



Republican Congressman breaks with party, admits college loans deserve bankruptcy:

Rep. Dennis A. Ross, of Lakeland, Fla., bravely admits that college students deserve bankruptcy safety net, like all other loans afford, and affirms the small-government view that we need to “get The Government out of the business of loaning the money,” but has yet to introduce or cosponsor legislation to address either problem

By Gordon Wayne Watts, Editor-in-Chief, *The Register* -Published: Wednesday, April 13, 2016 at 12:34 p.m., -UPDATED: Wednesday, May 18, 2016 at 11:49 a.m.



A 'Conservative' solution to the Higher Education mess

LAKELAND— In what may indicate a shift in public opinion on the contentious College Debt issue [1], Representative Dennis Ross, representing Florida's 15th Congressional district (including Lakeland) bravely admitted in a TownHall Meeting [2] that if student borrowers can't repay their loans, we should 'go back' to our prior U.S. Bankruptcy Laws, for, among other reasons, because “we're not really doing a good service, either way...by making them over-indebted for their Education.” [2] Ross breaks ranks with the GOP in this candid admission. For example, H.R.1674, the “Private Student Loan Bankruptcy Fairness Act of 2015,” [3] a bill by Rep. Steve Cohen (D-TN-9th), has 40 cosponsors, all Democrat. Typically most or all cosponsors of such bills are Democrat [4], but both parties (who have, at times, had complete control of the House, Senate, & Oval Office) are reluctant to allow bankruptcy discharge for college loans like Credit Card

users, banks, or the “über-rich” regularly do.

Ross made these statements [2] in a “TeleTownHall” meeting (THM), back on 05-21-2014 (nearly 2 years ago), but has yet to introduce bills [5] offering relief to suffering students. This is troubling because Ross claims to support such legislation, yet hasn't acted on his belief. A review is in order:

(1) While Ross was a state lawmaker, he & Rep. Don Brown of DeFuniak Springs, were the only 2 reps voting against the property insurance bill making Citizens the largest property insurer in Florida. It's believed that they were stripped of their posts as council chairmen by then-Speaker Marco Rubio for voting to protect taxpayers from liability. [6] (2) While, former Rep. Adam Putnam voted for the unpopular T.A.R.P. & Stimulus bailouts [7], Ross has only voted for about half the Appropriation bills that “overspend.” [8] (3) We remember my infamous 'Heavy Hand' letter to the editor [9], complaining of Ross blocking people from his social media. However, what most don't know is that his office unblocked me about 12 hours BEFORE my letter published. Since they didn't have a heads up, their unblocking wasn't “reactionary,” but rather because Ross & staff have integrity. (He fired a staffer for this overstep.) (4) Moreover, Ross knows he'll receive tough questions from me in THM's, but doesn't shy away from calling on me (as this [2] YouTube vid documents). Thus, **Ross has honour & integrity.**



U.S. Rep. Dennis A. Ross representing Florida's 15th Congressional district in Central Florida, including parts of Polk & Hillsborough counties

As Gallup [10] documents, Congress is only about one level more popular than ISIS, the Taliban, or Al Qaeda, yet the reelection rate [10] is almost 100%: We tend to think highly of our 'own' Congressman. A recent Princeton study [11] finds: “that majorities of the American public actually have little influence over the

policies our government adopts” –and: “even overwhelmingly large pro-change majorities, with 80 percent of the public favoring a policy change, got that change only about 43 percent of the time.”

Even Ross, whose record is above average (pro-life, 2nd amendment supporter, once rated “most conservative” congressman [12]), has been described as a 'RINO' by Conservative Review. [13] He admits College Loans deserve bankruptcy [2], but has yet to introduce or cosponsor such legislation. [5] Does he only represent the rich?

Not only would bankruptcy (and other standard consumer protections, like truth in lending, refinancing, & statutes of limitations) help struggling borrowers, but they'd scare off lenders, resulting in sharp declines [14] in tuition. Therefore:

First, please cosponsor bills like H.R.3451, the Student Loan Bankruptcy Parity Act of 2015. (Actually, make college loans equal to Credit Card loans, which have ALL std consumer protections.) Then, please pass a bill reversing the obscene increases in College Loan limits in §422 of H.R.507 (109th CONGRESS), the “College Access and Opportunity Act of 2005,” a bill introduced by former speaker John Boehner, which was the cause of this crippling & massive college debt and benefited only the banks & universities. Boehner, an Establishment R.I.N.O. (Republican in Name Only), whose bill distorted the Free Market with increased subsidies, in the form of increased in taxpayer-backed college loans, regularly opposed Conservative Free Market checks/balances against predatory lending, tuition inflation, etc., and was rightly ousted as Speaker of the House. But, are the current 'Republicans' any better?

