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## Dennis Ross

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July 5, 2010

[Gordon Wayne Watts](#)

- **H!**

you're welcome, Dennis - glad i could help - were you able to use all 4 programs I outlined? (Don't 4get 2 update them every time U turn on yr computer. --and then run a 'quick' scan B4 doing anything else online.)



June 2, 2011

[Gordon Wayne Watts](#)

- **H.R. 5043 post -why did you delete my post & what is your take in this bill?**

I posted a question about H.R. 5043 just now, and it's deleted - I guess you deleted it. Was my post offensive in some way? The issues surrounding that are explained on <http://GordonWatts.com/Higher-Ed-Tuition-Costs.html> or <http://GordonWayneWatts.com/Higher-Ed-Tuition-Costs.html> -- briefly, students used to have bankruptcy protections, and if these standard loan protections are returned, the Federal Government will be less likely to guarantee student loans, less loans will originate, --and at a cost lower than before (Lower Tuition: since colleges will know they can't price-gouge students without rick of bankruptcy), and this will have a "side effect" of getting Government OUT of Higher-Education. (Translation: GOOD, since conservatives \*want\* the Govt out of Higher Education.)

For some reason, liberals support this too -and I suspect they view it as a free handout.

I don't want a free handout - I don't mind paying what I owe, but I don't want to be over-taxed to death, and tuition is technically a tax, since it is funding to a state-owned college in most cases -and a college regulated by State & Federal govt is all cases.

This is a rare issue where liberals & conservatives can see eye-to-eye and agree -instead of the usual Washington 'gridlock.'

What is your take on this issue? -- And, what about my post was offensive to motivate you to delete it?



June 2, 2011

**Dennis Ross**

- I took it down because I wanted my constituents to see the post about the balanced budget hearing going on right now. Nothing offensive, just didn't want that post moved down the page so far.

As for HR 5043, I do not support it. Allowing discharge in bankruptcy for student loans would cause a sharp decline in availability of loans. I also do not support the federal government being the only student loan lender, as it is now after last year.

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June 2, 2011

**Gordon Wayne Watts**

- I \*want\* a sharp decline in the availability of student loans (ideally, I would eliminate ALL of the government's interference in the Free Market -and get the Federal Government \*out\* of Higher Education altogether!)

You see, Dennis, every time Congress raises the loan limits (thus enabling students to be saddled with more debt), dishonest liberal colleges find new excuses to raise tuition (even though they're not justified, since quality of education has actually gone down).

In the 50's US colleges were tops in the world, in tuition could be paid for by a part time job in the cafeteria over the summer.

Now-days, tuition is unbearably heavy -with some students even committing suicide -- have you ever wondered why tuition is skyrocketing much faster than inflation's rate?

Liberals who support gov't interference in the free market make unrealistically large

loans available, and colleges simply charge more because they can.

But I don't see how a conservative such as you or I could support this interference in the Free Market by the Government.

If the gov't got out of guaranteeing loans (which would occur to some small degree if HR5043 passed -since bankruptcy would partly cancel out past loans -and discourage future ones from being unrealistically large), then tuition would drop -since colleges would know they could no longer price-gouge students without repercussions.

If drug users & criminals with credit cards can get bankruptcy, why not students?

Also, when bankruptcy protections were in place for student loans just a few years ago, lender were not so irresponsible, and the default rate was not high -but when bankruptcy protections were removed, the default rate skyrocket.

Lastly, the conservative Tampa Tribune 'got it': (Beware the debt trap, Tampa Tribune, Oct 18, 2009)

<http://www2.tbo.com/content/2009/oct/18/co-beware-the-debt-trap/news-opinion-letterday>

or: <http://GordonWayneWatts.com/FannyDeregulation/TampaTrib10-18-2009.jpg>

or: <http://GordonWatts.com/FannyDeregulation/TampaTrib10-18-2009.jpg>

You're just as conservative as the Tribune, I trust – here is documentation and clarification of my claims about HR5043:

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

or:

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

You know I'm a conservative, and I don't want to 'get out' of paying for my college education (eg getting a 'Free Handout'), but tuition is, technically, a tax, since it goes to state-owned universities in most cases --and Federal/State regulated colleges in all cases, and students have been over taxed now for some time. You don't support this over-tax which resulted from liberals' interfering with the free market, do you? (Hint: Colleges of the 50's were low because the gov't didn't interfere in the Free Market.)

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• June 2, 2011

### **Gordon Wayne Watts**

- I was a little emotional earlier --rest assured I am not mad or offended at your deleting my post. (But since I see you did delete my 'regular' email -probably afraid the attachment might infect your computer, I will hope to gain your ear just a little longer.)

Anyhow, we've tried it the liberals' way --and all those 'Student Loans' did nothing but

enable a skyrocketing tuition.

So, that's why I want to go back to the way it was: Either no loans at all -or, if there are loans, standard consumer protections (eg bankruptcy) --like it was back in the 50's --when quality of education was high, and tuition was low.

