

Mike Schmidt To: Robert More - reference 4th comment/scott barrish/from Gordon Wayne Watts.

(Note to self: I expect that Robert or someone else will probably acknowledge this & direct Mike to any comment I might post in Scott's thread—the one of few threads into which I can post.)

[Mike's original response to me] This is MY "comment" (not from Mr. Ross) To: Mr. Gordon Wayne Watts – You have been fighting for student loan bankruptcy for as long as I have been reading your posts and you are using the same lame logic as before.

Gordon's reply: Thank you for taking time to weigh in, but many “good” causes were not won overnight, since as suffrage (Women) oppression/slavery (Blacks & of course, my race: Native American Indians), so whether or not you get “instant” success is not any indicator of actual “correctness” or whether someone's cause is “right” and “just.” But, as to the logic, that might be good to look at, and get an independent, objective analysis (such as you wish to offer here).

[Mike's original response to me] It wasn't sensible before and it still isn't.

Gordon's reply: “It” what? – I made a number of suggested or proposed changes in the law, so you have to specify which one (or ones) you mean, but I'm sure you will, so I'll continue reading your reply before I respond...

[Mike's original response to me] I'm not certain how to say this without insulting your intelligence, but I will try to be kind.

Gordon's reply: OK, thank you for trying to be polite and respectful...

[Mike's original response to me] First Point - Your question to Mr. Ross is grammatically flawed to the point of being incoherent.

Gordon's reply: I'm not sure if you mean my post to Scott Barrish' thread, or, rather, the online posting of the question I hope to ask at the Town Hall Meeting, so I will take a look at both VERY carefully, and then respond. (Note: I know English grammar VERY well, and will be VERY glad if you can help me “weed out” bad grammar. ... BRB ... “Be right back” whilst I check...

{{pause}}

OK, I'm back, and here is what I found:

I said: “he blocked me (and a bunch of others) for reasons I'm not quite clear on,” which, technically is wrong: You don't end a sentence or phrase with a preposition – it would have read:

“he blocked me (and a bunch of others) for reasons about which I'm not quite clear...,” (but I knew this in advance, and chose the colloquial method, as most people use it).

Also, when I said: “in Bidens recent visit to FSU,” I forgot to use the apostrophe, to show it was “Biden's” visit (but the reader still knew what I meant).

I said: “so maybe i can correct it,” and forgot to capitulise the 'I' (and also use British spellings throughout to reflect that part of my heritage—and to look “cool”) – but you knew what I meant.

I also said: “if i was out of line,” but obviously meant: “if 'I' **were**** out of line.”**

Lastly, while you may have had trouble understanding what I meant by 'piggyback' my post, to those who were PAYING ATTENTION, it was clear: I was (and still am) blocked from posting to Dennis Ross' PUBLIC Congressional page (for reasons which are still unclear), and thus I was hoping to post a comment to Scott's

thread in order to be able to express my Free Speech rights—as well as give Dennis a “heads up” on my question, in case he didn’t notice that I submitted a “follow-up” that was shorter. (Also, since this is a “public” page, his behaviour here, strictly-speaking, Mike, is illegal as it violates both Redress, Equal Protection, and Free Speech; his personal page, however, would be another matter: I have neither threatened, spammed, harassed, insulted, nor used vulgar language: Dennis is, therefore, “out of order” here—and quite rude: Even HAD I done something, he didn’t do the Matthew 18:16 Christian thing as JESUS MANDATED—and come privately to me with his grievance.)

Dennis, when replying to one Facebook email, made a spelling error (follow my links above & see), but I did not make fun of him—and would defend him were YOU to make fun of him.

Now, let’s take a look at the Town Hall Question you apparently read about an hour or 2 ago, linked above, shall we?

