

Analysis:

Whereas, many irresponsible people, gamblers, criminals, even a criminally insane murderer, with Credit Card debt can (and do) get bankruptcy (“Criminally insane, but out on the street,” by Nicholas K. Geranios, Associated Press, Oct 17, 2009 -SPOKANE, Wash.), not to mention the super-rich (“Donald Trump's Companies Filed for Bankruptcy 4 Times,” By Amy Bingham (@Amy_Bingham), April 21, 2011, ABCNews.com), college students can almost never get bankruptcy relief.

“The 2005 bankruptcy restrictions penalize borrowers for pursuing higher education, provide no incentive to private lenders to lend responsibly, and likely affect African-American borrowers more negatively than other borrowers,”

RAW - DATA – below:

Thr. 02 June 2011 - Monday-June-02-2014-DennisRoss-reply.jpg (or was it a Thursday-June-02-2011 email?) ah, “June 2, 2011” is the timestamp on my messages: **corrected-timestamp-Thursday-June-02-2011-not-2014.PNG**
*** *Congressman Ross no longer emails on Facebook (too many constituents: he uses the Contact form on his official House website, and has delegated this task to staffers, who help him). Since there is uncertainty here as to what Dennis was trying to say, then this email is a nullity and 'inconclusive' – just to be safe. (Translation: You may ignore this email – but it's an interesting read – and so is the back-story, below.)*

In a Facebook email, Congressman Ross appears to have said that he did not support H.R. 5043, apparently “**H.R. 5043 (111th): Private Student Loan Bankruptcy Fairness Act of 2010.**” His email claims that this ability to obtain bankruptcy would cause a sharp decline in availability of college loans. (Apparently, scaring off prospective lenders, which is a correct assessment of the result –but I think that sharp reduction in college loans would be **good**, since the loans “prop up” the tuition inflation, distorting the Free Market & inducing colleges to jack up “tuition inflation” when students can afford more. Ugh!) This seems to be quite different from what he told us in his 05-21-2014 public Telephone Town Hall Meeting, below, where he apparently **is** OK with college loans having bankruptcy on equal terms as, say, Credit Cards. So, when I saw him at State Rep. Colleen Burten's victory celebration event across the street from Munn Park (Lakeland, Fla.), probably in November 2014, I asked him about it. He said that he wasn't the one who wrote that email, but that it was done by a staff member who presumed to speak for him, and try to be a Congressman. He comically added that this guy was trying to be the Congressman (and that he, Dennis, was the congressman, not this staffer!), and Dennis said that he had to let him go. **Additionally**, It was the same guy who we think was responsible for blocking people on Congressman Ross' social media, that resulted in my infamous 'Heavy Hand' letter to the editor (“Ross Has Heavy Hand Online,” letter by Gordon Wayne Watts, LAKELAND, Thursday, 24 January 2013, *The Lakeland Ledger*). (**Moreover**, I suspect this same staffer was also the “same one” blocking people on social media when he worked for yet *another* Republican candidate of recent times, John Hugh Shannon, a local attorney, and a good, Conservative Republican –but as I have no proof, it's better to leave his name anonymous.)

*** All 23 cosponsors were Democrat, none Republican: <https://www.govtrack.us/congress/bills/111/hr5043>

*** Status: Died in a previous Congress. This bill was introduced on April 15, 2010, in a previous session of Congress, but was not enacted: <https://www.govtrack.us/congress/bills/111/hr5043>

*** Full Title: To amend title 11 of the United States Code to modify the dischargeability of debts for certain educational payments and loans: <https://www.govtrack.us/congress/bills/111/hr5043>

***** How did Rep. Dennis Ross (R-FL-15th) vote on this?** ANSWER: It appears he didn't vote on it, since it either died in committee or wasn't brought to the floor for a vote (or similar), and that begs the question: Why wasn't it voted on??

Former U.S. Rep., Dr. Ron Paul (R-TX-14) on Higher Education, Dept of Education, and College Loans

* <https://www.youtube.com/watch?v=WnNknev51cs> (2:13 length)

“Ron Paul on Student Loan Debt: **Nov 09, 2011**,” by GordonWayneWatts, Published on Mar 21, 2012

Excerpts: “ANNOUNCER: 'Tuition rates have increased roughly 3-times that of inflation over the last 3 decades.' ...
MODERATOR: 'So, Congressman Paul, you've already talked about the fact that you want to get rid of the Dept. of Education, [and] you've said that you want to get rid of Federal Student Loans. So, how would you make college more

accessible, more affordable for these students – and students around the country?' **RON PAUL:** 'Well, I think you've proved that the policy of Student Loans is a total failure. I mean – a Trillion dollars of debt? (Applause) And, it's gonna be dumped upon the taxpayer? What have they gotten? A poorer education – and costs that have skyrocketed because of inflation. And, they don't have jobs. There's nothing more dramatically failing than that (student loan) program. So, no, there's no authority in the Constitution for the Federal Government to be dealing with Education. We should get rid of the loan programs, we should get rid of the Dept. of Education. And, give Tax Credits if you have to, to help people. But, the inflation is the big problem. It's 3 times the rate that the government admits inflation is. And, that is natural and normal. When governments inflate the currency, it goes in the areas the government gets involved in. Housing? Prices skyrocket. Stock market? Skyrocketing prices. Medical care? Skyrocketing. Education?...'**MODERATOR:** 'How will they pay for it? How do they now pay for college? If they're not... [able to take out loans]' **RON PAUL:** 'They way you pay for cell phone – and computers – ... (applause) ... You have the Marketplace there. There's competition. Quality goes up. The price goes down. Can you imagine what it would've been like if the Dept. of Homeland Security was in charge of finding one person – or one company – to make the cell phones? I mean, it would've been a total disaster! So, when the government gets involved in the delivery of any service, whether it's Education, Medical Care, or Housing, they cause higher prices, lower quality, create Bubbles, and they give us this mess that we're in. That's why we have to eventually get our... we have to wise up, and look at where the Bubble's come from. It's from the Federal Reserve. And we should start by auditing the Fed. And, then we should end the Fed. (applause)'."