What has, at root, caused this lending system to grow in to the predatory beast it has become, caused the schools to loose their honor in favor of greed, hurt the students, etc. is #1: the removal of standard consumer protections from student loans & also #2: the creation of draconian collection powers. Combined, these two actions made defaults the preferable outcome for the entire lending system, and took away the motivation to help the students from the people running the system (most importantly the people at the Department of Education).

When the people making the loans (the guarantors for the loans & even the Department of Education) lost the financial interest to help the students, but instead were given a financial incentive to want students to default & fail, the entire system became predatory, corrupted, inflationary, etc. This is the most fundamental cause that explains the unchecked greed that came to dominate the colleges/universities. Simply returning the standard consumer protections that were taken away (e.g., those HR 5043 reactivated) will fix this defect, and, over time, the various horrible things that were created will go away, and this includes the raping of the students by the schools.

Government interference in the Free Market has not worked, as we see --I want the Federal Government out of Higher Ed altogether, and students who were over-taxed to be reimbursed.

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• June 2, 2011

**Gordon Wayne Watts**

- I was wrong on some of what I said regarding HR 5043... and I wanted to apologise:

As I was heading out the door for lunch earlier today, Jacob Walsh, a friend I haven't heard from in years call me up because he wanted my help in helping him apologise to Alan Collinge the head of Student Loan Justice -and it was because he changed his views on student loan bankruptcy.

I was freaked out because of the timing of this -- since I had planned, while I was at lunch, to drop off a copy of my letter to the editor that you deleted in your AOL email (you prob. deleted it because it had an attachment --and I don't totally blame you).

Jacob has been a student loan officer for many years now, and so I took the chance to ask his opinion of the issue, so that if you and I discussed it further, I would know if I had taken a "common sense" approach.

Jacob looked up H.R. 5043 on the computer while we talked, and he brought to my attention that this affects only private student loans -not subsidised ones, such as Stafford.

I relayed to him your concern that bankruptcy protections would chill the market, and, as you say, cause a sharp decline in availability of loans; Jacob pointed out that credit card loans are typically on the same terms (interest, payment options, fees, etc.) as these private loans, and yet credit card loans have continued unabated -and that even someone with bad credit can find a lender.

He also pointed out that there would still be Stafford and other Federally-guaranteed loans available to student -and that they would not have any bankruptcy protections.

So, he concluded that your fears of a sharp decline in availability of loans were unfounded.

He also took a swipe at your stance on the issue, saying that you were not a 'true' republican, since he believes you are bought out by the big lenders to allow these loans to students, but I tried to defend you on this point, saying I believed you were truly conservative. Jacob lives in Indiana, and thus not a constituent in your district, but I fear other constituents might sympathise with the views he espoused.

Anyhow, now that I've clarified that HR 5043 doesn't touch public or backed loans, as they call them, and that even the private loans would be affected no differently than credit card loans (which are done all the time -with no difficulty), are your fears allied?

Lastly, if what you're saying is true about bankruptcy protections causing a sharp decline in student loans, then how did colleges get by in the 50's without soaking student -and ruining their credit with super high loans that could not be discharged short of a full disability or the like? (My guess is the colleges learned to live within their means -and obeyed free market pressures.)

You'll enjoy my letter to the Tampa Tribune --it is quite short and to the point.



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June 20, 2011

**Gordon Wayne Watts**

- **I saw your post about your father's health problems... )-;**

I am so sorry to hear of the health problems of your father, Dennis. -- While I am not a specialist regarding Parkinson's disease, I do know that America's diet/lifestyle is far worse than that of many other countries which actually spend less on healthcare but live longer, have lower cancer rates, etc. --I studied this on college, and would encourage you to check out my health research page regarding simple diet changes that have helped

other countries to be healthy --America (and you & your father) can be healthy too --I hope and \*pray\* for the best blessings upon you and all other people -- here is my research page:

(not rhetorical: I do \*pray\* for my leaders, neighbours, friends, & even enemies -and I do have them)

<http://GordonWayneWatts.com/#health>

or:

<http://GordonWatts.com/#health>

or even:

[http://Gordon\\_Watts.Tripod.com/#health](http://Gordon_Watts.Tripod.com/#health)

If you are distracted & don't have time to read my research, here's the long-story made short: Vegetarian diet is underrated & very good --and regular supermarket milk (both 2%, regular, and even fat-free) are horrendously bad for your health --VERY bad: You might drink Soy, Rice, Almond 'Milk' or even calcium-fortified Orange Juice.

Gordon Wayne Watts, editor-in-chief, The Register  
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ALWAYS FAITHFUL - To God

BS, The Florida State University, Biological & Chemical Sciences

double major with honours at FSU

AS, United Electronics Institute

Valedictorian at UEI

(plus deep college debt & no job to show, but at least my knowledge can help my friends stay healthy)

Dennis Ross is typing ...

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