I make colourful use of the dollar sign:

[[“...granting Bankruptcy protection to the ultra-rich to discharge HUGE AMOUNTS is less justified than for middle-class & poor college students...Excess easy loans are "Big Government" over-reach, using Federal Dollars (co\$ting taxpayer\$ Dollar\$) -- Epic Fail: LIBERAL: Big Government action...\$\$\$ 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!) \$\$ \$”]]

– Yes, this is grammatically a misspelling, but it does not obscure the meaning.

OK, I just got finished CAREFULLY and SLOWLY reading my Town Hall Question, which I’ve also made available online, here:

- * <http://gordonwatts.com/FannyDeregulation/TownHallQuestion.pdf>
- * <http://gordonwatts.com/FannyDeregulation/TownHallQuestion.doc>
- * <http://gordonWAYNEWatts.com/FannyDeregulation/TownHallQuestion.pdf>
- * <http://gordonWAYNEWatts.com/FannyDeregulation/TownHallQuestion.doc>

I don’t see the problem with either in regards to grammar, spelling, and most certainly not clarity: A dummy could understand both my post to Scott’s thread as well as my proposed question—if he or she really tried! (I plan to only ask the one short question, since I’m sure time will be a factor: The other stuff is for a news release, if I feel the need, but it’s clear, even if “too long.”)

[Mike’s original response to me] Small wonder he didn’t respond. Try taking a college class in Composition. It might help you frame a proper question and it might help elicit an answer.

Gordon’s reply: When you consider the whole study-sheet, linked above, and my conversation with Scott Barrish, they (combined) were quite long, but:

- 1) There were VERY few actual grammatical or spelling errors;
- 2) NONE of the errors any of us made confused the meaning: It was clear.
- 3) Even IF there were some actual gross error, you only allude to it – you did not “identify” it. – No offense meant, buddy, but: Facts, please, if you wish to complain, show me what EXACTLY I said –and what PRECECELY I was wrong. (You make the same mistake as Dennis Ross here!)

[Mike’s original response to me] Second Point – As you know, bankruptcy does not discharge student loan debt for anyone, not for the rich (as your suggest), nor the poor.....not for anyone.

Gordon's reply: Eh? I knew that (but thx 4 pointing this out) – Since I'm Conservative, and don't want “Loan Forgiveness” or a “bailout” (aka “Free Handout”) like large corporations and liberal citizens get, I was not asking for total Loan Forgiveness – I guess you didn't see that point in my worksheet-- in all fairness, I updated it just about an hour before you posted your comment, and maybe you missed it.

[Mike's original response to me] If you take out a student loan, you must repay it like the rest of us have.

Gordon's reply: I agree, but what has this to do with the Bankruptcy safety-net? If removal of this safety-net is so “good” then why doesn't Ross remove it for HIMSELF and his rich banker buddies? ANSWER: Like the Second Amendment, it is a means to protect oneself, in this case, against predatory lending practices. Just like we don't ever wish to shoot anyone, but still accept the 2nd Amendment, likewise, even though we never wish to skip out on a debt, we MUST have the BK safe-net as a Free Market check against excess easy loans, predatory & sub-prime lending, and (in this case) a Higher Ed bubble. Ross' opposition has directly resulted in GROSS tuition inflation due to the lack of this Free Market check. Dennis was honest enough to admit his stance in this email, and I feel bad for punishing him here, but he is materially wrong on the facts, and that is more important than the slim chance he'll be upset I call him out on being a Big Govt Liberal for interfering with the Free Market.

[Mike's original response to me] You are basically a "personal guarantor" for the debt. As with most business loans where there is no colateral, if you sign as a personal guarantor, you cannot include that debt in a personal bankruptcy, regardless of you income status, rich or broke.

Gordon's reply: Wrong, buddy—Think “CREDIT CARD” debt: this CAN (and often is) discharged in BK proceedings, even though we all know it is an unsecured debt. Get your facts straight...LOL

[Mike's original response to me] It took years, but I paid off my student loan debt....so did my daughter and my son in law. Are you simply trying to escape your duly accrued debt?

