

**Note:** It has been determined that my 'Higher-Ed' question below is a bit “too long”—Here is a replacement:

**Q1:** Good evening, Congressman Ross: I was wondering how do you feel about the idea that government subsidies & interference with the free market, for example, artificially increasing availability of student loans is directly responsible for rising[2] tuition costs. I ask this because you told me in an email[5] once that you oppose even “[a]llowing discharge in bankruptcy for student loans” because it would cause a “sharp decline in availability of loans.” Not only is this unfair (rich people have this bankruptcy safety net), but also we're facing a student loan bubble just like the 2010 housing market bubble: Colleges raise tuition to match increased borrowing ability. ~Gordon Wayne Watts – LAKELAND, Fla., U.S.A. [End Question]

[Here's what I \*was\* going to ask: It was 'a bit long' LOL.]

**HIGHER-ED:** A record 1-in-5 households are drowning in college debt[1] by students who just want to better themselves. Higher Education is going downhill, but soaring tuition is pushing college out of reach[2]. College debt has for the first time **ever** surpassed Credit Card debt[3]. Student Loans have a higher "serious delinquency" rate than even credit card debt[4]. While you and your rich campaign donors can file for bankruptcy—for huge amounts—you told me in an email[5] that you oppose even “[a]llowing discharge in bankruptcy for student loans” because it would cause a “sharp decline in availability of loans.”

**Q1:** How can you call this conservative when you **not only** don't “love your neighbor as yourself” regarding this hypocritical 'double standard' for defenseless students **not** having a bankruptcy “safety net,” **like you have, but also** in supporting “government-backed” loans, **which interfere in the Free Market**—creating a higher-ed bubble & inducing colleges to raise tuition to match increased borrowing ability (and costing taxpayers who make & back these loans)? **(I don't want 'Loan Forgiveness' or a 'Free Handout'-like Liberals—just 'fair' & 'equal' treatment like you & your rich banker, Wall Street friends & campaign donors get. Word.)**

### TALKING POINTS

\*\*\* Every type of Loan Instrument (except College Loans) can be discharged via Standard Bankruptcy. (This is morally reprehensible, and NOT 'Conservative,' most especially because granting Bankruptcy protection to the ultra-rich to discharge HUGE AMOUNTS\$ is less justified than for middle-class & poor college students.)

\*\*\* A 'Bankruptcy safety-net' for College Loans would be a Conservative FREE MARKET check/balance against excess “easy loans” & other Sub-Prime & Predatory Lending, thus would slow the Higher-Education Bubble if they were returned to College Loans—and thus slow or halt 'Tuition Inflation.'

\*\*\* Student Loans DOT NOT have 'Truth in Lending' protections like EVERY OTHER type of Loan Instrument: Not only is this morally reprehensible, it also violates Constitutional Due Process, insofar as it is a law that is “Void For Vagueness” (VfV): The courts have held a Prohibition Against Vague Laws as standard of American case law that states that a given statute is VfV, and thus unenforceable if it is too vague for the average citizen to understand its meaning or application. (Unconstitutional and thus NOT 'Conservative.')

\*\*\* Since colleges are usually governed by the State Government and ALL are regulated by the Federal Government, tuition is, legally, a tax, and this constitutes an “increased tax” on both students (due to 'tuition inflation') as well as the taxpayer (whose tax DOLLAR\$ make or guarantee these loans) – NOT Conservative.

\*\*\* Excess easy loans are "Big Government" over-reach, using Federal Dollars (costing taxpayer\$ Dollar\$) -- Epic Fail: LIBERAL: Big Government action. (Also distortion of the Free Market is NOT Conservative.)

\*\*\* Non-uniform Bankruptcy Law is NOT permitted by the U.S. Constitution -- only "uniform BK" Law: “The Congress shall have Power...To establish...uniform Laws on the subject of Bankruptcies throughout the United States.” U.S. Constitution, in Art. 1, §8, Clause 1. – Epic Fail: LIBERAL: Unconstitutional.