* www.GordonWatts.com/FannyDeregulation/RonPaul-onStudentLoanDebt_Nov09-2011_MP4_WMV-V9.wmv

* www.GordonWatts.com/FannyDeregulation/RonPaul-onStudentLoanDebt_Nov09-2011_MP4.mp4

* www.GordonWayneWatts.com/FannyDeregulation/RonPaul-onStudentLoanDebt_Nov09-2011_MP4_WMV-V9.wmv

* www.GordonWayneWatts.com/FannyDeregulation/RonPaul-onStudentLoanDebt_Nov09-2011_MP4.mp4

DennisRoss-HigherEd-Mar-22-2012.pdf

"March 22, 2012...Thank you for contacting me regarding the **Student Loan Forgiveness Act of 2012 (H.R. 4170)**...I will certainly keep your letter in mind as I study this bill before it is considered for vote in full committee or on the House floor...Sincerely, Dennis A. Ross Member of Congress DR/SH"

*** All 24 cosponsors were Democrat, none Republican: <https://www.govtrack.us/congress/bills/112/hr4170>

*** Status: Died in a previous Congress. This bill was introduced on March 8, 2012, in a previous session of Congress, but was not enacted: <https://www.govtrack.us/congress/bills/112/hr4170>

*** Full Title: To increase purchasing power, strengthen economic recovery, and restore fairness in financing higher education in the United States through student loan forgiveness, caps on interest rates on Federal student loans, and refinancing opportunities for private borrowers, and for other purposes."[[**Editor's Note:** This would not have given 'outright' Loan forgiveness, but, instead, something less extreme, for example: "Amends the public service employee loan forgiveness program to forgive the DLs of participants who have made 60 (currently, 120) monthly payments on such loans pursuant to specified repayment plans."]] <https://www.govtrack.us/congress/bills/112/hr4170/summary>

*** **How did Rep. Dennis Ross (R-FL-15th) vote on this?** ANSWER: It appears he didn't vote on it, since it either died in committee or wasn't brought to the floor for a vote (or similar), and that begs the question: Why wasn't it voted on??

Wed. 05-21-2014: U.S. Rep. Dennis A. Ross (R-FL-15) Tele-Town Hall Meeting (with excerpts of 06-18-2014)

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

"Student Loan and College Debt crisis Town Hall question," by GordonWayneWatts, Published on Jul 13, 2014

Excerpts: "ANNOUNCER: (music) Welcome to the tele-forum conference centre. Please enter your tele-forum ID code, followed by the pound key now. (touch-tones) This tele-forum powered by Broadnet is currently in progress. Please note that this [public tele-TownHall Meeting] call may be monitored, recorded, or rebroadcast...**CONGRESSMAN ROSS:** 'We need leadership...not from behind but [rather] leadership from the front...OK, ah, if you have a question, press star three (*3)...Ah, Gordon in Lakeland.' **GORDON WAYNE WATTS:** 'Hey, how's it going, Dennis?' **DENNIS ROSS:** 'Good, how are you doing?' **GORDON WAYNE WATTS:** 'Before I ask my question, I wanted to remind most of the people who have probably forgotten [how he recognised me from long ago, and made me feel welcome, at one prior Town Hall Meeting, in spite of knowing how hard my THM typically questions are]...[I ask about updates on *unrelated* Immigration free-hotel scams]...' **CONGRESSMAN ROSS:** 'Gordon, I can't tell you right now, but I'm going to have that staff person get back with you. **GORDON WAYNE WATTS:** 'Um hmm... Could I ask another question, real quickly, if I could...I know we've discussed this before, and you were good enough to put up [with my hard questions] and what-not, but... uh, you – you...you could file for bankruptcy, if you went in debt, uh... Donald Trump filed for bankruptcy for Millions...[but] College Students can almost *never* file for bankruptcy. And, you know me – I'm Conservative: I don't want an easy way out. But the Free Market forces,... but the ability to file for bankruptcy in the financial world is like the

Second Amendment in the physical world: The [college] student is unable to defend himself – and the Predatory Lending, and inflation of the tuition results. [And the reasons?] The Liberals made the loans easily available. And the so-called 'Conservatives' removed the Bankruptcy Protections, which is [sic: 'are'] the 'Economic Second Amendment'. And, I don't think that it's fair that everyone in the world can file for Bankruptcy, except a College Student. And... and, I want a... I mean, Bankruptcy won't [necessarily] get the person off [out of debt] totally – they'll still have to pay something. But that... that violates, uh... the U.S. Constitution's, uh... prohibition against unequal Bankruptcy Law. [E.g., the U.S. Constitution's uniformity clause, Art. I, Sec. 8, Clause 4.] It's in the U.S. Constitution about, uh, [how] the U.S. Bankruptcy Laws have to be uniform. And this [law] violates that [clause]. And, of course, it's just morally wrong – that *you* could file for bankruptcy, Donald Trump can file for bankruptcy, but I can't. And... and, people are ruined! They [student borrowers] are committing suicide in some cases [over this]. And, I would like you to file a bill that just makes them equal with everyone else. I mean, what... what can you tell me about that? **CONGRESSMAN ROSS:** 'Well, you've recognised a very big problem that we have—and that's having the Government in the business of Student Loans.' **GORDON WAYNE WATTS:** 'Amen.' **CONGRESSMAN ROSS:** 'What we had when I was in school were guarantees by the Federal Government that the money that was actually loaned was from *banks*. It was Private Money that was guaranteed by the Federal Government. The Banks took the initial risk, but they compete...but they competed for my business, and I went to several banks and got the Student Loans. And then I consolidated with Sallie Mae, the student loan mortgage association and eventually paid them off. You know, the other thing that I think [is that] we're being very disingenuous to our students about, uh, is that we're setting them up for failure – not only because of the inability to have any relief, such as setting up a...a Loan Forgiveness to occupations that we need: nurses, doctors, engineers, professions that we desperately need to have in our country – that we could give them a Loan Forgiveness if they commit so much time, uh, in the program for a particular project. But the other thing is, and I've learned this going over and meeting with the Financial Aid director, at the University of South Florida in Tampa, is that we're giving an expectation that you can get as much money, for whatever you need, while you're in school, by way of a loan. And your occupation that you're being trained for may not ever be able to afford to pay back that loan. You may... you may have \$150,000.00 in loans, but you may have a job that only pays... that will **only** pay a maximum of, let's say, \$35,000.00 per year over you *life*. You can't feasibly and reasonably pay for that. We're being disingenuous... Look, I think one of the best investments I ever made in my life was in my Education. There's no question about it: If people want to go [to college] they should have their opportunity to go, but we should make it affordable. And we need to get The Government out of the business of loaning the money, because we're loaning taxpayer dollars. We should invite more Private Capitol, we should make it more competitive, and let the *banks* take the risks: That's what they're in the business of doing! And, if they take the risk, and if a person can't pay back, then we go back to your [prior] Bankruptcy Laws, which, umm... You know, the [current] Bankruptcy Laws right now... If a student does file for Bankruptcy, they can have all other debt discharged—**but** their Student Loans. So, we're not really doing a good service, either way, uh, by making them over-indebted for their Education. You raise a very good point, and I appreciate that.' **GORDON WAYNE WATTS:** 'Thanks very much, Dennis.' **CONGRESSMAN ROSS:** 'Ah... Star-three' (*3) to participate... Ah, because of our late start, to vote [on a selected topic, via touch-tone], uh, we're only going to take one more question...and, we've got Frank in Mulberry (Florida)...[who asks about promises to seal the border and address Immigration problems – redacted for brevity, but accessible in audio links above]...'