Ross also said that we needed to “get The Government out of the business of loaning the money” [2] However, he has yet to introduce a bill that does this. So, please end ALL HigherEd Loans: American colleges in the 50's & 60's were the best in the world [14] WITHOUT need for loans: We can do without loans **today**. Many experts (Ron Paul [15] & former Secretary of Ed, Bill Bennett [16]) agree we shouldn't even *have* College Loans in the first place: When Universities see subsidies, they increase tuition simply to pay for million-dollar salaries! [14]

This costs students (skyrocketing tuition) and taxpayers (who back these loans).

For those who think I'm asking for a 'Liberal Free Handout,' please remember that college used to be free in America [21] (and **currently is free** in many technologically-advanced countries, including Germany). [21] (Indeed, the liberals have a strong argument for free college, since an uneducated, debt-burdened populace threatens our National Security!) So, if a strong argument exists for 'Free College,' how much **more** is it indefensible to deny the modest reforms I've suggested?

Students are told from their youth that they need an education to compete in today's world; let's not punish them forever for doing what is right. So, I ask Congressman Ross to introduce legislation that represents the 99%, not the rich 1%—legislation that simply makes College Loans 'equal' in all respects to 'Credit Card' loans, and then once that is done, end this wicked college loan system: We never needed it in the past, and we need to end this new form of debt slavery: Slavery [17] was wrong in the past—and it's wrong now. [14] It must stop.

Gordon Watts (gww1210@aol.com) is a Lakeland resident, one-time candidate for state house [18], and part-time advocate. He almost won on behalf of Terri Schiavo [19], all by himself, in state court, and, more



*Lady Justice ponders:
Will justice be served?*

Symbols: SCALES represent competing claims of Redress. BLINDFOLD represents fairness: "Justice is blind." SWORD represents the Power of The Court to enforce Justice.

recently, was believed to be the only NonLawyer that a Federal Appeals court allowed to participate in the recent spate of 'Gay Marriage' cases. [20] Watts is currently asking the US Supreme Court to strike the law in question. [14] Watts has a double major with honours in Biological & Chemical Sciences from **The Florida State University**, and was Valedictorian of his graduating class at **United Electronics Institute**.

DISCLAIMERS: Watts has a huge college debt, estimated to be almost 60 thousand dollars, according to the March 18, 2016 intervention motion he filed in *Tetzlaff v. ECMC*, #15-485, before the US Supreme Court [14], which suggests a bias for relief. But as Watts is currently on IBR (Income Based Repayment) with his loan, capping him at 10% of his discretionary income, which is 10% of zero, and does not expect this to change, this removes a conflict of interest (aka personal bias) of monetary gain from the proposed change in law he seeks.

Editor's note -- UPDATE: The 5 bills discussed in this Editorial are stored in this opens-source folder: [BILLS/](#). Of those, 4 are classified as 'Great' or 'Medium,' and *The Register* endorses passage of these bills. The Boehner bill, in this folder, is described as 'bad' and *The Register* opposed it's passage. However, Watts, the writer of this Editorial, is not formally supporting the Bernie Sander bill, S.1373, the 'College for All Act,' because, while it's a 'great' bill, we presently can not afford this, and Watts views it as too liberal. However, Watts notes that the liberal arguments in favour of 'Free College' are strong, primarily because it impacts upon National Security and, ironically, will result in less loss of taxpayer dollars via "College Loan" defaults -two 'Conservative' concerns. As such, *The Register* offers the following analysis of the Higher Ed mess. -It may proceed 1 of only 3 paths. Referring to [this graph](#):

- 1. The far-left extreme is liberal, as students get a free handout: While 'many' 'Conservative' reasons exist to eventually grant Free College (as we did in the past-and as many countries now do), we can not presently afford this, and it must be delayed, for now.
- 2. The middle portion of the graph shows college students paying near (or up to double) Free Market value for college, which can be achieved if the remaining 'great' bills [in this folder](#) are passed into law. This is politically-difficult, given that lawmakers in both parties are 'in the pocket of the bank' (e.g., bribed & influenced by campaign contributions, maybe legal, but certainly immoral). Since tuition is, legally, a tax, as described in the 'Background Information' links, immediately below, the student would not be over-taxed, as he/she currently is, and thus, this modest compromise is actually quite 'Conservative' for this reason, and numerous others elucidated in this series.
- 3. The far-right section of [that graph](#) shows that the student is being price-gouged for tuition (legally, a tax), and as excessive taxes are 'Liberal,' in addition to illegal Monopolies a violation of the 'Conservative' Rule of Law, this option (what we're presently experiencing at the time of this update, Wed. May 18, 2016), is quite 'Liberal.'

