:

“one-of-several-GREAT-House-BILLS-114hr449ih.pdf” (just in case he changes his mind)

Statement on Dept of Education: “DennisRoss-on-EDUCATION.pdf”

Statement on decline in how bankruptcy affects availability of loans: “DennisRossFacebookEmailProof.pdf”

My column, in 2 formats – one with commentary:

“TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Thr04Aug2016.pdf”

“TheLedger-print-version-WATTS-GuestColumn-Thr04Aug2016.pdf”

**** PS **** – I'm including Sen. Marco Rubio a copy of my email to you because I offer him the same deal.

(Except, in Rubio's case, I'll "make it even easier" & settle for a public statement or promise to introduce or sponsor such legislation, since I haven't given him as much notice as I have Rep. Ross, who's been aware of this problem for several years. Alex, who answered my phone call to his DC office, agreed with me that it'd be OK to cc his 2 HigherEd staffers.) Other than that, I'll vote for the Democrat, Patrick Murphy, who used to be a Republican (and hold my nose while I vote, as he is fiscally more conservative, but more socially more liberal). The Senate looks like it's in session 'til October 07, 2016, so Rubio has a little more time to get my vote. On the other hand, I'm NOT offering this deal to Hillary Clinton's campaign because, while she has promised "Free College" (which is a historically sound idea, and one which America used to offer), she's lied so much that this cancels out everything she might (or might not) say (or promise). Her track record as a Senator is a train-wreck of do-nothing: She sponsored S.3255 - Student Borrower Bill of Rights Act of 2006 [109th Congress (2005-2006)], but she lied about her wishes here (as evidenced by the fact that she dropped S.3255 like a sack of potatoes when big banks bought her off with campaign contributions). – Mr. Trump is getting my vote here, ****PERIOD**** but, in all honesty, his campaign hasn't addressed this issue, so I'm including them a cc copy.

Sincerely,

Gordon

Subject: "...reply to Joni Shockey"

Joni, thank you for replying to me, below, with ****very**** excellent attention to detail.

I tender my apologies for being slow to see (and respond) to your reply, last week (Mon 19 Sept 2016), but I don't check my alternate email account as much as my main one. (You weren't wrong to reply to it, as I had to use GMail one day, when my AOL account went frizzy on me - Free email LOL). In the future, you're welcome to respond to both (or even all) of my email addresses, "just to be on the safe side."

As you recall, I replied, briefly, to you that Thursday (22 Sept 2016), but I had some appointments & couldn't give the proper attention to your email that I felt you deserve (plus, I made numerous typos LOL), so I'm 'pulling a mulligan' (golf terminology) & asking if it would be OK for me to have a "do over," as your hard work deserves a reply. Before I forget, I have a question: I've heard of talk of a debate between Congressman Ross and his challenger Jim Lange, but I've seen no specifics in the newspaper, only talk. Do you know if there's a debate scheduled, and, if so, when & where?

Also, I'm sure Melissa was not offended by this, but I wanted make sure & acknowledge her efforts & good intents here & to apologize to her for not giving her credit for an excellent point she made: I had compared the 'real' 2nd Amendment with the bankruptcy, which I nicknamed the 'Economic 2nd Amendment,' and Melissa rightly pointed out that the Constitution doesn't guarantee a right to bankruptcy. She was (and is) right, but 2 points: First, while no right to bankruptcy (for college loans or any loan for that matter) exists, the Constitution's uniformity clause, cited elsewhere (Art. 1, sec. 8, cl. 4) does say that IF there's bk law, it must be uniform. (As you know, current US bankruptcy law is NOT uniform! Does the US Constitution matter any more? What have we become as a nation...)

Secondly, I was simply making a comparison here: Bankruptcy serves as a "means of defense" against predatory lending. Also, I apologize to ****all**** of you for 2 other things: First, I know the Congressman works for me, but, by no means, do I wish to be an "overbearing boss." I've spend greater than usual time with your combined labour, but Dennis' statements & letters were very unclear, confusing both myself, Bill Thompson (at the Ledger) & numerous others, and we needed extra time. Also, the policy you say Dennis suggests, while not all bad, will ****crash**** the US Dollar if not reversed, and so I beg your understanding: This is no small issue! Also, I apologize for my fellow advocates for their silence: We deserve to lose, since very few are speaking up to defend me. (In all fairness, though, no letters, op-eds, editorials, or columns have defended your interpretation of what is good policy, either.)

This Saturday (24 Sept 2016), I spent all day working the phones at the Lakeland, Fla. GOP headquarters at 1833 S. Fla. Ave., to “stump for Trump,” and I was sore from head-to-toe the next day. – But, I have a little more free time today, so I’ll answer your other points, as they deserve a reply:

First, I’ll address your point where you claim that Congressman Ross doesn’t support bankruptcy for college loans. I admit that you may be right (and if you or Melissa say that Dennis explicitly told you that this is what he meant, then I must take your word). But, in all honesty, you know that boatloads of experts & professionals listened to the selfsame THM that you reference below (thank you for correcting my misspelling of the word ‘capital’ where I wrongly used the word ‘capitol’), and we all heard a different story. Indeed, when reading his bankruptcy comments, this must be taken “in context” with his comment that banks must take the risk. This is not unlike the legal concept of “In Pari Materia,” where Statutes “in pari materia,” even if enacted at different times – but especially, as here, spoken at the same time, must be interpreted in light of each other since they have a common purpose for comparable events or items:

<http://legal-dictionary.thefreedictionary.com/in+pari+materia>

<http://definitions.uslegal.com/i/in-pari-materia/>

Since there is no risk (or little risk) for a bank when students can not execute a bankruptcy, the context would suggest that Mr. Ross was supporting bankruptcy (where the banks ****are**** at risk!).