Gordon's reply: Fair question – I admit I am human, and am so tempted, but ... no: I am a Christian. I will pay it back, even if I need “extra time” into the 1,000-Year MILLENNIUM of CHRIST & KING JESUS.

[Mike's original response to me] That's certainly how it seems.

Gordon's reply: You may be right about appearances here, Mike, but I assure you that MOST people (including Flash Gordon, here) did NOT go to college and bust BUTT in class simply hoping to skip out. No... Rather, we hoped to (and still do hope to) get an “edumaKashum,” he heh... humourous misspelling to lighten the mood, k?

[Mike's original response to me] You have achieved your education (I hope)

Gordon's reply: Yes:

**BS, The Florida State University, Biological & Chemical Sciences,
double major w/ honours at FSU
AS, United Electronics Institute, Valedictorian at this trade school**

[Mike's original response to me] and no one can take that away from you,

Gordon's reply: Well, in theory, yes—but that is only if I avoid catastrophe or related disaster. We are still human, you know...

[Mike's original response to me] so you should pay the related debt.

Gordon's reply: Besides applying for a forensic technologist job with the FDLE, I also wrote a book which is available on Amazon (input Gordon Wayne Watts or see front page news of my namesake blogs to verify), and have been working part-time jobs (some paying, some advocacy, like this, UNPAYING, but Jesus will repay).

[Mike's original response to me] Unlike purchasing an automobile or a house which can be repossessed or foreclosed to mitigate, offset or otherwise recover the bad debt loss, your creditor cannot repossess your education to cover his debt loss. I suspect this is why Student Loan Debt is exempt from bankruptcy.

Gordon's reply: That is only part of the reason, but not all of it –otherwise Credit Cards would be exempt. A “large” part of the difference in treatment, Mike, is because BOATLOADS of people have credit cards, but only a “minority” of people have student loans, and so the oppression could not happen in Credit Card Debt – note, I said oppression. See any one of these mirrors –especially the legal research at the top-left of these papers –to verify that claim:

- * www.GordonWatts.com/Higher-Ed-Tuition-Costs.html
- * www.GordonWayneWatts.com/Higher-Ed-Tuition-Costs.html
- * www.ThirstForJustice.net/Higher-Ed-Tuition-Costs.html
- * http://Gordon_Watts.Tripod.com/Higher-Ed-Tuition-Costs.html

[Mike's original response to me] May I suggest, while your education has value to you, it has no collateral value to others and it cannot be repossessed to mitigate a creditors loss. However, it should allow you to get a job, start a business or otherwise generate an income, therefore creating personal value which could be directed toward paying off your student loan debt....as you should....as everyone must.

Gordon's reply: Good point – but – The less time I spend on rounding up a wayward LIBERAL Congressman who is violation Art. I, Sec. 8 of the US Constitution in regards NON-UNIFORM Bankruptcy Law, the MORE time I can spend on this. :)

[Mike's original response to me] Third Point – I was not privy to the email Congressman Ross supposedly sent you regarding this subject,

Gordon's reply: Well, you are NOW:

www.GordonWatts.com/FannyDeregulation/DennisRossFacebookEmailProof.JPG

www.GordonWayneWatts.com/FannyDeregulation/DennisRossFacebookEmailProof.JPG

And, no offense meant, Mike, but I can tell you didn't read ANY of my research above or follow the links, because I make EARLY and OFTEN reference to this documentation of my email exchange with the good Congressman.

[Mike's original response to me] but you infer a response from him suggesting bankruptcy for student loans would decrease funds available to other students.

Gordon's reply: – No – He explicitly and directly said it! (And, I must admit, he is partly, even if not totally, correct here.)

[Mike's original response to me] This is a true and valid economic principle. Perhaps you should take an economics class to better understand the rudimentary principles and drivers of the student loan market. To say different is ludicrous.

