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Subject: Selected Higher Ed bills: Analyses & recommendations

Date: Mon, Nov 6, 2017 1:36 pm

Attachments: a-VERY-BAD-BILL-Lol_109hr507ih.pdf (762K), BILLS-115hr108ih.pdf (360K), BILLS-115hr2366ih.pdf (355K), BILLS-115hr615ih.pdf (361K), BILLS-115hr-GWW-proposed-ih.pdf (111K), selected-US-Code-on-Loan-Limits.pdf (159K), TipToHelpTrumpWin-HiRez-8.5x14.pdf (2749K)

Dear Congressman Ross:

I'm in receipt of your form-letter reply, below, dated Oct 31, 2017, and the identical form-letter response your office sent the day before (Oct 30, 2017), in response to me submitting two (2) emails to your through your website. (Not trying to overload you with email, but this is important & bears repeating.) However, before I get going, with a slightly longer-than-usual email, I felt I owed it to you to justify this "slight" extra length, here -- so, here goes nothing!.. Remember, Dennis, I'm the guy who almost won the 'Terri Schiavo' case ALL BY MYSELF, and, as you're a lawyer, you should appreciate that I'm a 'deep thinker' in these political matters:

Sources:

[1] *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>
 [2] *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>
 [3] *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>
 [Cf.] <http://GordonWatts.com/TerriSupremeCourt.pdf> or <http://gordonWAYNEwatts.com/TerriSupremeCourt.pdf> [This was in a different court, than as I filed in above, where I almost won -- losing 4-3, but this brief was slightly more updated, and therefore is the standard I use when discussing this controversial matter.]

Anyhow, while I'm a strong advocate of H.R.2366 (the Discharge Student Loans in Bankruptcy Act of 2017), I'm not going to beat a dead horse: While these were "form letters," I know and trust that you genuinely hear and consider my constituent feedback. (You continue to call on me in Town Halls, even knowing I'll often ask tough questions, and I greatly appreciate you giving me a 'shout-out' on Twitter 2-or-3 times, here recently!)

However, the twin crises of College Tuition (past) and Student Debt (present & future) are overwhelming, and require a multi-faceted approach, so I dug a little deeper and found several existing bills, and one "proposed" bill, that would help somewhat, offer a more well-rounded approach. I spoke with Alessa in your D.C. office (I'm not sure if I'm spelling her name correctly), and she said it would be alright to email you my further suggestions, but I don't have her email, and your website form doesn't allow email attachments. So, I'm going to try & send the PDF's of the bills in question to selected legislative staff, and hope it will be an acceptable communications protocol, so that I can clarify & help you fix this economic disaster waiting to happen. OK, without further ado, here are the attachments, with comments:

1. BILLS-115hr2366ih.pdf -- That's Rep. Delany's bill, **which corrects a Constitutional Flaw in U.S. Bankruptcy law**, insofar as current bk law is NOT uniform, and (among other problems) violates Art. I Sec. 8 Cl. 4 of the U.S. Constitution, a section which (as you know) is even higher in authority than the bill of rights (1st & 2nd Amendments, etc.), which were added later --and this article is even ahead of the power to coin money, go to war, etc.: VERY IMPORTANT, but as I've already advocated for it, I'm not going to repeat myself much, for the sake of brevity & respect for your time (and the time of your staff).

2. BILLS-115hr615ih.pdf -- This, of course, is your bill, which you reference below, and is **a tax credit for employers who help student pay down their college debt**. Good, I'll admit, but only an anemic Band-Aid, nothing more.

3. BILLS-115hr108ih.pdf -- This bill, by Rep. Julia Brownley [D-CA-26], a California Democrat, is **VERY similar to your tax-credit bill, insofar as it also amends the Internal Revenue Code of 1986 to allow a tax credit for employers providing student loan payment assistance for employees**. (Since this bill only has Democrat co-sponsors, you might want to cosponsor Rep. Brownley's bill, and, in turn, ask her to cosponsor your bill.) But, again, respectfully, her bill is no more than an anemic Band-Aid, albeit, better than nothing--and a good "conversation starter."

4. a-VERY-BAD-BILL-Lol_109hr507ih.pdf -- Here is **a VERY BAD bill** (by one of your old friends, former Speaker of the House, John Boehner), which raised loan limits for tax-payer-backed college loans, **in violation of our shared Conservative principals of getting the taxpayer OFF of the hook** for these toxic (and very predatory) student loans (which hurt students, as colleges jack up prices to match increased borrowing abilities, and hurt the taxpayer, who is on the hook for this nonsense). You had agreed with me before on this principal, in a recent Town Hall meeting, and I hope you act upon our shared Conservative beliefs:

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

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

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

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

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

5. selected-US-Code-on-Loan-Limits.pdf -- **This write-up documents my proposed bill below is safe ?& sound -e.g., legally valid:** It shows

that I found most or all of the offensive U.S. Code that Boehner, a tax-and-spend R.I.N.O., altered, probably in payback to banks & liberal institutions of Higher Education, who benefited from this financial rape.

