

Subj: **Fwd: Pursuant to our conversation, Kyle: Updates on the higher ed legislative...**
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 From: Gww1210@aol.com
 To: Gww1210@aol.com

-----Original Message-----

From: Gww1210@aol.com
 Date: Tue, 26 Jul 2016 06:05:14 -0400
 Subject: Pursuant to our conversation, Kyle: Updates on the higher ed legislative process
 To: Kyle.Glenn@mail.house.gov, Gww1210@aol.com, gww1210@gmail.com
 CC: Caleb_Orr@Rubio.senate.gov, Eduardo_Sacasa@Rubio.senate.gov, Taleen_Mekhdjavakian@BillNelson.senate.gov, Alicia_Tighe@BillNelson.senate.gov, kevin.drake@ledgermediagroup.com, kevin.drake@theledger.com, lenore.beecken@theledger.com, lenore.devore@theledger.com, voice@theledger.com, bill.thompson@theledger.com, alan_collinge@msn.com, justice@studentloanjustice.org

Subject: Pursuant to our conversation, Kyle: Updates on the higher ed legislative process

**To: Kyle Glenn, Deputy Chief of Staff: <http://dennisross.house.gov/contact/officeinformation.htm>
 c/o: Rep. Dennis A. Ross (R-FL-15th), 229 Cannon HOB, Washington, D.C. 20515
 Phone: (202) 225-1252, Hours: Monday - Friday 8:30 a.m. - 5:30 p.m.**

Cc: Caleb Orr, Policy staffer: <https://twitter.com/caleborr>
Cc: Eduardo F. "Ted" Sacasa, Legislative Correspondent
c/o: Sen. Marco Rubio (R-FL), 284 Russell Senate Office Building
 Washington DC, 20510, Phone: 202-224-3041

Cc: Taleen G. Mekhdjavakian, Senior Legislative Correspondent
Cc: Alicia Tighe, Legislative Correspondent
c/o: Sen. Bill Nelson (D-FL), 716 Senate Hart Office Building
 Washington, DC 20510, Phone: 202-224-5274

Kyle, thank you for speaking with me yesterday (Mon 26 July 2016) about the importance of making sure the language of any bills is correct, and follows the proper protocol.

When we spoke, I brought up two different ways that we could (accidentally) screw-up, and suggested ways to fix both of them, and now, I've research the potential problems, and have identified the proper solutions.

First off, one might screw up by simply getting the language of the bill wrong. In this case, the only bill that might be "risky" would be the fictitious bill that I 'made up,' namely H.R.1, the "Freedom from dangerous, risky, & very obscenely high Loan Limits Act of 2016." ("Mr-WATTS-BILL-PREVENTION.pdf")

Since I'm not a legislative aid, my bill (which was inspired by the suggestions Rep. Ross made in the town hall meeting about getting tax dollars OUT of higher ed), is "suspect," but to ease your mind, please see H.R.507, the "College Access and Opportunity Act of 2005," by former Speaker of the House, John Boehner, a liberal, establishment RINO, whose bill passed into law, thereby raising "Loan Limits" of college loans, and helped NO body (except, maybe Million-dollar University presidents, over-paid coaches, and the "big banks," that comprise the "1%"), in this email attachment: "BAD-JohnBoehner-Bill-109hr507ih.pdf"

[[No offense meant to former speaker Boehner: I think he is pro-life, pro-marriage, and pro-2nd-Amendment, but he is still a RINO - a "Republican in Name Only" with regard to the risk he places on our tax dollars, which back (guarantee) these toxic, predatory loans!]]

Notice, if you would that ****my**** "bill" (with a VERY funny short title!) is EXACTLY identical to Boehner's bill -except that in that key section, it does just the opposite as his bill, lowering the loan limits to accomplish the goal which Rep. Ross and I both agreed was a much-needed preventative measure, in our Town Hall meeting convo:

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=D7Z9wWWITJo> (13:11 length)

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

- * www.GordonWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV.wmv (right-click to save)
- * www.GordonWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV_mobile-phone-mpeg4.mp4 (right-click to save)
- * www.GordonWayneWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV.wmv (right-click to save)
- * www.GordonWayneWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV_mobile-phone-mpeg4.mp4 (right-click to save)

Secondly, however, I expressed concern about what might happen if the 'Private' student loan bankruptcy bill (by Rep. Cohen, in these email attachments) were to pass first, and then we decided to try and pass a "complete fix" (such as H.R.3451 by Rep. Dan Kildee or H.R.449 by Rep. John DeLaney).

Well, the good news is that if we accidentally passed Rep. Cohen's bill into law, and then tried to pass a 'complete' fix bill, it would still not be a problem: All Rep. Cohen's bill does is alter a small portion of Section 523(a)(8) of TITLE 11, U.S. Code – and, as both the Kildee bill and the DeLaney bill completely remove that whole section, any changes made by Mr. Cohen's bill are moot, and not a problem. (See the email attachments for annotated changes in the US Code.) – Furthermore, if we did just the opposite (and passed a 'complete' fix first, and then tried passing Mr. Cohen's bill, it would still not be a problem:

The 'new paragraph (8)' HAS no 'Subparagraphs' (A) or (B) – So, it would not be possible to even pass Rep. Cohen's bill, should one of the better bills pass into law. (But, then again, it would *also* not be necessary – it would be moot – because Kildee's or DeLaney's bill would have already fixed problem for private loans, since these bills have a 'fix' for ALL loans, public and private.)