Since a mass 'at rest' tends to 'stay at rest,' there is a lot of political pressure to "leave a sleeping dog lie," and not enact any changes proposed in point #2, immediately above, but, if this is done, then 1 of 2 things is almost certain to happen. Either there will be an uprising of the masses, many of whom are sorely over-taxed, and over-indebted through the illegal schemes of this Predatory Lending, illegal Monopolies, etc. --- Or, alternatively, the refusal to do anything here will result in the over-\$1-Trillion-dollar College Loan Debt bubble bursting, and this will bring down America's economy, collapsing the U.S. Dollar, and, without a formal national currency, the debt would 'de facto' automatically be forgiven. (With no creditor, there can be no debt.) ***The Register* recommends we choose path #2, above, a modest and reasonable compromise, and strive to eventually get to path #1 -- in time.**

For background information:

- * <http://GordonWatts.com/Higher-Ed-Tuition-Costs.html>
- * <http://GordonWayneWatts.com/Higher-Ed-Tuition-Costs.html>
- * <http://ThirstForJustice.net/Higher-Ed-Tuition-Costs.html>
- * http://Gordon_Watts.Tripod.com/Higher-Ed-Tuition-Costs.html

To track Mr Watts' U.S. Supreme Court lawsuit

- * http://gordonwatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485_Tetzlaff-v-ECMC.html
- * http://gordonwaynewatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485_Tetzlaff-v-ECMC.html

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- * (On Google+ PLUS) <http://plus.google.com/117487477508870788731>

*** [Irreverent, but clean Court Humour](http://GordonWatts.com/CourtHumor.html) * <http://GordonWatts.com/CourtHumor.html> *
<http://GordonWayneWatts.com/CourtHumor.html>

Courtesy *The Register*: GordonWatts.com - GordonWayneWatts.com -

— Sources: — Open Directories — Raw Data:

<http://GordonWatts.com/DennisRoss-on-HigherEd/>

<http://GordonWayneWatts.com/DennisRoss-on-HigherEd/>

[1] “Increasing Student Debt: U.S. Rep. Dennis Ross Says Federal Government Is Failing Students,” By CHRISTOPHER J. BROOKS, *THE LEDGER*, Published: Monday, April 27, 2015 at 2:07 p.m.:
www.theledger.com/article/20150427/NEWS/150429462

“[LETTER] Student Debt and Dennis Ross,” By RICHARD THORNTON, Lakeland, Published: Thursday, April 30, 2015 at 12:01 a.m. *THE LEDGER*: <http://www.theledger.com/article/20150430/edit02/150429281>

[2] Wed. 05-21-2014: U.S. Rep. Dennis A. Ross (R-FL-15) Tele-Town Hall Meeting (with excerpts of 06-18-2014)

* <https://www.youtube.com/watch?v=D7Z9wWWjTJo> (13:11 length)

“Student Loan and College Debt crisis Town Hall question,” by GordonWayneWatts, Published on Jul 13, 2014 – Cached at:

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

Excerpts: “**ANNOUNCER:** (music) Welcome to the tele-forum conference centre. Please enter your tele-forum ID code, followed by the pound key now. (touch-tones) This tele-forum powered by Broadnet is currently in progress. Please note that this [public tele-TownHall Meeting] call may be monitored, recorded, or rebroadcast...**CONGRESSMAN ROSS:** 'We need leadership...not from behind but [rather] leadership from the front...OK, ah, if you have a question, press star three (*3)...Ah, Gordon in Lakeland.' **GORDON WAYNE WATTS:** 'Hey, how's it going, Dennis?' **DENNIS ROSS:** 'Good, how are you doing?' **GORDON WAYNE**

WATTS: 'Before I ask my question, I wanted to remind most of the people who have probably forgotten [how he recognised me from long ago, and made me feel welcome, at one prior Town Hall Meeting, in spite of knowing how hard my THM typically questions are]...[I ask about updates on *unrelated* Immigration free-hotel scams]...'

