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From: Gww1210@aol.com

Date: Fri, 15 Apr 2016 15:12:18 -0400

Subject: Higher Ed legislation constituent request///

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To: **Caleb Orr**, Policy staffer: <https://twitter.com/caleborr>

Cc: **Eduardo F. Sacasa**, Legislative Correspondent
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Washington DC, 20510, Phone: 202-224-3041

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

Cc: **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.

Mr. Orr:

Surely you remember the Sesame Street classic skit, "Schoolhouse Rock- How a Bill Becomes a Law":
<https://www.youtube.com/watch?v=Otbml6WlQPo> or <https://www.youtube.com/watch?v=2nKyih0V9z8> or even at:
<https://www.schooltube.com/video/fcde4d15a9276c9a09d3/>

Anyhow, along those lines, I have asked my US Congressman, Dennis Ross, to file legislation that remedies the horrible predatory lending and resultant skyrocketing college tuition, resultant college debt, and related illegal monopolies and violations of several Constitutional provisions (which are described more in the attached briefs, which I've filed, before the US Supreme Court).

The two remedies I propose are as follows:

- 1) Restore all standard consumer protections to college loans (including, but not limited to bankruptcy).
- 2) Get the Federal Government (taxpayer dollars) out of higher ed loans in the first place (and, concurrently, replace some of it with grants and NOT loans).

As I explain in the 777-word OpEd **in this email attachment**, we did just fine without college loans in the past (and America had the BEST Higher Education in the WORLD). If we could provide affordable higher education then - and without loans, we can do it now.

The 2nd solution is preventative in nature (stopping government monies from being used as subsidies), but for those students who were victimised by predatory lending, Bankruptcy and other remedies are needed. (Income Based Repayment is not enough to scare off lenders from predatory lending).

I have published my OpEd all over all of my social media, and *The Lakeland Ledger* is considering publishing it as well, as I speak. (I'm copying the *Tampa Tribune*, who I hope sees the problems that lawmakers have caused by avoiding Free Market principles, and - maybe - offer Free Press backing to remind lawmakers that they represent us - "We the

People," not the rich and powerful.)

Surprisingly, Republicans, such as Ross & Rubio, have claimed to adhere to Free Market checks (such as bankruptcy, a check/balance against predatory lending), as I document in my OpEd, but the legislative branch has lost all honour and credibility. Senator Rubio, who claims to have our backs, is almost out of time, and congressman Ross is being challenged by a conservative Democrat, who, due to the new eastern-Hillsborough County district area of the 15th Federal District, will have an uphill battle to be reelected, especially given the large number of college students in our district.

Surprisingly, Democrats have been more amenable to Free Market solutions in re higher ed (this troubles me as a Republican!), so, my "gut feeling" is that Sen. Bill Nelson, whom I'm copying in my email, will be amenable to the 2 pieces of legislation I propose.

The OpEd in question is also in this email attachment, as selected filings before the US Supreme Court and one court of appeal. The nation's high court is liberal and activist, and I don't foresee any relief from them any time soon, so I'd appreciate it if you can pass these 2 pieces of legislation and finally rid American of the Debt Slavery scourge!

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Truth is the strongest, most stable force in the Universe

Truth doesn't change because you disbelieve it

TRUTH doesn't bend to the will of tyrants<http://GordonWayneWatts.com> / <http://GordonWatts.com>

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