NOTE: When we last spoke, I recommended both the WATTS 'Bill' (my creation) to lower loan limits (as a preventative measure) and Rep. Kildee's bill (to apply bankruptcy for all college loans, as a curative fix for existing loan burdens - and to scare off future predatory lending!), however, since we last spoke, I saw a social media note by Alan Collinge, referring to Rep. John DeLaney's bill, and I took a look:

The DeLaney bill is EXACTLY identical in language to the Kildee bill, but it is preferred: It is "Bipartisan" e.g., it has a few Republican cosponsors, and it seems to be further along in the legislative process (of Committee review) than Rep. Kildee's bill, so I revise & update my request to ask Rep. Dennis Ross (R-FL-15th) to sign on to the DeLaney Bill (which has several Republican cosponsors, including Florida's Congressman David Jolly, representing Florida's 13th Congressional District, just west of Lakeland), as well as the 'WATTS' bill (both in the email attachments).

*PS: As much as I like Senator Bernie Sander's bill (and as morally justified as it is, especially given the precedent that we - and other countries - have had in offering Free higher education - we can not afford it). So, if a strong argument exists for "Free College" -- and it does!! -- how much stronger an argument to fix the unconstitutional laws we currently have. Oh, and it's not just me saying that: See Maureen Tkacik's column in the attachments and/or my own legal filings at this link- also attached in this email in PDF and Microsoft Word *.doc formats, and verified with US Supreme Court stamps of receipt:*

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

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Oh, one other thing: Here are links to the call-in to the widely listened-to "Coast to Coast, AM" talk show that took my call, just a few nights ago, about Congressman Ross' progress on this issue:

- * <https://www.youtube.com/watch?v=-mqY5eoiXq0> (YouTube mirror)
- * <https://www.facebook.com/notes/gordon-wayne-watts/update-college-loan-problem-on-coast-to-coast-am-and-elsewhere/10153597934605248?pnref=story> (Facebook note)
- * <https://www.facebook.com/GordonWayneWatts/videos/vb.1380495131/10207394933536459/?type=2&theater> (Facebook has video capabilities, too)
- * <https://twitter.com/RepDennisRoss/status/757637234493390849> (Besides my own Twitter feed, I made a few brief comments on Rep. Ross' feed, as a friendly reminder about the 99% he represents.)
- * <http://GordonWatts.com/FannyDeregulation/Gordon-CoastToCoastAM-Thr26May2011.wmv> (Right-click to save, from my GoDaddy Mirror)
- * <http://GordonWayneWatts.com/FannyDeregulation/Gordon-CoastToCoastAM-Thr26May2011.wmv> (Right-click to save, from my HostGator Mirror)

*** So, LIBERALS & DEMOCRATS should support the 2 bills I propose (the DeLaney bill and the 'Watts' bill, mine), as they understand the important of the 99%.

*** And, CONSERVATIVES & REPUBLICANS should sign on to my call for action (and not just talk), since this would put a stop to unwise use of tax dollars to guarantee these risky & toxic predatory loans (thereby preventing overspending, and the resultant collapse of the US Dollar, since student debt, I'm guessing at about 1.4 Trillion, as about ten (10%) of the total National Debt, which I recall having been at around 14 Trillion - and both are growing, at alarming exponential rates - both unsecured college debt, and total national debt).

*** Oh, a small number of bankers, college presidents, and million-dollar coaches, who are clearly "milking the system" might have a problem with my proposal, but Congress (and Senate, whom I'm cc copying in my email, here) represent

the majority - and moral rights & wrongs, so they'll get over it, if they have a cow! (Plus, they can go on food stamps, like myself, should they run up on hard times; they will not die of starvation if they have to "live within their means," but the nation might be saved should they be prevented from continued "milking the cow.")

Seeing how many people signed that "Million person" petition linked at the top of my web blog, and seeing how college USED to not be an "impossible burden," I'd say that a real problem exists. (*Besides, every modern nation, excepting ours, has free or low-cost Higher Education, and their citizens are educated: America is falling behind in the world.*) Lastly, given the alternatives (Free College, placing the full burden on the banks & universities -- or leaving things as they are - and having the full weight continue to break the backs of taxpayers and college students), I'd say that my "Middle of the Road" compromise is the only solution that will save the nation from sure economic and moral disaster.

I know that Dennis and our 2 state senators (Fla. Sens. Rubio and Nelson) want to do the right thing, so, when they come back off break, I'd appreciate it if these problems were fixed (and not just talked about *ad nauseum*). And, any guest columns and/or news coverage on this head (besides my online social media) would be great, but the main thing is to fix these problems -- and PASS THESE BILLS into law!.. *-that's what lawmakers, do, isn't it?* (One for the Gipper, please.)

Gordon Wayne Watts, editor-in-chief, The Register

www.GordonWayneWatts.com / www.GordonWatts.com

BS, The Florida State University, Biological & Chemical Sciences;

Class of 2000, double major with honours

AS, United Electronics Institute, Class of 1988, Valedictorian

821 Alicia Road, Lakeland, FL 33801-2113

Home:(863)688-9880 Work: (863)686-3411 Voice&FAX:(863)687-6141 Cell:(863)409-2109

See also: http://Gordon_Watts.Tripod.com/consumer.html

Gww1210@aol.com ; Gww12102002@Yahoo.com

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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