CONGRESSMAN ROSS: 'Gordon, I can't tell you right now, but I'm going to have that staff person get back with you. **GORDON WAYNE WATTS:** 'Um hmm... Could I ask another question, real quickly, if I could...I know we've discussed this before, and you were good enough to put up [with my hard questions] and what-not, but... uh, you – you...you could file for bankruptcy, if you went in debt, uh... Donald Trump filed for bankruptcy for Millions...[but] College Students can almost *never* file for bankruptcy. And, you know me – I'm Conservative: I don't want an easy way out. But the Free Market forces,... but the ability to file for bankruptcy in the financial world is like the Second Amendment in the physical world: The [college] student is unable to defend himself – and the Predatory Lending, and inflation of the tuition results. [And the reasons?] The Liberals made the loans easily available. And the so-called 'Conservatives' removed the Bankruptcy Protections, which is [sic: 'are'] the 'Economic Second Amendment'. And, I don't think that it's fair that everyone in the world can file for Bankruptcy, except a College Student. And... and, I want a... I mean, Bankruptcy won't [necessarily] get the person off [out of debt] totally – they'll still have to pay something. But that... that violates, uh... the U.S. Constitution's, uh... prohibition against unequal Bankruptcy Law. [E.g., the U.S. Constitution's uniformity clause, Art. I, Sec. 8, Clause 4.] It's in the U.S. Constitution about, uh, [how] the U.S. Bankruptcy Laws have to be uniform. And this [law] violates that [clause]. And, of course, it's just morally wrong – that *you* could file for bankruptcy, Donald Trump can file for bankruptcy, but I can't. And... and, people are ruined! They [student borrowers] are committing suicide in some cases [over this]. And, I would like you to file a bill that just makes them equal with everyone else. I mean, what... what can you tell me about that? **CONGRESSMAN ROSS:** 'Well, you've recognised a very big problem that we have—and that's having the Government in the business of Student Loans.' **GORDON WAYNE WATTS:** 'Amen.' **CONGRESSMAN ROSS:** 'What we had when I was in school were guarantees by the Federal Government that the money that was actually loaned was from *banks*. It was Private Money that was guaranteed by the Federal Government. The Banks took the initial risk, but they compete...but they competed for my business, and I went to several banks and got the Student Loans. And then I consolidated with Sallie Mae, the student loan mortgage association and eventually paid them off. You know, the other thing that I think [is that] we're being very disingenuous to our students about, uh, is that we're setting them up for failure – not only because of the inability to have any relief, such as setting up a...a Loan Forgiveness to occupations that we need: nurses, doctors, engineers, professions that we desperately need to have in our country – that we could give them a Loan Forgiveness if they commit so much time, uh, in the program for a particular project. But the other thing is, and I've learned this going over and meeting with the Financial Aid director, at the University of South Florida in Tampa, is that we're giving an expectation that you can get as much money, for whatever you need, while you're in school, by way of a loan. And your occupation that you're being trained for may not ever be able to afford to pay back that loan. You may... you may have \$150,000.00 in loans, but you may have a job that only pays... that will only pay a maximum of, let's say, \$35,000.00 per year over you *life*. You can't feasible and reasonably pay for that. We're being disingenuous... Look, I think one of the best investments I ever made in my life was in my Education. There's no question about it: If people want to go [to college] they should have their opportunity to go, but we should make it affordable. And we need to get The Government out of the business of loaning the money, because we're loaning taxpayer dollars. We should invite more Private Capitol, we should make it more competitive, and let the *banks* take the risks : That's what they're in the business of doing! And, if they take the risk, and if a person can't pay back , then we go back to your [prior] Bankruptcy Laws, which, umm... You know, the [current] Bankruptcy Laws right now... If a student does file for Bankruptcy, they can have all other debt discharged—but their Student Loans. So, we're not really doing a good service, either way, uh, by making them over-indebted for their Education. You raise a very good point, and I appreciate that.' **GORDON WAYNE WATTS:** 'Thanks very much, Dennis.' **CONGRESSMAN ROSS:** 'Ah... Star-three' (*3) to participate... Ah, because of our late start, to vote [on a selected topic, via touch-tone], uh, we're only going to take one more question...and, we've got Frank in Mulberry (Florida)...[who asks about promises to seal the border and address Immigration problems – redacted for brevity, but accessible in audio links above]...'

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

* GordonWayneWatts.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)

Transcripts at:

www.GordonWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html

and:

GordonWayneWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html

[3] ** “H.R. 1674: Private Student Loan Bankruptcy Fairness Act of 2015”

** Full Title “To amend title 11 of the United States Code to modify the dischargeability of debts for certain educational payments and loans.” <https://www.govtrack.us/congress/bills/114/hr1674>

** Sponsor: Rep. Steve Cohen (D-TN-9th)

** All 44 cosponsors were Democrat, none Republican: <https://www.govtrack.us/congress/bills/113/hr532>

** Votes: There have been no roll call votes related to this bill.

** Prognosis: 0% chance of being enacted: Prognosis Details This bill has a . . . 2% chance of getting past committee.

0% chance of being enacted. Only 15% of bills made it past committee and only about 3% were enacted in 2013–2015:

<https://www.govtrack.us/congress/bills/114/hr1674>

[4] Raw Data at:

www.GordonWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html

and:

<http://GordonWayneWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html>

[5] <http://DennisRoss.House.gov/legislation/sponsoredbills.htm>

[6] <http://GordonWatts.com/DennisRoss-on-HigherEd/DennisRoss-shows-integrity.pdf>

GordonWayneWatts.com/DennisRoss-on-HigherEd/DennisRoss-shows-integrity.pdf

See also: “Speaker's moves leave a bad taste,” FLORIDA - CAPITOL VIEW, January 28, 2007|By John

Kennedy and Jason Garcia, Tallahassee Bureau, *The Orlando Sentinel*:

http://articles.orlandosentinel.com/2007-01-28/news/CAPVIEW28_1_rubio-house-speaker-council-chairmen

Source: https://www.facebook.com/dennis.ross.376/info/?tab=page_info

Source: <http://dennisross.house.gov/biography/> verifies this as accurate.

Source: <http://www.gop.gov/member/dennis-ross/>

[7] Even with all these liberal actions in a “very conservative” Polk, Fla. district, voters still overwhelmingly voted in Dennis Ross, but they were a clueless electorate, and the same thing happened when Adam Putnam, a VERY liberal Republican, voted for both the T.A.R.P. And Stimulus bailouts, both very unpopular in Polk County—because “the redneck vote” turned out and voted for him—without first inspecting his voting record. Observe:

** H R 1424: Emergency Economic Stabilization Act of 2008, aka the 'Mortgage Bailout': Passed 263-171 in the house, with apparently 1 vacant seat: Adam Putnam voted 'yea': <http://clerk.house.gov/evs/2008/roll681.xml> and this passed into law:

<http://www.govtrack.us/congress/votes/110-2008/h681>

** HR 3997: Financial Asset Purchase Authority (Establishes the Troubled Asset Relief Program (T.A.R.P.) to allow the Secretary of the Treasury to purchase troubled assets from any financial institution (Sec. 101) = VERY unpopular in conservative Polk County, Fla.). Failed in the House 205-228, but Adam Putnam still voted 'yes' for this 'liberal' bill:

<http://www.gop.gov/votes/110/2/674>

; <http://votesmart.org/bill/8060/22428/12913/financial-asset-purchase-authority>

; <http://www.govtrack.us/congress/votes/110-2008/h674>

[8] It was a headache for me to try & count, but here are some partial lists of such Appropriation Bill votes where I get my estimate that Ross opposed about half the 'bad' spending bills: (And I was being more generous than the Conservative Review in my assessment.)

* www.GordonWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html

* GordonWayneWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html

* <http://GordonWatts.com/DennisRoss-on-HigherEd/addendums.html>

* <http://GordonWayneWatts.com/DennisRoss-on-HigherEd/addendums.html>

[9] “[LETTER] Ross Has Heavy Hand Online,” By GORDON WAYNE WATTS, Lakeland, Published: Thursday, January 24, 2013 at 12:41 a.m., *THE LEDGER*: <http://www.theledger.com/article/20130124/EDIT02/130129635>

Open Directories: <http://www.gordonwatts.com/DennisRoss-on-HigherEd/HeavyHandArchive-resolved/>
<http://GordonWayneWatts.com/DennisRoss-on-HigherEd/HeavyHandArchive-resolved/>

[Screenshot \(mirror 1\)](#)

[Screenshot \(mirror 2\)](#)

[Retraction \(mirror 1\)](#)

[Retraction \(mirror 2\)](#)

[10] “Our ruling The meme said that Congress has 11 percent approval ratings, yet 96.4 percent of incumbent lawmakers were re-elected. We found small differences in the actual percentages -- Congress had roughly a 14 percent approval rate, and the incumbent re-election rate may be as low as 95 percent -- but the point of the meme is solid. Voters hold Congress in low regard, yet they re-elect almost everyone. So we rate the claim True.” **Source:** “Congress has 11% approval ratings but 96% incumbent reelection rate, meme says,” By Louis Jacobson on Tuesday, November 11th, 2014 at 4:56 p.m., *PolitiFact* : <http://www.politifact.com/truth-o-meter/statements/2014/nov/11/facebook-posts/congress-has-11-approval-ratings-96-incumbent-re-e/>