* www.GordonWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV.wmv

* www.GordonWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV_mobile-phone-mpeg4.mp4

* www.GordonWayneWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV.wmv

* www.GordonWayneWatt.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV_mobile-phone-mpeg4.mp4

DennisRoss-HigherEd-July-11-2014.pdf

“July 11, 2014...Dear Mr. Watts:...I'm sorry you weren't able to get your question in on the Tele-Town Hall Meeting about allowing individuals who have outstanding student loan debt to declare bankruptcy...I was proud to join my congressional colleagues to pass legislative measures like **H.R. 1911, the Bipartisan Student Loan Certainty Act, which was signed into law in August of 2013**. This legislation has lent permanent stability to the student loan financing market going forward by capping interest rates on Stafford and PLUS loans based on market rates...Sincerely, Dennis A. Ross Member of Congress...DR/TD”

*** All 5 cosponsors were Republican, none Democrat: <https://www.govtrack.us/congress/bills/113/hr1911>

*** The Senate companion bill had 13 cosponsors: (8R, 4D, 1I) <https://www.govtrack.us/congress/bills/113/s1334> as was indeed 'Bipartisan' in its co-sponsorship.

*** Status: Enacted — Signed by the President on Aug 9, 2013. This bill was enacted after being signed by the President on August 9, 2013. Law: Pub.L. 113-28: <https://www.govtrack.us/congress/bills/113/hr1911>

*** Full Title: “To amend the Higher Education Act of 1965 to establish interest rates for new loans made on or after July 1, 2013, to direct the Secretary of Education to convene the Advisory Committee on Improving Postsecondary Education Data to conduct a study on improvements to postsecondary education transparency at the Federal level, and for other purposes.” <https://www.govtrack.us/congress/bills/113/hr1911>

*** Rep. Dennis A. Ross (R-Fla.-15) voted Aye, for it: <https://www.govtrack.us/congress/votes/113-2013/h183>

*** Fla. Sens. Nelson & Rubio also both voted for it: <https://www.govtrack.us/congress/votes/113-2013/s185>

*** Rep. Ross voted for unnamed changes as well: <https://www.govtrack.us/congress/votes/113-2013/h426>

***** How did Rep. Dennis Ross (R-FL-15th) vote on this?** ANSWER: It appears that H.R. 1911 passed the House with a vote of 221-198-15, with Rep. Ross voting 'Aye' for it: <http://clerk.house.gov/evs/2013/roll183.xml> or was it 392-31-10? <https://www.govtrack.us/congress/votes/113-2013/h426> – All the same, it passed the House -- and also passed in the Senate 81-18-1 , with both Sen. Nelson and Sen. Rubio (Florida's senators) also voting for it. http://www.senate.gov/legislative/LIS/roll_call_lists/roll_call_vote_cfm.cfm?&congress=113&session=1&vote=00185 – and eventually signed into law.

DennisRoss-HigherEd-July-31-2014.pdf

“July 31, 2014...Dear Mr. Watts:...I believe there may be some confusion about the bill number- **the bill in the 112th Congress that would have allowed student loan debts to be discharged in bankruptcy was H.R. 2028**, sponsored by former Rep. Hansen Clarke (MI-14). Additionally, I have not changed my position on student loan bankruptcy,...Sincerely, Dennis A. Ross Member of Congress DR/KG”

*** Proper name: “H.R. 2028 (112th): Private Student Loan Bankruptcy Fairness Act of 2011”

*** Full Title: “To amend title 11 of the United States Code to modify the dischargeability of debts for certain educational payments and loans.” <https://www.govtrack.us/congress/bills/112/hr2028>

*** All 46 cosponsors were Democrat, none Republican: <https://www.govtrack.us/congress/bills/112/hr2028>

*** Status: Died in a previous Congress. This bill was introduced on May 26, 2011, in a previous session of Congress, but was not enacted: <https://www.govtrack.us/congress/bills/112/hr2028>

***** How did Rep. Dennis Ross (R-FL-15th) vote on this?** ANSWER: It appears he didn't vote on it, since it either died in committee or wasn't brought to the floor for a vote (or similar), and that begs the question: Why wasn't it voted on??

DennisRoss-HigherEd-Feb-06-2015.pdf

“You will be happy to know that on January 21, 2015, Representative John Delaney (MD-06) [*Gordon adds: A Democrat, who is apparently moderately Conservative for a Democrat, and only slightly left-of-centre, according to* https://www.govtrack.us/congress/members/john_delaney/412544] introduced **H.R. 449, the Discharge Student Loans in Bankruptcy Act of 2015**, which would make student loans dischargeable under bankruptcy. This legislation has been referred to the House Judiciary Committee, but has not yet been considered. While I have not changed my position on student loan bankruptcy, I am honored and grateful you continue to maintain a dialogue with me about your thoughts on this issue...Also, should the Discharge Student Loans in Bankruptcy Act of 2015 reach the House floor for a vote, I will be sure to keep your support in mind...Sincerely, Dennis A. Ross Member of Congress...DR/KG.”

*** There were 12 cosponsors: (10D, 2R) <https://www.govtrack.us/congress/bills/114/hr449>

*** Status: Referred to Committee on Jan 21, 2015. This bill was assigned to a congressional committee on January 21, 2015, which will consider it before possibly sending it on to the House or Senate as a whole: <https://www.govtrack.us/congress/bills/114/hr449>

*** Prognosis: 3% chance of being enacted: “Prognosis Details This bill has a . . .7% chance of getting past committee. 3% chance of being enacted. Only 15% of bills made it past committee and only about 3% were enacted in 2013–2015.” <https://www.govtrack.us/congress/bills/114/hr449#>

*** Full Title: “To amend title 11 of the United States Code to make student loans dischargeable.”

***** How did Rep. Dennis Ross (R-FL-15th) vote on this?** ANSWER: It appears he didn't vote on it, apparently because it hasn't come up for a vote yet. But why? What's the hold-up?

DennisRoss-in-TheLedger-CollegeDebt-April-27-2015.pdf

* <http://www.theledger.com/article/20150427/NEWS/150429462>

“Increasing Student Debt: U.S. Rep. Dennis Ross Says Federal Government Is Failing Students,” By CHRISTOPHER J. BROOKS, *THE LEDGER*, Published: Monday, April 27, 2015 at 2:07 p.m.