Secondly, you correctly quoted Dennis as saying: “...and if a person can’t pay back, then we go back to your Bankruptcy Laws,” and the key phrase, here, is “we go back to”: The “plain language” meaning here is that ‘back’ refers to previous in time or chronology, e.g., “back when bankruptcy” was allowed under realistic (not nearly impossible ‘Undue Hardship’) standard.

Third, and last, here, Dennis was good enough to reply to me by email on Sept. 13, 2016, and apparently Tim Cummings was the one to whom he dictated his letter (signed “DR/TC” at the bottom). [Mr. Rubio almost never replies, either via an aide and probably not personally LOL.] Dennis said, in his letter, that: “This is a complex issue, and one that cannot be solved with simply allowing students to discharge their student loan debt through bankruptcy or forgiveness.”

I agree with him if he meant that he is opposed to “simply” using one or both of these options, but is open to a multifaceted approach. (If this is what he meant, then you and I are both wrong: Dennis would be against bankruptcy and/or loan forgiveness, if used in isolation, “simply” by themselves, but not necessarily against a multi-pronged approach. If this is what he means, then I agree – both prevention and cure must be used in combination. Only he knows what he meant here, and maybe we can revisit this issue & ask him – and, hopefully, to be fair/complete, also consult other constituents for feedback, as well.)

Next, you said that: “With that said, Congressman Ross does not plan to cosponsor H.R. 449, the Discharge Student Loans in Bankruptcy Act, or similar legislation, because he believes we should focus more on helping students repay their student loans and improve their credit rather than promote irresponsible and credit-damaging bankruptcy and, essentially, free college education.”

I disagree on 2 counts: First, as I’ve shown in other places, it violates both Equal Protection as well as the Uniformity Clause to have unequal bankruptcy law (and numerous other constitutional and case law standards). Moreover, it is inherently unfair in a “moral” sense of the word. (I’m not going to preach to you: you may believe as you like. But Dennis and I both claim to be Christians, yet for him to demand that he and his cronies have bankruptcy, but not college students, violates the clear commands of Jesus in the New Testament Bible, at Luke 11:46 and Matthew 23:3-4 where he says lawyers put heavy burdens on others, that they, themselves, refuse to bear, and lack of bankruptcy is but one burden.)

Secondly, Joni, your assertion that bankruptcy equates to a free college education is incorrect: While, yes, I

admit that it is theoretically possible to have 100% of a loan discharged in bankruptcy, using the 'Credit Card' standard that I claim would make US Law constitutional, nonetheless, you well know that there is no guarantee that ****any**** discharge will take place, and, in fact, we all know that usually the debtor will still have to pay back some of the loan, depending on what the bankruptcy court decided.

Moreover, I may not have told anyone yet, but I will state for the record: I am on IBR (Income Based Repayment), which caps my payments at 10% of my 'discretionary' income, that is, the income above-and-beyond the poverty level. Since I live well-below poverty, my yearly payments are 10% of ****zero**** which is ****zero****, and I am “protected” from the full brunt of the storm, and therefore any change in law will not help me at all. (In fact, it may make matters worse!) So, if I'm fully-protected, why am I complaining? Well, even if I am protected from this debt, nonetheless, inaction by Congress *****WILL***** bankruptcy the US Dollar since taxpayer dollars make and back (guarantee) these toxic, predatory loans: College Debt is at like 1.5 Trillion, almost 10% of total US Debt, and the bubble WILL burst, making America =equal= to the Titanic, and the ship, WHEN it sinks, will take me down too. I don't want to see this happen... do you?..

I know that this is a complex issue (and, in all fairness, I believe that the student should pay something, and not put the full weight on the government), but when the full weight is placed on the student (and the taxpayer, who backs these predatory loans), and no weight is placed on the banks & universities (who make “big dollar” salaries), this is like placing all your weight on one leg, and none on the other: You know this would be inherently unhealthy. Since college used to be free in America (and is presently free in Germany & other developed nations), and seeing how 'free' college was the best in the world in our past, it makes no sense that more dollars are charged for less quality. (This is not unlike how Dennis says on his website that the District of Columbia's 'voucher' program spends less and does more than public education schools.)

Lastly, since you and Dennis seem to think that bankruptcy is not good, let me point out that his June 02, 2011 Facebook email (back when he replied personally, or thru an aide) admitted that: “Allowing discharge in bankruptcy for student loans would cause a sharp decline in availability of loans.” Dennis (or an aide emailing on his behalf) was correct: This would scare off lenders, but if this scares off the Dept of Education, which uses tax dollars to lend, would that not accomplish his other stated goal, namely to get the government out of the business of making college loans? Do you remember Dr. Bill Bennett, the Secretary of Education under Pres. Ronald Reagan? The 'Bennett Hypothesis,' so named after Dr. Bennett, asserted that when you subsidize something, the price goes up. (Of course! They are able to price-gouge students with stupid-high tuition because the students have “deep pockets” loans, which is yet another word-picture of why I want Dennis to act on his beliefs, namely to get the government out of the business of college loans, which distort the Conservative Free Market, as evidenced by tuition that flies up much faster than the CPI!)

Even though I may have appeared harsh, I am only prosecuting my case, and do not wish to offend you.

Thank you, again, for the time & effort you put into reviewing & replying to my last email.

Anyhow, are there going to be any debates? Do you know? Thank you.

Gordon