6. BILLS-115hr-GWW-proposed-ih.pdf -- This is my proposed bill to reverse the pathway to disaster. (Granted, I would prefer we ABOLISH ALL use of taxpayer dollars to make or guarantee college loans -- let them use a credit card, if need be -- but the colleges, who are addicted to these perks -- would have horrible "withdrawal symptoms," were we to end it all in one fell-swoop.

7. Bonus -- "TipToHelpTrumpWin-HiRez-8.5x14.pdf" -- back story for the deeper thinkers amongst us, along with my recent guest column in *The Lakeland Ledger.*

Discussion: College Loan debt has surpassed Credit Card debt (and both are over \$1,000,000,000,000.00, e.g., a TRILLION, a "MILLION millions!"), and, as about 1-in-5 of all student loan borrowers are in default (or at least VERY distressed), this WILL crash our economy. **The problem is spending, not taxation, and we spend too much money in three (3) key areas: #1** -- this area, making/backing toxic/risky college debt with taxpayer Dollar\$; **#2** -- use of moneys to pay for the "Affordable" Care Act: It is a Liberal Cooperate Handout/Bailout to Insurance Companies: I'm recommend we simply copy Polk County's indigent care system (which, at 1/2-sales tax, is affordable, covers loads of people-- anyone making <\$990.00/month, and does a bang-up excellent job, as I can personally attest, it covered my cataract surgery, regular checkups, etc.), **and #3** -- While I'm ok with a strong defense, our military "involvement," ***on the other hand***, means we spend more than, approximately, the next TEN or FIFTEEN nations, COMBINED, and this costs us ((a)) monies; ((b)) lost lives; and ((c)) anger from other nations for "nation-building." (Tuition is technically a tax as it's money going to an arm of the government, state govt colleges, usually, but our real problems are spending, not taxation.)

Conclusion: The Delaney bk bill ((#1, above)) is a "cure," but my proposed reduction of use of tax\$\$ to make/back college loans ((#6)), above, is a "prevention," and we need prevention as much as we need cure. Use of these two bills -- added to the 'bandaids' you & Rep. Brownley have both proposed -- might be enough to avert disaster. Look, I don't want a "free handout" (and, we know that 'FREE' college in places like Mexico, while well-intentioned, are inferior to U.S. Higher Ed), but since college WAS "almost" free recently in most places - and yet, still the best in the world, I say that we need to return to the "old ways," and go back to what works. Let's not try and reinvent the wheel: College (like it was done in the past) and Health Care (like Polk County, indigent care) does, WORKS -- and, if it's not broke, don't fix it. PROOF:

Revelation 6:5-6 (AMP) Holy Bible

The Third Seal—Famine

5 When He (the Lamb) broke open the third seal, I heard the third living creature call out, "Come." I looked, and behold, a black horse [of famine]; and the rider had in his hand a pair of scales (a balance). 6 And I heard something like a voice in the midst of the four living creatures saying, "A quart of wheat for a denarius (a day's wages), and three quarts of barley for a denarius; and do not [a]damage the oil and the wine."

Footnotes: [a] Revelation 6:6 This may be a warning to be very careful handling olive oil and wine, which ordinarily are basic commodities, because famine will make them very expensive. The vision indicates that famine and inflation will take such a toll that a laborer will earn only enough to feed himself with

wheat, or to provide barley for a small family. He will have almost nothing left for clothing, shelter, and incidentals.

"Was college once free in United States, as Bernie Sanders says?," By Amy Sherman, *PolitiFact*, Tuesday, February 9th, 2016 - Rated: 'MOSTLY TRUE'

* <http://www.politifact.com/florida/statements/2016/feb/09/bernie-s/was-college-once-free-united-states-and-it-oversea/>

See also:

* <http://www.politifact.com/texas/article/2016/feb/10/free-college-american-history-bernie-sanders-insis/>

* http://www.baynews9.com/content/news/baynews9/news/article.html/content/news/articles/bn9/2016/2/18/politifact_u_s_colle.html

Therefore, we need to return to the "old ways" of the past--or else we will surely face God's Judgement in financial disaster as predicted by Revelation 6:6, where it is predicted to take a day's wages to pay for a day's worth of food. We need to act now to postpone sure financial collapse, and I recommend we use the bills I outline above. I know that ALL of these are "politically tough" to your rich buddies in the banks, and your Rich, Liberal friends in Higher Education (and may put them out of business), but if that happens, they can get on Food Stamps, like me, and they'll be just fine. :) -- My solution won't result in "automatic" forgiveness (for past college debt) or "free college" (for prospective students), which would be a "Free Handout Liberal Extreme" that would overwhelm Higher Ed, but as it stands, the current state of affairs is a "OVER-TAXATION Liberal Extreme," causing some students, even, to commit suicide. The correct solution places Personal Responsibility on ALL parties, not just "one or the other." -- Do you have any better ideas? If so, I'd like to hear them; if not, we need to implement these changes.