Gordon's reply: Well, I admit that BK protection alone would not totally cut off loan availability – a point I made in my reply to him – the ENTIRE conversation is posted right below the Op-Ed on those links above:

- * www.GordonWatts.com/Higher-Ed-Tuition-Costs.html
- * www.GordonWayneWatts.com/Higher-Ed-Tuition-Costs.html
- * www.ThirstForJustice.net/Higher-Ed-Tuition-Costs.html
- * http://Gordon_Watts.Tripod.com/Higher-Ed-Tuition-Costs.html

[Mike's original response to me] Fourth Point – You say, you don't want “loan forgiveness” or a “free handout”,

Gordon's reply: Ah, I see you actually read part of my screed—which I did not infer from your earlier comments—which gave me the impression you hadn't seen my clarification here.

[Mike's original response to me] but yet you campaign for the bankruptcy option for student loan debt.

Gordon's reply: CORRECT. Everybody in the galaxy is afforded this safety-net –and when college student loans were, back in the day, then lenders KNEW the students could ****use**** this defense in Bankruptcy Court, and thus lenders did NOT flood the market with student loans—and, in fact, College Loans used to NOT be given. And, the result was that college was affordable: Rich, greedy universities wanted to rip students, but could not, knowing they did not have deep pockets. NOW, however, they charge artificially-inflated levels of tuition since they know students can afford more. – So, what are you saying? Donald Trump and Solynda and Wall Street people (who in MANY if not all cases) get bailouts, stimuluses, and handouts, can then turn around and have a BK safety-net, but a poor college student can't file for Bankruptcy? LOL Jesus would not approve of this. (Would not and DOES not.)

[Mike's original response to me] By any standard or logic, you are asking for the same thing.....i.e., elimination of your debt.....regardless of the terminology. Any old cowboy would tell you, “A horse by any other name, is still a horse”. If Bankruptcy includes Student Loan Debt, then it does not require you to pay it off.....choose your term, “forgiveness” or “handout”...and it is a loss for the creditor.

Gordon's reply: If you're so gung-ho, here, then get Dennis to introduce a bill outlawing Bankruptcy for ALL people, and then I'll know you're serious, and not a hypocrite here. (Even if I disagree with you, I would respect you more if you were not a hypocrite here.)

[Mike's original response to me] Closing Point – May I suggest you direct your energy toward something that will generate income, instead of spending so much of your time campaigning for Student Loan Bankruptcy. It is said, criminals spend more time figuring out ways to rob, steal and cheat, when if they devoted that same time toward earning a legitimate living, they could earn a most handsome honest income. Perhaps you should go forth and do likewise.

Respectfully submitted,
Mike Schmidt
about an hour ago

Gordon's reply: In fact, a “verified” vision of an angel (see e.g., 1st John 4:1-3 for this test) implied as much, and I do intend to not put all my eggs in one basket. The angel's exact words were to remember the battle is not won by power or might, but by “My Spirit” says the Lord, referencing Zechariah chapter 4 of the Old Testament Bible. I inferred this to mean that my grievance WILL be heard, and my battle WILL be won in court, but not by my power, so I should not depend on my own powers here—but merely do all I reasonably can, without spending too much time in any one area—as I have many competing responsibilities in other areas, including, of course, earning money.

But, I will try to do my part in each one, this included, especially considering I not only face the injustice of Federal Bankruptcy law, but also a Congressman who is wrongly kicking people off his public page—and then making false allegations about them, thus compounding the error. He may have fooled you, Mike, but he didn't fool me: I was there and saw what was said (and not said) on his pages, and know many of the people he is (falsely) accusing, and KNOW they would not do what he said they did: Many of them post on MY page, and I KNOW this too. (Also, I add this: If it were “just Gordon” making these claims Ross lied about them after

wrongfully blocking them, yeah, I'd see your point over maybe ignoring this, but the many voices make it clear: I believe THEM, not Dennis. How many **other**** people will he continue to bully! Just like any other oppression against an underclass, you would be wrong to tell said advocate to stop advocating for justice.)**

Sincerely,

// Gordon Wayne Watts//