

Bill: Below is my guest OpEd submission – with the requested changes.

Below, I “show my work” when working out the finished product: I've used red italics to show where I've deleted something – and, I've used bold-faced green to show where I've added something. – Then, below that, I shall paste in a “final product,” which merely deletes the red text.

Gordon

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) **once** 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 (nearly 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) While Ross was a state lawmaker, he & Rep. Don Brown of DeFuniak Springs, were the only 2 reps voting against the property insurance bill making Citizens the largest property insurer in Florida. It's believed that they were stripped of their posts as council chairmen by then-Speaker Marco Rubio for voting to protect taxpayers from liability. (2) While, former Rep. Adam Putnam voted for the unpopular T.A.R.P. & Stimulus bailouts, Ross has only voted for about half the Appropriation bills that “overspend.” (3) 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.) (4) Moreover, Ross knows he'll receive tough questions from me in THM's, but doesn't shy away from calling on me (as this YouTube vid documents). Thus, Ross has honour & integrity.

As Gallup documents, Congress is only about one level more popular than ISIS, the Taliban, or Al Qaeda, yet the reelection rate is almost 100%: We tend to think highly of our 'own' Congressman. A recent Princeton study finds: “that majorities of the American public actually have little influence over the policies our government adopts” –and: “even overwhelmingly large pro-change majorities, with 80 percent of the public favoring a policy change, got that change only about 43 percent of the time.”

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.) **Then, please pass a bill reversing the obscene increases in College Loan limits in §422 of H.R.507 (109th CONGRESS), the “College Access and Opportunity Act of 2005,” a bill introduced by former speaker John Boehner, which was the cause of this crippling & massive college debt and benefited only the banks & universities.**

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: 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!

This costs students (skyrocketing tuition) and taxpayers (who back these loans).

For those who think I'm asking for a 'Liberal Free Handout,' please remember that college used to be free in America (and currently is free in many technologically-advanced countries, including Germany). (Indeed, the liberals have a strong argument for free college, since an uneducated, debt-burdened populace threatens our National Security!) So, if a strong argument exists for 'Free College,' how much more is it indefensible to deny the modest reforms I've suggested?

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 is done, end this wicked college loan system: We never needed it in the past, and 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, one-time candidate for state house, and part-time advocate. He 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. **Watts has a double major with honours in Biological & Chemical Sciences from The Florida State University, and was Valedictorian of his graduating class at United Electronics Institute. DISCLAIMERS: Watts has a huge college debt, estimated to be almost 60 thousand dollars, according to the March 18, 2016 intervention motion he filed in Tetzlaff v. ECMC, #15-485, before the US Supreme Court, which suggests a bias for relief. But as Watts is currently on IBR (Income Based Repayment) with his loan, capping him at 10% of his discretionary income, which is 10% of zero, and does not expect this to change, this removes a conflict of interest (aka personal bias) of monetary gain from the proposed change in law he seeks.***

OK, here is the finished product... next page (it all fits on 1 page). Please note that the finished product, below, is only 734 words, which is around the 700-word limit you gave me.

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