

“Long version” - below - Total words =844 (including title, subtitle, column proper, and footer describing writer) Column only (between the word “LAKELAND and the footer description) = 666 words. "Short version" occurs when you delete everything that is red with yellow-highlighting. Total words = 766 (whole thing: Title, Subtitle, column proper, & footer description of myself) Column only (between the word “LAKELAND and the footer description: 638 words.

[OP-ED COLUMN]

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, **guest OpEd writer**

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LAKELAND— In what may indicate a shift in public opinion on the contentious College Debt issue, Representative Dennis Ross, representing Florida's 15th Congressional district (**including Lakeland**) admitted in a recent TownHall Meeting 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.” Ross breaks ranks with the GOP in this candid admission. For example, H.R.1674, the “Private Student Loan Bankruptcy Fairness Act of 2015,” a bill by Rep. Steve Cohen (D-TN-9th), has 40 cosponsors, all Democrat. Typically most **or all** cosponsors of such bills are Democrat, 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 in a “TeleTownHall” meeting (THM), **back on 05-21-2014** (2 years ago), but has yet to introduce bills 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) We remember my infamous 'Heavy Hand' letter to the editor, 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.) (2) Moreover, Ross knows he'll receive tough questions from me in THM's, but doesn't shy away from calling on me (as the YouTube vid of the THM documents). Thus, Ross has honour & integrity.

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

Ross also said that we needed to “get The Government out of the business of loaning the money” However, he has yet to introduce a bill that does this. So, please end ALL HigherEd Loans, by lowering the “loan limits” gradually, and beginning IMMEDIATELY American colleges in the 50's & 60's were the best in the world WITHOUT need for loans: We can do without loans today. Many experts (Ron Paul & former Secretary of Ed, Bill Bennett) 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! (Bernie Sanders is right: American College used to be FREE and Germany DOES offer free college: If free college is appropriate, how much more justified & defensible are my **more** modest proposals?)

This costs students (skyrocketing tuition) and taxpayers (who back these loans), and without reforms, we will crash the US Dollar, which backs these toxic predatory loans.

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's done, end this wicked college loan system: We never needed it in the past & we need to end this new form of debt slavery: Slavery was wrong in the past—and it's wrong now. It must stop.

*[Gordon Watts (Gww1210@aol.com) is a Lakeland resident, **part-time advocate**, and one-time candidate for state house, who almost won on behalf of Terri Schiavo, all by himself, in state court, and, more recently, was believed to be the only NonLawyer that a Federal Appeals court allowed to participate in the recent spate of 'Gay Marriage' cases. Watts is currently asking the US Supreme Court to strike the law in question. See his blog, GordonWatts.com and GordonWayneWatts.com, for documentation of these claims or to listen to the THM.]*