



Gordon Watts <gww1210@gmail.com>

RE: In reply to Kyle Glenn: cc: Melissa Robel

Shockey, Joni <Joni.Shockey@mail.house.gov>
To: "gww1210@gmail.com" <gww1210@gmail.com>

Mon, Sep 19, 2016 at 3:16 PM

Gordon,

Thank you for your email. As for your assertion that Congressman Ross stated he supports bankruptcy for student loans, we respectfully disagree with your interpretation of his statement.

In the Telephone Town Hall transcript you provided, Congressman Ross never once said he believes student loans should be afforded the same debt forgiveness that bankruptcy laws provide for other forms of debt. The transcript shows you asked Congressman Ross a hypothetical question about what he could tell you about student loan debt being forgiven through bankruptcy, and he answered with a hypothetical statement, saying (1) the government should not be in the business of providing student loans, and (2) private capital should be allowed to enter the student loan market. It seems your assertion that Congressman Ross stated student loans should be afforded bankruptcy rights derives from his further explanation of his hypothetical answer regarding private capital student loans.

The explanation Congressman Ross is transcribed as giving states:

We should invite more private capital, 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 Bankruptcy Laws, which, umm... You know, the Bankruptcy Laws right now... If a student does file for Bankruptcy, they can have all other debt discharged—but their Student Loans.

This explanation is a continuance of Congressman Ross' hypothetical answer that if banks were permitted to participate more in the student loan market, and a student received a loan from a bank and was unable to repay that loan, then we would refer to current bankruptcy laws to see if the loan provided by the bank would qualify for bankruptcy, depending on the type of loan, and its terms and conditions. Congressman Ross further explains that as bankruptcy laws stand right now, most student loans do not qualify for bankruptcy. This explanation in no way advocates for or agrees with allowing federal and/or government student loans to qualify for bankruptcy.

As for student loan legislation, however, Congressman Ross has always supported helping students repay their loans in ways that are beneficial to them, and potential employers. With that said, Congressman Ross does not plan to co-sponsor 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.

However, if you are interested in learning more about a few current student loan bankruptcy options, we encourage you to visit <http://www.studentloanborrowerassistance.org/bankruptcy/>, which provides information on bankruptcy qualification for certain student loans and circumstances.

As always, Congressman Ross and our office greatly appreciate your advice, input and advocacy. Congressman Ross could not effectively represent Florida's 15th Congressional District without constituents like you who are active and vocal in our legislative process and government. Congressman Ross and our office look forward to an open discussion about how we can further improve our community, state and nation as a whole. Thank you, again, for your passion and advocacy.

Sincerely,

Joni Shockey, Esq.

Communications Director / D.C. Scheduler

Rep. Dennis A. Ross (FL-15)

229 Cannon HOB

From: Robel, Melissa
Sent: Monday, September 12, 2016 1:14 PM
To: Shockey, Joni; Cummings, Timothy; Moody, Kourtney
Subject: FW: In reply to Kyle Glenn: cc: Melissa Robel

...

From: Gordon Watts [<mailto:gww1210@gmail.com>]
Sent: Monday, September 12, 2016 1:05 PM
To: Glenn, Kyle; Gww1210@aol.com
Cc: Robel, Melissa; Kyle.P.Glenn@gmail.com; Gordon Watts
Subject: In reply to Kyle Glenn: cc: Melissa Robel

Re: Automatic reply: Thunderclap comments applauding BUT ALSO critical of Con...

OK. Here's a resend. I'm not sure if this is related to the Financial Services Committee, but as it involved ZIKA funding (as one subject) and the use of tax \$\$ to back (guarantee) college loans (as the other subject, along with the bankruptcy for college loans request), it all appears financial in nature, so I'm forwarding

along, as you suggest. -- The original email appears below - and the same attachments have been reattached; see the cc line above & the message below.

PS: I'm re-sending from my GMail account because AOL is acting stupid with this (false) message: "You can only send one e-mail at a time. Please wait for the current e-mail to be sent, then try again. (13:03:35)"

Gordon

In a message dated 9/12/2016 11:53:37 A.M. Eastern Daylight Time, Kyle.Glenn@mail.house.gov <Kyle P. Glenn> writes:

Thank you for your message. I am currently taking some personal time out of the office without access to this email until November 15, 2016. If you need immediate assistance within the office of Congressman Dennis A. Ross, please contact [202-225-1252](tel:202-225-1252).