Gordon

In a message dated 10/31/2017 2:27:05 P.M. Eastern Standard Time, Dennis.Ross@mail.house.gov writes:

<p>DENNIS A. ROSS 15TH DISTRICT, FLORIDA</p> <p>COMMITTEE ON FINANCIAL SERVICES</p> <p>SUBCOMMITTEE ON HOUSING & INSURANCE</p> <p>SUBCOMMITTEE ON FINANCIAL INSTITUTIONS AND CONSUMER CREDIT</p> <p>SUBCOMMITTEE ON OVERSIGHT AND INVESTIGATIONS</p> <p>COMMITTEE ON OVERSIGHT AND GOVERNMENT REFORM</p> <p>SUBCOMMITTEE ON THE INTERIOR, ENERGY, AND ENVIRONMENT</p> <p>SUBCOMMITTEE ON GOVERNMENT OPERATIONS</p>	<p>Congress of the United States</p> <p>House of Representatives</p> <p>436 Cannon Building</p> <p>Washington, DC 20515</p>	<p>WASHINGTON, DC 436 CANNON HOB WASHINGTON, DC 20515 PHONE: (202) 225-1252 FAX: (202) 226-0585</p> <p>LAKELAND 170 FITZGERALD ROAD, SUITE 1 LAKELAND, FL 33813 PHONE: (863) 644-8215 FAX: (863) 648-0749</p> <p>PLANT CITY 110 W. REYNOLDS STREET, SUITE 101 PLANT CITY, FL 33563 PHONE: (813) 752-4790 FAX: (863) 648-0749</p> <p>CLERMONT 685 W. MONTROSE STREET CLERMONT, FL 34711 PHONE: (252) 727-2248 FAX: (863) 648-0749</p> <p>HTTPS://DENNISROSS.HOUSE.GOV</p>
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October 31, 2017

Mr. Gordon Wayne Watts
821 Alicia Rd
Lakeland, FL 33801-2113

Dear Mr. Watts:

Thank you for contacting me regarding H.R. 2366, the Discharge Student Loans in Bankruptcy Act of 2017. I appreciate you taking the time to share your views on this important matter, and I welcome the opportunity to respond.

As you may know, H.R. 2366 was introduced by Representative John K. Delaney (MD-06) on May 4, 2017 and seeks to allow student loans to be discharged in bankruptcy.

You may be interested to know, I introduced H.R. 615, the Student Loan Repayment Act, on January 23, 2017. This legislation seeks to help students become gainfully employed and pay off their loans, while employers are benefitted by hiring skilled and educated employees with a vested interest in long-term employment.

Most students today are saddled with extraordinary debt and are entering one of the weakest economic recoveries in history. More than 43 million Americans owe nearly \$1.3 trillion in student loans, with a repayment delinquency rate of 11.6 percent. That is more than \$150 billion in student loan delinquency, not including interest.

This is a serious problem we cannot continue to ignore.

My bill, H.R. 615, adds employees with student loans as a qualifying population to the Work Opportunity Tax Credit (see I.R.C. § 51). In order to qualify for this, the employee must be an individual with an associate's degree or higher and who has at least \$10,000 in student loan debt.

Additionally, H.R. 615 establishes an employer repayment program to help students pay down their student debt. The bill allows for a \$1,500-tax credit to employers to implement a repayment match program. This tax credit is available for each program enrollment by an employee. This credit is spread over three years (\$500 per year). In order to receive this credit, employers must meet a minimum qualifying match contribution of \$2,000

per year.

This bill does not provide a bailout or exempt students from repaying their incurred student loan debt. Instead, it benefits employees by assisting in the payoff of their student loans and incentivizing them to retain employment. Furthermore, the repayment match program created by this bill is completely voluntary for the employer, and is used as an option to incentivize hiring, employee retention and student loan repayment.

Students are the foundation of our country's future, and we must ensure they have the ability to afford a college education and compete in an increasing global marketplace without being bogged down by crippling debt. I urge my colleagues to consider and pass this legislation I introduced to better help these students repay their student loans, improve their credit, and contribute to our economy.

Finally, H.R. 2366, the Discharge Student Loans in Bankruptcy Act of 2017, has been referred to the House Committee on the Judiciary, of which I am not a member. Please know should this legislation come before the full House of Representatives for a vote, I will be sure to keep your concerns in mind.

It is an honor and a privilege to represent constituents like you of the 15th District of Florida. To learn more on how I may serve you, please visit <http://dennisross.house.gov>. Please feel free to continue to contact me in the future.

Sincerely,

A handwritten signature in black ink, appearing to read "D. Ross", with a stylized flourish at the end.

Dennis A. Ross
Member of Congress

P.S. Thank you again for contacting me. I am constantly looking for ways to help Central Floridians. If you have a minute, I'd love to hear your thoughts on your experience. [Click here to take a brief constituent satisfaction survey so I can learn how to better serve you.](#)

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

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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//