\*\*\* Institutions of Higher Education hold an **illegal monopoly**—regulated in every other instances (except for 'unimportant' students).

\*\*\* Every time we get rid of one type of slavery/oppression, the “powerful” look for another underclass to **victimize**: college students!

**APPLE-BITE:** Since you've blocked me from asking campaign/policy questions on your Facebook/Twitter accounts, **and not told me what I did wrong**, I think that I deserve a “2<sup>nd</sup> bite at the apple,” so here's my 2<sup>nd</sup> Question:

**\$\$\$ NAT'L-DEBT \$\$\$** National debt has been climbing[6] during your **whole time** in office, and even long before. While you're normally fiscally conservative, these votes are 'small-fries' compared to the huge appropriations bills, therefore your 'yea' votes on 4 of the 6 of these[7] are **directly** responsible for our **soaring National Debt. \$\$\$**

**Q2:** How can you call yourself 'conservative' when your appropriations votes were directly responsible for soaring national debt in 4 of 6 cases? (You could have voted 'no' and possibly **STOPPED** this runaway-spending!) \$\$\$

**PRIVATE:** Unless you wish to bring it up, I'm not going to ask you this question—publicly at the upcoming Town Hall Meetings (to be polite—if I can avoid embarrassing you, that is), **but I will ask you privately:**

**UPDATE as of Thr. Jan 24, 2013:** Yesterday, one of Ross' staff unblocked me, and Ross seems OK with it...story is developing. :-)

**Q3:** I see you blocked me (and a BUNCH of others too) on your Facebook and Twitter[7]. I infer that I somehow offended you; **what did I do to offend you**, and, if I did do something, why didn't you say something earlier?

*(I might have been happy to avoid repeating any mistake I may have made—and/or make amends if appropriate.)*