“Although Americans overwhelmingly disapprove of the job Congress in general is doing, voters re-elect most members of Congress in every election.” **Source:** “Americans Down on Congress, OK With Own Representative,” by Elizabeth Mendes, May 9, 2013, *GALLUP*: <http://www.gallup.com/poll/162362/americans-down-congress-own-representative.aspx>

“Back in 1994,... [Speaker of the House, Newt] Gingrich knew that people tended to vote for their own congressman, regardless of party affiliation or national issues.” **Source:** “Time to throw out the Republican Congress,” ANOTHER VIEW, October 28, 2006|By Donald P. Russo, Special to *The Morning Call*: http://articles.mcall.com/2006-10-28/opinion/3703268_1_white-house-mid-term-house-speakerdennis-hastert

“Only one in ten Americans thinks Congress is doing a good job. With numbers like these... it's hard to imagine how any of our lawmakers will get re-elected in November. But sadly many of them will. According to a new Gallup poll, Congress gets a 10% approval rating, which ties its all-time low for the past 4 decades. 83% disapprove of Congress. What's more, Congress' approval rating is down among all political groups... at 9% for Democrats, 11% for independents and 10% for Republicans. While experts say it's hard to pinpoint exactly why Americans are so negative about Congress, the answer is probably "everything"...Why do we keep doing this to ourselves? The definition of insanity is doing the same thing over and over again and expecting a different outcome.”

Source: “Why won't Americans vote Congress out of office?,” August 15th, 2012, 01:04 PM ET, By Jack Cafferty, *CNN*: <http://caffertyfile.blogs.cnn.com/2012/08/15/why-wont-americans-vote-congress-out-of-office/>

“The enduring unpopularity of Congress appears to have seeped into the nation's 435 congressional districts, as a record low percentage of registered voters, 46%, now say the U.S. representative in their own congressional district deserves reelection. Equally historic, the share of voters saying most members of Congress deserve re-election has fallen to 17%, a new nadir...The legendary Speaker of the House Tip O'Neill famously coined the phrase "all politics is local,"...But now that adage rings less true as voters see their own U.S. representative in the same way that they see most other members of Congress -- as not deserving re-election...Partisans on both sides of the aisle are displeased with Congress. But with so few voters saying they are willing to re-elect their own representative, it suggests that many officeholders will be vulnerable, if not in the general election, then perhaps in the host of competitive primaries soon to take place.” **Source:** “Record Low Say Own Representative Deserves Re-Election,” by Andrew Dugan and Brad Hoffman, January 24,

2014, *GALLUP*: <http://www.gallup.com/poll/167024/record-low-say-own-representative-deserves-election.aspx>

[11] “Testing Theories of American Politics: Elites, Interest Groups, and Average Citizens,” By Martin Gilens and Benjamin I. Page, pp.564—581, *Perspectives on Politics*, September 2014 | Vol. 12/No. 3, doi:10.1017/S1537592714001595, © American Political Science Association 2014: https://scholar.princeton.edu/sites/default/files/mgilens/files/gilens_and_page_2014_testing_theories_of_american_politics.doc.pdf

http://GordonWatts.com/DennisRoss-on-HigherEd/gilens_and_page_2014_testing_theories_of_american_politics.doc.pdf

http://GordonWayneWatts.com/DennisRoss-on-HigherEd/gilens_and_page_2014_testing_theories_of_american_politics.doc.pdf

[12] <http://GordonWatts.com/DennisRoss-on-HigherEd/Ross-most-conservative.pdf>

<http://GordonWayneWatts.com/DennisRoss-on-HigherEd/Ross-most-conservative.pdf>

“Congressman Dennis Ross (R-FL) is currently ranked the most conservative Member of the House from Florida, according to our Legislative Scorecard. He first came to Congress thanks to the Tea Party wave of 2010, and has continued to live up to the conservative ideals he ran on.” **Source:** “Congressional Profile: Rep. Dennis Ross (R-FL),” by Ashe Schow | May 22, 2012, *Heritage*

Action for America: <http://heritageaction.com/2012/05/congressional-profile-rep-dennis-ross-r-fl/>

“LAKELAND | U.S. Rep. Dennis Ross has been ranked by the National Journal as the 15th most conservative member of the

House. The National Journal, a Washington, D.C. publication dealing with politics and government, based its annual rankings on the 2012 voting records of the 435 representatives and 100 senators. The rankings will be published next week.” **Source:** “Journal Rates Ross 15th Most Conservative House Member,” By Bill Rufty, *The Ledger*, Wednesday, February 20, 2013 at 2:46 p.m.: <http://www.theledger.com/article/20130220/POLITICS/130229963>

Mirror link: <http://dennisross.house.gov/news/documentsingle.aspx?DocumentID=345515>