“LAKELAND | U.S. House Rep. Dennis Ross stood before 100 students in a Southeastern University classroom on Monday and said he feels sorry for them. The Lakeland Republican remembered how much it took to pay his tuition at Auburn University. But students these days are experiencing higher tuition, and subsequently, are taking out loans and

being given more money than they should take, he said...In a standing-room-only classroom, Ross said the federal government is failing students like those at Southeastern because federal officials are granting loans to students who will eventually take jobs in industries that won't pay nearly what it takes to pay back the college loan...Student loan debt wasn't always this bad, Ross said. Decades ago, college was much more affordable when tuition was subsidized by a stronger G.I. Bill, heftier Pell Grants or friendlier student loans.

DennisRoss-in-TheLedger-CollegeDebt-April-27-2015.pdf

* Cf: <http://www.theledger.com/article/20150430/edit02/150429281> (bottom of my PDF cache)

“[LETTER] by RICHARD THORNTON Lakeland, “Student Debt and Dennis Ross,” Published: Thursday, April 30, 2015 at 12:01 a.m., *The Lakeland Ledger*

“U.S. Rep. Dennis Ross' speech to students regarding student debt (the irony is huge) is just another lie and misrepresentation of the facts regarding the cost of college education in the U.S...The main reason student debt has risen over the last 15 years has been because of the constant reduction of federal and state aid, which used to be the main component of financial support for U.S. students. The creators of this dilemma are almost solely the responsibility of right-wing Republicans, not the whole federal government...We certainly deserve a much better representative than Dennis Ross. RICHARD THORNTON Lakeland”

DennisRoss-HigherEd-May-13-2015.pdf

“Over the past 25 years, the cost of going to college has quadrupled...Additionally, the issue of student debt also affects our deficit...You may be interested to know, Representative John Kline (MN-02) [*Gordon adds: A Republican, who is apparently very Conservative Republican, and almost as Conservative as Rep. Dennis Ross according to* https://www.govtrack.us/congress/members/john_kline/400224 and https://www.govtrack.us/congress/members/dennis_ross/412411]] introduced **H.R. 1911, the Smarter Solutions for Students Act on May 9, 2013** and seeks to set floating rates on new Stafford loans at the 10-year Treasury rate plus 2.5%. At the same time, it would also protect borrowers by capping the rates at 8.5%. Under this plan, a borrower could consolidate his or her loans after graduation to achieve a fixed rate. H.R. 1911 passed the House, with my support, on May 23, 2013...This bipartisan solution passed the Senate on July 24, 2013, by a vote of 81 to 18, and the House on July 31, 2013, with my support, in an overwhelming vote of 392 to 31. President Barack Obama signed it into law on August 9, 2013, making it law. Student loans are an essential component to making the cost of college more affordable, which is why I lent my full support to this measure. Most students are now saddled with extraordinary debt and are entering one of the weakest recoveries in history...Sincerely, Dennis A. Ross Member of Congress...DR/MR”

*** Analysis above. See e.g.: **DennisRoss-HigherEd-July-11-2014.pdf**

***** How did Rep. Dennis Ross (R-FL-15th) vote on this?** ANSWER: He voted for this. See above for details.

DennisRoss-HigherEd-March-14-a-2016.pdf

Verification—Cf: **DennisRoss-HigherEd-March-14-a-2016-SCREENSHOT.png**

“According to the Congressional Research Service, in most instances, federal student loans may not be discharged through personal bankruptcy actions brought under either Chapter 7 or Chapter 13 of the bankruptcy code...While I have not changed my position on student loan bankruptcy, I am honored and grateful you continue to maintain a dialogue with me about your thoughts on this issue...Also, should legislation like the **Discharge Student Loans in Bankruptcy Act of 2015**, which would make student loans dischargeable under bankruptcy [*Gordon adds: Bill number H.R. 449, which he mentioned in his Feb. 06, 2016 letter to me: “Amends the federal bankruptcy code to allow the discharge in bankruptcy of an educational loan or an obligation to repay funds received as an educational benefit, scholarship, or stipend. (Currently, those debts are dischargeable only if excepting them from discharge would impose an undue hardship on the debtor and the debtor's dependents.) according to* <https://www.congress.gov/bill/114th-congress/house-bill/449>”]]], reach the House floor for a vote, I will be sure to keep your support in mind. Sincerely, Dennis A. Ross Member of Congress...DR/KG”

*** Analysis above. See e.g.: **DennisRoss-HigherEd-Feb-06-2015.pdf**

***** How did Rep. Dennis Ross (R-FL-15th) vote on this?** ANSWER: It appears he didn't vote on it, apparently because it hasn't come up for a vote yet. But why? What's the hold-up?

DennisRoss-HigherEd-March-14-b-2016.pdf

Verification—Cf: **DennisRoss-HigherEd-March-14-b-2016-SCREENSHOT.png**

“Students are the foundation of our country's future. Ensuring they have the ability to afford a college education is the first step in preparing them to compete in an increasingly global marketplace. Over the past 25 years, the cost of going to

college has quadrupled...[[Gordon adds: 'quadrupled,' eh? A little bit of copying/pasting from the same sources is used for his May 13, 2015 email letter, but that's OK: I do the same thing, for efficiency purposes.]] Student loans help make the cost of college more affordable, which is why I lent my full support to this measure [[Gordon adds: E.g., **H.R. 1911**, mentioned in his July 11, 2014 and May 13, 2015 letters]]. Sincerely, Dennis A. Ross
Member of Congress...DR/KG”

*** Analysis above. See e.g.: **DennisRoss-HigherEd-July-11-2014.pdf**

*** **How did Rep. Dennis Ross (R-FL-15th) vote on this?** ANSWER: He voted for this. See above for details.

DennisRoss-EDUCATION-screenshot-Wed23Mar2016.png

* <http://dennisross.house.gov/issues/issue/?IssueID=17117>

“**Education...WHEN IT COMES TO EDUCATION REFORM, I BELIEVE IN THE FOLLOWING CORE PRINCIPLES** -...Re-allocating the over \$100 billion per year that the federal government spends on education to loan forgiveness, college, voucher, and other grants, scholarships, and debt reduction would free local school districts to educate students and foster hundreds of innovative programs. **WITH THOSE PRINCIPLES TO GUIDE ME, I SUPPORT** -... Eliminating the Federal Department of Education and re-allocating the **\$100 billion** per year towards education loans, grants, loan forgiveness and government debt reduction”