**For references, please see other side: (OVER) →**

- [1] <http://AbcNews.go.com/blogs/business/2012/09/student-loans-soar-as-other-debt-falls/>  
 \* <http://www.PewSocialTrends.org/2012/09/26/a-record-one-in-five-households-now-owe-student-loan-debt/>  
 \* <http://miami.CbsLocal.com/2012/11/05/study-more-americans-drowning-in-college-debt/>  
 \* <http://Money.Cnn.com/2012/09/26/news/economy/student-loans/index.html>  
 \* [http://www.HuffingtonPost.com/2012/09/26/student-loan-debt-households-record\\_n\\_1917681.html](http://www.HuffingtonPost.com/2012/09/26/student-loan-debt-households-record_n_1917681.html)
- [2] <http://AbcNews.go.com/US/story?id=6385265&page=1>  
 \* <http://www.FoxBusiness.com/personal-finance/2012/10/24/soaring-tuition-with-massive-debt-how-students-can-fight-back>  
 \* <http://www.Forbes.com/sites/steveodland/2012/03/24/college-costs-are-soaring/>
- [3] <http://News.ConsumerReports.org/money/2011/06/us-student-loan-debt-set-to-hit-1-trillion-already-outpaced-national-credit-card-debt.html>  
 \* <http://www.ProPublica.org/article/families-shoulder-heftier-burdens-as-college-debt-swells>  
 \* [http://www.NYTimes.com/2011/04/12/education/12college.html?\\_r=0](http://www.NYTimes.com/2011/04/12/education/12college.html?_r=0)  
 \* <http://UsaToday30.UsaToday.com/money/perfi/college/story/2011-10-19/student-loan-debt/50818676/1>
- [4] <http://InsureBlog.blogspot.com/2013/01/massmutual-vs-college-debt.html>  
 \* [http://www.CbsNews.com/8301-505145\\_162-5755780/student-loan-debt-nears-\\$1-trillion-is-it-the-new-subprime](http://www.CbsNews.com/8301-505145_162-5755780/student-loan-debt-nears-$1-trillion-is-it-the-new-subprime)
- [5] [www.GordonWatts.com/FannyDeregulation/DennisRossFacebookEmailProof.JPG](http://www.GordonWatts.com/FannyDeregulation/DennisRossFacebookEmailProof.JPG)  
 \* [www.GordonWayneWatts.com/FannyDeregulation/DennisRossFacebookEmailProof.JPG](http://www.GordonWayneWatts.com/FannyDeregulation/DennisRossFacebookEmailProof.JPG)
- [6] <http://www.GopUsa.com/freshink/2012/09/05/debt-tops-16t-during-dnc>  
 quoting: [http://www.WeeklyStandard.com/blogs/1601576978821580\\_651649.html](http://www.WeeklyStandard.com/blogs/1601576978821580_651649.html)  
 and: [http://www.CbsNews.com/8301-503544\\_162-20027090-503544.html](http://www.CbsNews.com/8301-503544_162-20027090-503544.html)  
 See also: <http://zFacts.com/p/318.html>  
 See also: [www.FactCheck.org/2011/07/fiscal-factcheck](http://www.FactCheck.org/2011/07/fiscal-factcheck)  
 Cache 1: [www.GordonWatts.com/FannyDeregulation/CBS-documents-National-Debt-Crisis.JPG](http://www.GordonWatts.com/FannyDeregulation/CBS-documents-National-Debt-Crisis.JPG)  
 Cache 2: [www.GordonWayneWatts.com/FannyDeregulation/CBS-documents-National-Debt-Crisis.JPG](http://www.GordonWayneWatts.com/FannyDeregulation/CBS-documents-National-Debt-Crisis.JPG)
- [7] <http://www.GordonWatts.com/Twittergate.html>  
 \* <http://www.GordonWayneWatts.com/Twittergate.html>  
 \* (Or you can look on **Thomas.LOC.gov**, if you forget your own appropriations bills votes. LOL)  
 For further reading: [www.GordonWatts.com/email-boehner.html](http://www.GordonWatts.com/email-boehner.html)  
 \* [www.GordonWayneWatts.com/email-boehner.html](http://www.GordonWayneWatts.com/email-boehner.html)  
 \* [www.GordonWatts.com/Higher-Ed-Tuition-Costs.html](http://www.GordonWatts.com/Higher-Ed-Tuition-Costs.html)  
 \* [www.GordonWayneWatts.com/Higher-Ed-Tuition-Costs.html](http://www.GordonWayneWatts.com/Higher-Ed-Tuition-Costs.html)

PS: I know that my questions and allegations may not 'be easy,' but I document my claims & back up my allegations with facts.

**The Credible Hulk – You wouldn't like me when I'm angry – Because I always back up my rage with facts and documented sources.** <http://www.Tumblr.com/tagged/the-credible-hulk>

<http://DennisRoss.House.gov/news/documentsingle.aspx?DocumentID=316996>

## Press Releases

### Ross to Host Town Hall Meetings in Lakeland and Temple Terrace

**Lakeland, Fla., Jan 16 -**

Lakeland, Fla. – U.S. Rep. Dennis Ross announced that he is hosting town hall meetings next week in Lakeland and Temple Terrace. If any constituent who will be in attendance is interested in submitting a question in advance, please email the congressman at <http://dennisross.house.gov/contact/> and put “Town Hall Question” in the subject line. Details for the town hall meetings are below:

#### **Town Hall Details**

##### **Lakeland**

Thursday, Jan. 24  
 5 – 6 p.m.  
 Lakeland City Hall  
 228 S. Massachusetts Ave.  
 Third Floor  
 Lakeland, FL 33801

##### **Temple Terrace**

Thursday, Jan. 24  
 7 - 8 p.m.  
 Temple Terrace City Hall  
 11250 N. 56th St.  
 First Floor  
 Temple Terrace, FL 33617