“I had met Ross a few weeks earlier in his Capitol Hill office with a different sort of dissection in mind. National Journal had recently ranked him and nine other Republicans as the most conservative House members, and I wanted to see what made one of the most conservative members of the most conservative, powerful freshman class in the history of the House of Representatives tick.” **Source:** “Hog Wild: Hunting Boars With Congress' Most Conservative Member,” by Ben Terris, May 31, 2012, *The Atlantic*: <http://www.theatlantic.com/politics/archive/2012/05/hog-wild-hunting-boarswith-congress-most-conservative-member/257946/>

[13] **Source:** “Member Profile - Dennis Ross: Rep. Dennis Ross Florida ®, D Liberty Score® 69% Understanding the Liberty Score® ,” *Conservative Review*, <https://www.conservativereview.com/members/dennis-ross/>

Cf: www.GordonWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html

Cf: GordonWayneWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html

Screenshots:

<http://GordonWatts.com/DennisRoss-on-HigherEd/Conservative-Review-DennisRoss-screenshot-1.PNG>

<http://GordonWayneWatts.com/DennisRoss-on-HigherEd/Conservative-Review-DennisRoss-screenshot-1.PNG>

<http://GordonWatts.com/DennisRoss-on-HigherEd/Conservative-Review-DennisRoss-screenshot-1.PNG>

<http://GordonWayneWatts.com/DennisRoss-on-HigherEd/Conservative-Review-DennisRoss-screenshot-1.PNG>

[14] “Is the Mark Tetzlaff Case Over at the Supreme Court? Maybe Not.,” Posted by: Guest Post March 23, 2016: <https://GetOutOfDebt.org/98813/mark-tetzlaff-case-supreme-court-maybe-not>

Case #: 15-485, *Mark Warren Tetzlaff, Petitioner v. Educational Credit Management Corporation* (U.S. Supreme Court, Docketed: October 16, 2015)

Lower Court: United States Court of Appeals for the Seventh Circuit (Case #: 14-3702, Decision Date: July 22, 2015)

http://GordonWatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485_Tetzlaff-v-ECMC.html

GordonWayneWatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485_Tetzlaff-v-ECMC.html

<http://GordonWatts.com/Higher-Ed-Tuition-Costs.html>

GordonWayneWatts.com/Higher-Ed-Tuition-Costs.html

[15] Former U.S. Rep., Dr. Ron Paul (R-TX-14) on Higher Education, Dept of Education, and College Loans

* <https://www.youtube.com/watch?v=WnNkncv51cs> (2:13 length)

“Ron Paul on Student Loan Debt: Nov 09, 2011,” by GordonWayneWatts, Published on Mar 21, 2012

* www.GordonWatts.com/FannyDeregulation/RonPaul-onStudentLoanDebt_Nov09-2011_MP4_WMV-V9.wmv (right-click to save)

“Ron Paul on Student Loan Debt: **Nov 09, 2011**,” by GordonWayneWatts, Published on Mar 21, 2012

Excerpts: “**ANNOUNCER:** 'Tuition rates have increased roughly 3-times that of inflation over the last 3 decades.' ... **MODERATOR:** 'So, Congressman Paul, you've already talked about the fact that you want to get rid of the Dept. of Education, [and] you've said that you want to get rid of Federal Student Loans. So, how would you make college more accessible, more affordable for these students – and students around the country?' **RON PAUL:** 'Well, I think you've proved that the policy of Student Loans is a total failure. I mean – a Trillion dollars of debt? (Applause) And, it's gonna be dumped upon the taxpayer? What have they gotten? A poorer education – and costs that have skyrocketed because of inflation. And, they don't have jobs. There's nothing more dramatically failing than that (student loan) program. So, no, there's no authority in the Constitution for the Federal Government to be dealing with Education. We should get rid of the loan programs, we should get rid of the Dept. of Education. And, give Tax Credits if you have to, to help people. But, the inflation is the big problem. It's 3 times the rate that the government admits inflation is. And, that is natural and normal. When governments inflate the currency, it goes in the areas the government gets involved in. Housing? Prices skyrocket. Stock market? Skyrocketing prices. Medical care? Skyrocketing. Education?...’ **MODERATOR:** 'How will they pay for it? How do they now pay for college? If they're not... [able to take out loans]' **RON PAUL:** 'They way you pay for cell phone – and computers – ... (applause) ... You have the Marketplace there. There's competition. Quality goes up. The price goes down. Can you imagine what it would've been like if the Dept. of Homeland Security was in charge of finding one person – or one company – to make the cell phones? I mean, it would've been a total disaster! So, when the government gets involved in the delivery of any service, whether it's Education, Medical Care, or Housing, they cause higher prices, lower quality, create Bubbles, and they give us this mess that we're in. That's why we have to eventually get our... we have to wise up, and look at where the Bubble's come from. It's from the Federal Reserve. And we should start by auditing the Fed. And, then we should end the Fed. (applause)'.”