DennisRoss-HigherEd-March-31-2016.pdf

“Dear Mr. Watts: Thank you for contacting my office regarding **H.R. 3451, the Student Loan Bankruptcy Parity Act of 2015**...As you may know, **H.R. 3451** was introduced by Representative Daniel T. Kildee on November 8, 2015 and seeks to amend title 11 of the United States Code to make student loans dischargeable in bankruptcy cases...You may be interested to know, Representative John Kline (MN-02) introduced **H.R. 1911, the Smarter Solutions for Students Act, on May 9, 2013** and seeks to set floating rates on new Stafford loans at the 10-year Treasury rate plus 2.5%. At the same time, it would also protect borrowers by capping the rates at 8.5%. Under this plan, a borrower could consolidate his or her loans after graduation to achieve a fixed rate. **H.R. 1911 passed the House**, with my support, on May 23, 2013...This bipartisan solution passed the Senate on July 24, 2013, by a vote of 81 to 18, and the House on July 31, 2013, with my support, in an overwhelming vote of 392 to 31. President Barack Obama signed it into law on August 9, 2013, making it law. Student loans are an essential component to making the cost of college more affordable, which is why I lent my full support to this measure. **H.R. 3451 has been referred to** the House Committee on the Judiciary, of which I am not a member. Please know should this bill come before the full House of Representatives for a vote, I will be sure to keep your concerns in mind...Sincerely, Dennis A. Ross Member of Congress...DR/MR”

*** **For analysis of H.R. 1911, please see above.** See e.g.: **DennisRoss-HigherEd-July-11-2014.pdf**

*** **For analysis of H.R. 3451, please see below:**

** “H.R. 3451: Student Loan Bankruptcy Parity Act of 2015” <https://www.govtrack.us/congress/bills/114/hr3451>

** Full Title: “To amend title 11 of the United States Code to make student loans dischargeable.”

** Sponsor: Rep. Daniel Kildee (D-MI-5th). There were no Cosponsors.

** Status: Status: Referred to (House Judiciary) Committee on Sep 8, 2015. This bill was assigned to a congressional committee on September 8, 2015, which will consider it before possibly sending it on to the House or Senate as a whole: <https://www.ella.org/news/default.cfm?view=item&id=1960&cat=13>

** Prognosis: 1% chance of being enacted. “This bill has a . . . 4% chance of getting past committee. 1% chance of being enacted. Only 15% of bills made it past committee and only about 3% were enacted in 2013–2015.”

Petition: www.petition2congress.com/18592/requesting-cosponsors-hr-3451-student-loan-bankruptcy-parity-act

Related: http://pac.petitions.moveon.org/sign/support-the-student-loan?source=none&fb_test=0

Legal Analysis: www.GordonWatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485_Tetzlaff-v-ECMC.html

Mirror: www.GordonWayneWatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485_Tetzlaff-v-ECMC.html

*** **How did Rep. Dennis Ross (R-FL-15th) vote on these?** ANSWER: He voted for H.R.1911 – see above. However, with regard to H.R. 3451, the Student Loan Bankruptcy Parity Act of 2015, it appears he didn't vote on it, apparently because it hasn't come up for a vote yet. But why? What's the hold-up? And, what – if I may ask – is wrong with parity (equality) here?

NOTE: Not mentioned were the following bills:

** “S. 729: Fairness for Struggling Students Act of 2015” <https://www.govtrack.us/congress/bills/114/s729>

** Full Title “A bill to amend title 11, United States Code, with respect to certain exceptions to discharge in bankruptcy.”

** Sponsor: Sen. Richard Durbin (D-IL) (Senate Minority Whip)

** All 15 cosponsors were Democrat, none Republican: <https://www.govtrack.us/congress/bills/114/s729>

** Status: Referred to Committee on Mar 12, 2015. This bill was assigned to a congressional committee on March 12, 2015, which will consider it before possibly sending it on to the House or Senate as a whole.

** Prognosis: 0% chance of being enacted: Prognosis Details This bill has a . . . 1% chance of getting past committee. 0% chance of being enacted. Only 15% of bills made it past committee and only about 3% were enacted in 2013–2015: <https://www.govtrack.us/congress/bills/114/s729>

** “H.R. 1674: Private Student Loan Bankruptcy Fairness Act of 2015”

** Full Title “To amend title 11 of the United States Code to modify the dischargeability of debts for certain educational payments and loans.” <https://www.govtrack.us/congress/bills/114/hr1674>

** Sponsor: Rep. Steve Cohen (D-TN-9th)

** All 44 cosponsors were Democrat, none Republican: <https://www.govtrack.us/congress/bills/113/hr532>

** **Votes:** There have been no roll call votes related to this bill.

** Prognosis: 0% chance of being enacted: Prognosis Details This bill has a . . . 2% chance of getting past committee. 0% chance of being enacted. Only 15% of bills made it past committee and only about 3% were enacted in 2013–2015: <https://www.govtrack.us/congress/bills/114/hr1674>

See also: **Student Loan Bill Tracker**, *Last updated: 16 March 2016* <http://StudentLoanBillTracker.com>

“If you like a bill, tell your senator or representative to co-sign it.

Highest Impact Bills Right Now:

S. 2191 (Partnerships Act) - Senate version of H.R. 3861 which goes above and beyond to double the proposed employer tax break for student loan reimbursement and extends it to employees' families.

H.R. 1713 (Student Loan Repayment Assistance Act of 2015) - Provides tax breaks to employers who make monthly payments towards their employees' student loan debt.

H.R. 449 (Discharge Student Loans in Bankruptcy Act of 2015) - Returns Chapter 11 bankruptcy protections to student loans.

Bills with the Most Press Right Now:

S. 2677 (Reducing Educational Debt [RED] Act) - The combination of H.R. 2962, S. 793, and S. 1061.

S. 1373 (College for All Act) - Sanders' bill to make all public colleges tuition and fees free.

H.R. 2590 (Young Farmer Success Act of 2015) - Adds farming to the list of professions covered by the Public Service Loan Forgiveness Program.”

“ROSS AT A GLANCE

Rep. Dennis Ross was elected to the House of Representatives in 2010 overcoming a tea party-supported candidate in the 2010 primary.[1] Rep. Ross’s self-labeling as a grassroots conservative is belied by a careful look at his voting record. He is known to introduce bills with conservative themes but has a track record of supporting moderate legislation when it actually comes to a vote.