If you have questions related to the Financial Services Committee, please contact Melissa Robel here: Melissa.Robel@mail.house.gov

While I am out of the office, I can also be reached here: Kyle.P.Glenn@gmail.com

-----Original Message-----

From: Gww1210@aol.com <Gordon Wayne Watts>

Date: Monday, 12 September 2016, 11:47:03am -0400 (EST-EDT)

Subject: **Thunderclap comments applauding BUT ALSO critical of Congressman Ross**

To: kyle.glenn@mail.house.gov, Gww1210@aol.com

CC: info@electjimlange.com, Joni.Shocke@mail.house.gov,
bill.thompson@theledger.com, lenore.devore@theledger.com,
lenore.beecken@theledger.com, kevin.drake@ledgermediagroup.com,
kevin.drake@theledger.com, lynne.maddox@theledger.com,
gww1210@gmail.com

In a message dated 9/12/2016 11:47:13 A.M. Eastern Daylight Time, Gww1210@aol.com <Gordon W. Watts> writes:

Kyle:

In recent comments online: <http://www.TheLedger.com/article/20160912/COLUMNISTS03/160919992/0/search?p=all&tc=pgall>

cached here in a 'Fair Use' copy of the article in question:

www.GordonWatts.com/DennisRoss-on-HigherEd/reply-to-Mon9-12-16-column/Ross-on-ZIKA-plus-AndyCrossfield-GordonWatts.html

and

www.GordonWayneWatts.com/DennisRoss-on-HigherEd/reply-to-Mon9-12-16-column/Ross-on-ZIKA-plus-AndyCrossfield-GordonWatts.html

and referenced here:

<https://www.Facebook.com/dennis.ross.376/posts/10207757823408479>

in my comments here:

<http://www.SunshineStateNews.com/story/time-action-congress-zika-funding>

here:

https://twitter.com/Gordon_W_Watts/status/775345124461187076

and here:

https://twitter.com/Gordon_W_Watts/status/775345414837047296

I applaud and commend Congressman Ross for his call for a clean 'Zika' bill - and I specifically make reference to you, Joni (but I do not mention you by name), and I also reference you, Jim, as a possible recipient of my vote come November 2016 in House race, U.S. District 15.

Since I mention Dennis, Joni (anonymously, but by reference) and Jim Lange (by name), I am sending all 3 of them a copy of my comments -- they are linked above, referenced in several social mediae (plural of "media"), it is only fair I send you a link (and see the attachments, where it is in 3 different formats).

My email subject line had the word 'Thunderclap' in it because of the use of numerous social media all at once, and as a cumulative effect from past op-eds, columns, & editorials.

When posting to *The Lakeland Ledger's* forums, I had to break up my comment into "parts," due to character ("word") limitations.

I like Jim, really, I do, but he will not get my vote this November if Dennis acts on the 2 bills in question, signing on (cosponsoring HR449 or a similar bill) as well as the Loan Limits bill I made up out of thin air (and attached - also - in this email, in a reprise of my prior call). -- I appreciate Dennis' attempts in past bills, but, really, things like HR1911 -- that bill was horrible, and, as one other Congressman put it <https://BobbyScott.house.gov/media-center/press-releases/scott-statement-on-hr-1911-the-making-college-more-expensive-act> he titled his blog entry as "Scott Statement on H.R. 1911, the "Making College More Expensive Act," and frankly, I agree, and that is a chief reason why Conservative Review here <https://www.ConservativeReview.com/members/dennis-ross/liberty-card/> gives Dennis such a low score.

In particular, Dennis voted "for" HR1911 <http://clerk.house.gov/evs/2013/roll426.xml> but Conservative Review held that ****against**** him <https://www.conservativereview.com/members/dennis-ross/issue-votes/> -- it's pretty bad when some miscellaneous Democrat (Rep. Bobby Scott, D-VA-3rd) is more conservative than Dennis. -- Even if HR1911 'helped' interest rates, it's the **principal** of the loan that's the problem, not the interest. -- I know time is short, but really... how long does it take to cosponsor an existing good HR449 bill, one with bipartisan support - and possibly introduce my reverse-Boehner bill?

-- Things like this alienate most voters, struggling under heavy college debt, where a congressman puts on a horse and pony show, but does nothing of substance. Dennis really cares about us, and I have faith he

can honour his commitments - and do better. College students have gotten victimised by Unconstitutional bankruptcy law for far too long.

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

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Truth is the strongest, most stable force in the Universe

Truth doesn't change because you disbelieve it

TRUTH doesn't bend to the will of tyrants [http://GordonWayneWatts.com /](http://GordonWayneWatts.com/)

<http://GordonWatts.com>

Get Truth

"First, they [Nazis] came for the Jews. I was silent. I was not a Jew. Then they came for the Communists. I was silent. I was not a Communist. Then they came for the trade unionists. I was silent. I was not a trade unionist. Then they came for me. There was no one left to speak for me."(Martin Niemöller, given credit for a quotation in The Harper Religious and Inspirational Quotation Companion, ed. Margaret Pepper(New York: Harper &Row, 1989), 429 -as cited on page 44, note 17,of Religious Cleansing in the American Republic, by Keith A. Fornier, Copyright 1993, by Liberty, Life, and Family Publications.

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

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

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