* www.GordonWatts.com/FannyDeregulation/RonPaul-onStudentLoanDebt_Nov09-2011_MP4.mp4 (right-click to save)

* GordonWayneWatts.com/FannyDeregulation/RonPaul-onStudentLoanDebt_Nov09-2011_MP4_WMV-V9.wmv (right-click to save)

* GordonWayneWatts.com/FannyDeregulation/RonPaul-onStudentLoanDebt_Nov09-2011_MP4.mp4 (right-click to save)

Transcripts at:

www.GordonWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html

and:

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[16] Bill Bennett (Secretary of Education from 1985 to 1988 under President Ronald Reagan) put forth the well-known 'Bennett Hypothesis': “I postulated that the availability of a large amount of federal money was driving up tuition, and in the long run making it more difficult for poor students to go. It’s common sense. The more you subsidize something, the more you get of it. And almost every college chancellor or president I met felt that their obligation was to expand and create more departments, more centers and more graduate programs.” Bill Bennett, quoted in “Catching Up on the Bennett Hypothesis,” By Samantha Stainburn, Nov. 1, 2013, *New York Times*: www.nytimes.com/2013/11/03/education/edlife/catching-up-on-the-bennett-hypothesis.html

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

[18] “Stargel Faces Write-In's Smith, Watts,” By Robin Williams Adams, *THE LEDGER*, Published: Friday, October 17, 2008 at 8:50 p.m.: <http://www.theledger.com/article/20081017/NEWS/810170341>

“Election Qualifiers See Some Surprises,” By Bill Rufty, *Ledger* POLITICAL EDITOR, Published: Saturday, June 21, 2008 at 1:51 a.m.: <http://www.theledger.com/article/20080621/news/806210405>

[19] ** *In 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>

** *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>

** *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>

[20] <http://GordonWatts.com/GayMarriageSuit/Order-on-Citro-and-Watts-motions.pdf>

GordonWayneWatts.com/GayMarriageSuit/Order-on-Citro-and-Watts-motions.pdf

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

Case #: 14-14061 (*James Brenner, et al v. John Armstrong, et al*) Appeal From: N.D. of Fla. before Robert L. Hinkle, U.S. Dist. Judge: 4:14-cv-00107-RH-CAS

Case #: 14-14066 (*Sloan Grimsley, et al v. John Armstrong, et al*) Appeal From: N.D. of Fla. before Robert L. Hinkle, U.S. Dist. Judge: 4:14-cv-00138-RH-CAS

<http://GordonWatts.com/DOCKET-GayMarriageCase.html>

GordonWayneWatts.com/DOCKET-GayMarriageCase.html

[21] “Was college once free in United States, as Bernie Sanders says?,” *PolitiFact*, RATED “Mostly True” - By Amy Sherman on Tuesday, February 9th, 2016 at 4:00 p.m. <http://www.PolitiFact.com/florida/statements/2016/feb/09/bernie-s/was-college-once-free-united-states-and-it-oversea>

** *Cf: S.1373 - College for All Act {114th Congress (2015-2016)}* This bill directs the Department of Education (ED) to award grants to states to eliminate tuition and required fees at public institutions of higher education (IHEs).
Sponsor: Sen. Sanders, Bernard [I-VT] (Introduced 05/19/2015) <https://www.congress.gov/bill/114th-congress/senate-bill/1373>
See also: <http://www.sanders.senate.gov/download/collegeforallsummary/?inline=file>

— End — Sources: — Open Directories — Raw Data:

<http://GordonWatts.com/DennisRoss-on-HigherEd/>

<http://GordonWayneWatts.com/DennisRoss-on-HigherEd/>

For background information:

- * <http://GordonWatts.com/Higher-Ed-Tuition-Costs.html>
- * <http://GordonWayneWatts.com/Higher-Ed-Tuition-Costs.html>
- * <http://ThirstForJustice.net/Higher-Ed-Tuition-Costs.html>
- * http://Gordon_Watts.Tripod.com/Higher-Ed-Tuition-Costs.html

To track Mr. Watts' U.S. Supreme Court lawsuit:

- * http://gordonwatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485_Tetzlaff-v-ECMC.html
- * http://gordonwaynewatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485_Tetzlaff-v-ECMC.html

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