An attorney, Ross worked as counsel for Walt Disney World and started his own law firm.[2] According to press coverage, after serving as chair of the Polk County Republican Executive Committee, “[Ross] won a seat in the Florida House, where he developed a reputation as a faithful, but not automatic, GOP vote.”[3] He won his race for the U.S. House in 2010 and had no opponent in 2012.[4],[5] Ross is a member of the House Financial Services Committee[6] and has been named a senior deputy whip.

In 2012, National Journal ranked Ross as the 15th most conservative member of the House based on votes cast in lock step with leadership, to which the congressman responded, “I never really thought of myself as that conservative... always try to represent my district, which is conservative, but not radically so.”[7]

The reality of Ross’s congressional tenure is a careful balancing act, rhetorically espousing principles and crafting press releases to reflect firm stances while settling for establishment solutions and poor compromises. He’s voted for untenable

spending bills while pledging fiscal sensibility, abandoned the fight to defund Obamacare while swearing repeal at all costs, and done nothing to challenge the status quo government intrusions in the transportation, agriculture and housing industries.

As if to distance himself from conservatives, Ross said, "I'm a reflection of a conservative in every respect, but I'm not a fanatic." [8] Ross is a RINO in conservative camouflage.

[1] <http://www.nationaljournal.com/magazine/hunting-with-rep-dennis-ross-20120531>

[2] Barone, Michael; Chuck McCutcheon, Sean Trende, Josh Krashaar (2013). *The Almanac of American Politics 2014*. (Chicago: University of Chicago Press) 419.

[3] Barone, Michael; Chuck McCutcheon, Sean Trende, Josh Krashaar (2013). *The Almanac of American Politics 2014*. (Chicago: University of Chicago Press) 419.

[4] Barone, Michael; Chuck McCutcheon, Sean Trende, Josh Krashaar (2013). *The Almanac of American Politics 2014*. (Chicago: University of Chicago Press) 420.

[5] Barone, Michael; Chuck McCutcheon, Sean Trende, Josh Krashaar (2013). *The Almanac of American Politics 2014*. (Chicago: University of Chicago Press) 420.

[6] Barone, Michael; Chuck McCutcheon, Sean Trende, Josh Krashaar (2013). *The Almanac of American Politics 2014*. (Chicago: University of Chicago Press) 420.

[7] <http://www.theledger.com/article/20130220/POLITICS/130229963>

[8] <http://www.nationaljournal.com/magazine/hunting-with-rep-dennis-ross-20120531>"

Source: "Member Profile - Dennis Ross: Rep. Dennis Ross Florida ®
D Liberty Score® 69% Understanding the Liberty Score®," *Conservative Review*,
<https://www.conservativereview.com/members/dennis-ross/>

EDUCATION

- Voted in favor of reauthorizing the DC Opportunity Scholarship Program, providing school vouchers to students in 2011 [47] 
- Voted in favor of extending student loan interest rates for undergraduate Federal Direct Stafford Loans in 2012 [48] 
- Voted in favor of maintaining federal subsidies for student loans in 2013 [49] 

[47] <http://clerk.house.gov/evs/2011/roll204.xml>

[48] <http://clerk.house.gov/evs/2012/roll195.xml>

[49] <http://clerk.house.gov/evs/2013/roll426.xml>

- See more at: <https://www.conservativereview.com/members/dennis-ross/#8>

★ Dennis Ross on Education ★

Click here for [2 full quotes on Education](#) OR [background on Education](#).

- Voted YES on reauthorizing the DC opportunity scholarship program. (Mar 2011)

- \$110M per year to teach abstinence in public schools. (Mar 2013)

Source: *On The Issues:* http://www.ontheissues.org/FL/Dennis_Ross_Education.htm

★ Dennis Ross on Budget & Economy ★

Click here for [9 full quotes on Budget & Economy](#) OR [background on Budget & Economy](#).

- Voted YES on prioritizing spending in case debt limit is reached. (May 2013)
- Voted YES on terminating the Home Affordable mortgage Program. (Mar 2011)
- Demand a Balanced Budget amendment. (Jul 2010)
- Limit federal spending growth to per-capita inflation rate. (Jul 2010)
- Proposing a balanced budget amendment to the US Constitution. (Jan 2011)
- Apply all remaining stimulus funds to budget deficit. (Feb 2011)
- Supports the Cut-Cap-and-Balance Pledge. (Jan 2012)
- Disapprove of increasing the debt limit. (Jan 2012)
- Audit the Federal Reserve & its actions on mortgage loans. (Dec 2013)

Source: *On The Issues:* http://www.ontheissues.org/FL/Dennis_Ross.htm#Budget_+_Economy

BUDGET & SPENDING

- Voted against a 2011 amendment cutting the F-35 fighter jet engine program[4]
- Voted in favor of a 2011 amendment cutting inflated spending in the defense budget by \$18.6 billion to reflect FY 2008 levels[5]
- Voted against a 2011 amendment cutting non-defense discretionary spending in the underlying DoD appropriations bill to reflect 2006 levels[6]
- Voted against a short-term “Do Nothing” continuing resolution in 2011[7]
- Voted in favor of prohibiting funds for National Public Radio (NPR) in 2011[8]
- Voted in favor of a 2011 amendment replacing the Ryan budget with the RSC budget alternative, which contained more spending cuts[9]
- Voted in favor of a 2011 amendment reducing Homeland Security appropriations by 10 percent[10]
- Voted against a 2011 amendment cutting \$700 million in waste from a megabus appropriations bill[11]
- Voted in favor of a 2011 amendment cutting \$900 million from Food for Peace Grants[12]
- Voted in favor of a 2011 amendment cutting \$3.04 billion from the underlying Energy & Water appropriations bill[13]
- Voted in favor of a 2011 amendment cutting \$3 billion from the underlying Department of the Interior appropriations bill[14]
- Voted against the 2011 debt ceiling deal, which increased the debt by \$2.4 trillion – the largest increase in American history that undermined GOP unity behind a balanced budget[15]
- Voted against a continuing resolution that violated the agreed upon Ryan Budget levels by \$24 billion in

2011[16] [redacted]

- Voted in favor of a senate amended continuing resolution that violated the agreed upon Ryan Budget levels by \$24 billion in 2011[17] [redacted]
- Voted against a minibus spending bill that spent \$24 billion more than the Ryan budget, busted the budget caps, and which funded Obamacare in 2011[18] [redacted]
- Voted in favor of a 2012 amendment replacing the Ryan budget with the RSC budget alternative, which contained more spending cuts[19] [redacted]
- Voted against a 2012 amendment cutting the underlying Commerce, Science, & Justice appropriations bill by 1 percent[20] [redacted]
- Voted against a 2012 amendment cutting \$2.7 billion from selected portions of the underlying Commerce, Science, & Justice appropriations bill[21] [redacted]
- Voted in favor of a 2012 amendment cutting \$3.1 billion from the underlying Energy & Water appropriations bill[22] [redacted]
- Voted against T-HUD appropriations in 2012, increasing funds for Amtrak, the Essential Air Service, community development block grants, and other wasteful spending[23] [redacted]
- Voted in favor of a 2012 amendment cutting \$1.07 billion from the underlying DoD appropriations bill[24] [redacted]
- Voted in favor of a 2013 amendment offsetting Hurricane Sandy disaster relief with cuts in discretionary spending[25] [redacted]
- Voted against a 2013 amendment adding \$33.677 billion in additional, non-offset spending to Hurricane Sandy disaster relief[26] [redacted]
- Voted against \$50 billion in disaster relief following Hurricane Sandy in 2013[27] [redacted]
- Voted in favor of a 2013 amendment replacing the Ryan budget with the RSC budget alternative, which contained more spending cuts[28] [redacted]
- Voted against the Senate negotiated spending and debt deal to end the government shutdown and raise the debt ceiling in 2013[29] [redacted]
- Voted in favor of the Ryan/Murray budget deal in 2013 that increased spending[30] [redacted]
- Voted in favor of the omnibus spending bill following the government shutdown in 2014[31] [redacted]
- Voted in favor of a 2014 amendment replacing the Ryan budget with the RSC budget alternative, which contained more spending cuts[32] [redacted]
- Voted against a 2014 amendment cutting the underlying T-HUD appropriations bill by 1 percent[33] [redacted]
- Voted against a 2014 amendment reducing non-defense spending in the underlying Energy & Water appropriations bill by 7.4831%, returning to FY 2008 levels[34] [redacted]
- Voted in favor of reauthorizing BrandUSA in 2014, a tourism slush fund that uses federal taxing authority to finance profits[35] [redacted]
- Voted against a \$125 million program to monitor “critical minerals” used in private manufacturing in 2014[36] [redacted]

[4]<http://clerk.house.gov/evs/2011/roll046.xml>

[5]<http://clerk.house.gov/evs/2011/roll103.xml>

[6]<http://clerk.house.gov/evs/2011/roll143.xml>

- [7]<http://clerk.house.gov/evs/2011/roll179.xml>
- [8]<http://clerk.house.gov/evs/2011/roll192.xml>
- [9]<http://clerk.house.gov/evs/2011/roll275.xml>
- [10]<http://clerk.house.gov/evs/2011/roll402.xml>
- [11]<http://clerk.house.gov/evs/2011/roll424.xml>
- [12]<http://clerk.house.gov/evs/2011/roll434.xml>
- [13]<http://clerk.house.gov/evs/2011/roll538.xml>
- [14]<http://clerk.house.gov/evs/2011/roll633.xml>
- [15]<http://clerk.house.gov/evs/2011/roll690.xml>
- [16]<http://clerk.house.gov/evs/2011/roll719.xml>
- [17]<http://clerk.house.gov/evs/2011/roll745.xml>
- [18]<http://clerk.house.gov/evs/2011/roll857.xml>
- [19]<http://clerk.house.gov/evs/2012/roll149.xml>
- [20]<http://clerk.house.gov/evs/2012/roll221.xml>
- [21]<http://clerk.house.gov/evs/2012/roll222.xml>
- [22]<http://clerk.house.gov/evs/2012/roll336.xml>
- [23]<http://clerk.house.gov/evs/2012/roll450.xml>
- [24]<http://clerk.house.gov/evs/2012/roll495.xml>
- [25]<http://clerk.house.gov/evs/2013/roll014.xml>
- [26]<http://clerk.house.gov/evs/2013/roll022.xml>
- [27]<http://clerk.house.gov/evs/2013/roll023.xml>
- [28]<http://clerk.house.gov/evs/2013/roll086.xml>
- [29]<http://clerk.house.gov/evs/2013/roll550.xml>
- [30]<http://clerk.house.gov/evs/2013/roll640.xml>
- [31]<http://clerk.house.gov/evs/2014/roll021.xml>
- [32]<http://clerk.house.gov/evs/2014/roll175.xml>
- [33]<http://clerk.house.gov/evs/2014/roll289.xml>
- [34]<http://clerk.house.gov/evs/2014/roll400.xml>
- [35]<http://clerk.house.gov/evs/2014/roll433.xml>
- [36]<http://clerk.house.gov/evs/2014/roll435.xml>

- See more at: <https://www.conservativereview.com/members/dennis-ross/#8>

Short list of things I need to address:

- ** Ross' 'mixed' record of votes on national budget
- ** Ross' liberal votes re higher ed free market checks/balances
- ** Extra Credit: Cruz' voting record on these 2 matters
- ** Cf: university study on power vs people

- * Ross (voting record, rankings) most conservative: integrity
- * committee removal: integrity
- * heavy hand letter response: integrity (My redaction wasn't published, but my blog entries were)
- * Navigation chart: Statements by Reps. Ross, Paul, misc. letter, related bills on higher ed
- * The Bubba effect: Statistics show people have a low view of Congress, but usually always keep returning their own rep or senator.
- * Adam Putnam bailout votes
- * "Economic 2nd Amendment" & other arguments...

- Is use of government monies to make or guarantee college loans even permitted by the US Constitution?

- Interest, late fees... (Thank you, BC Davis!!)

- Rich college presidents, coaches, building projects.

- I'm on IBR, and thus have no motive to change laws.

- ** Goal 1: Loan Equity (bankruptcy and ALL OTHER standard consumer protection) - scare off lenders
- ** Goal 2: End College Loans, and PARTIALLY replace them with grants (free education like other countries)
- the difference will force colleges to live within their means.

--- Ross' liberal votes re higher ed free market checks/balances
--- Extra Credit: Cruz' voting record on these 2 matters

H.R.3288 - Consolidated Appropriations Act, 2010
12/16/2009 Became Public Law No: 111-117

Passed in SENATE: 57-35-8 (1/2 Majority, e.g., 50% required) - Florida: LeMieux (R-FL), Nay ; Nelson (D-FL), Yea

http://www.senate.gov/legislative/LIS/roll_call_lists/roll_call_vote_cfm.cfm?&congress=111&session=1&vote=00374

Passed in HOUSE: 221-202-1(present)-2(no vote) (Dennis Ross was not yet in Congress then:

According to <http://dennisross.house.gov/biography/> Rep. Dennis Ross was not yet elected to the US House until 2010, which was after 12/16/2009, when it became Public Law No: 111-117

Note: Republicans opposed it, 0-174, with 3 no votes, and Democrats supported it 221-28 vote, with 1 present and 7 no votes.

<http://clerk.house.gov/evs/2009/roll949.xml>

H.R.1473 - Department of Defense and Full-Year Continuing Appropriations Act, 2011

04/15/2011 Became Public Law No: 112-10

Passed in SENATE: 81-19, Florida: Nelson (D-FL), Yea ; Rubio (R-FL), Nay

http://www.senate.gov/legislative/LIS/roll_call_lists/roll_call_vote_cfm.cfm?&congress=112&session=1&vote=00061

Passed in HOUSE: 260-167-6 (Rep. Dennis Ross R-FLA-15th, voted against it)

Note: Republicans supported it, 179-59, and Democrats opposed it with only 81-108 vote, with 3 no votes in each party (total 6)

<http://clerk.house.gov/evs/2011/roll268.xml>

H.R.2055 - Consolidated Appropriations Act, 2012

12/23/2011 Became Public Law No: 112-74

Passed in SENATE: 67-32-1 (3/5 Majority, e.g., 60% required) - Florida: Nelson (D-FL), Yea ; Rubio (R-FL), Nay
www.senate.gov/legislative/LIS/roll_call_lists/roll_call_vote_cfm.cfm?congress=112&session=1&vote=00235

Passed in HOUSE: 296-121-16 (Rep. Dennis Ross R-FLA-15th, voted against it)

Note: Republicans supported it, 147-86, and Democrats supported it 149-35 vote, with 8 no votes in each party (total 16)
<http://clerk.house.gov/evs/2011/roll941.xml>

H.R.933 - Consolidated and Further Continuing Appropriations Act, 2013

03/26/2013 Became Public Law No: 113-6

Passed in SENATE: 73-26-1 (1/2 Majority, e.g., 50% required) - Florida: Nelson (D-FL), Yea ; Rubio (R-FL), Nay
http://www.senate.gov/legislative/LIS/roll_call_lists/roll_call_vote_cfm.cfm?congress=113&session=1&vote=00044

Passed in HOUSE: 267-151-13, on passage (6-Mar-2013) (Rep. Dennis Ross R-FLA-15th, voted for it)

Note: Republicans supported it, 214-14-3, and Democrats opposed it 53-137-10
<http://clerk.house.gov/evs/2013/roll062.xml>

Passed in HOUSE: 296-121-16, On Motion to Concur in the Senate

Amendments (21-Mar-2013) (Rep. Dennis Ross R-FLA-15th, voted for it)

Note: Republicans supported it, 203-27-1, and Democrats opposed it 115-82-3
<http://clerk.house.gov/evs/2013/roll089.xml>

H.R.3547 - Consolidated Appropriations Act, 2014

01/17/2014 Became Public Law No: 113-76

Passed in SENATE: 72-26-2 (1/2 Majority, e.g., 50% required) - Florida: Nelson (D-FL), Yea ; Rubio (R-FL), Nay
http://www.senate.gov/legislative/LIS/roll_call_lists/roll_call_vote_cfm.cfm?&congress=113&session=2&vote=00013

Passed in HOUSE: 359-67-7 (Rep. Dennis Ross R-FLA-15th, voted for it)

Note: Republicans supported it, 166-64-3, and Democrats supported it 193-3-4
<http://clerk.house.gov/evs/2014/roll021.xml>

H.R.83 - Consolidated and Further Continuing Appropriations Act, 2015

12/16/2014 Became Public Law No: 113-235

Passed in SENATE: 56-40-4 (1/2 Majority, e.g., 50% required) - Florida: Nelson (D-FL), Yea ; Rubio (R-FL), Nay
http://www.senate.gov/legislative/LIS/roll_call_lists/roll_call_vote_cfm.cfm?congress=113&session=2&vote=00354

Passed in HOUSE: 219-206-10 (Rep. Dennis Ross R-FLA-15th, voted for it)

Note: Republicans supported it, 162-67-5, and Democrats opposed it 57-139-5
<http://clerk.house.gov/evs/2014/roll563.xml>

H.R.2029 - Consolidated Appropriations Act, 2016

12/18/2015 Became Public Law No: 114-113

Passed in SENATE: 65-33-2 (1/2 Majority, e.g., 50% required) - Florida: Nelson (D-FL), Yea ; Rubio (R-FL), Not Voting

http://www.senate.gov/legislative/LIS/roll_call_lists/roll_call_vote_cfm.cfm?congress=114&session=1&vote=00339

Passed in HOUSE: 318-109-6, On Concurring in Senate Amdt with Amdt Specified in Section 3(b) of H.Res. 566 (17-Dec-2015)(Rep. Dennis Ross R-FLA-15th, voted for it)

Note: Republicans supported it, 241-3-1, and Democrats opposed it 77-106-5
<http://clerk.house.gov/evs/2015/roll703.xml>

Passed in HOUSE: 316-113-5, On Concurring in Senate Amdt with Amdt Specified in Section 3(a) of H.Res. 566 (18-Dec-2015)(Rep. Dennis Ross R-FLA-15th, voted for it)

Note: Republicans supported it, 150-95-1, and Democrats supported it 166-18-4
<http://clerk.house.gov/evs/2015/roll705.xml>

<http://www.latimes.com/opinion/op-ed/la-oe-0310-collinge-student-debt-bankruptcy-20160310-story.html>

Even with all these liberal actions in a “very conservative” Polk, Fla. district, voters still overwhelmingly voted in Dennis Ross, but they were a clueless electorate, and the same thing happened when Adam Putnam, a VERY liberal Republican, voted for both the T.A.R.P. And Stimulus bailouts, both very unpopular in Polk County—because “the redneck vote” turned out and voted for him—without first inspecting his voting record. Observe:

** H R 1424: Emergency Economic Stabilization Act of 2008, aka the 'Mortgage Bailout': Passed 263-171 in the house, with apparently 1 vacant seat: Adam Putnam voted 'yea'
: <http://clerk.house.gov/evs/2008/roll681.xml> and this passed into law:
<http://www.govtrack.us/congress/votes/110-2008/h681>

** HR 3997: Financial Asset Purchase Authority (Establishes the Troubled Asset Relief Program (T.A.R.P.) to allow the Secretary of the Treasury to purchase troubled assets from any financial institution (Sec. 101) = VERY unpopular in conservative Polk County, Fla.). Failed in the House 205-228, but Adam Putnam still voted 'yes' for this 'liberal' bill: <http://www.gop.gov/votes/110/2/674>
; <http://votesmart.org/bill/8060/22428/12913/financial-asset-purchase-authority>
; <http://www.govtrack.us/congress/votes/110-2008/h674>