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"When you want to help people, you tell them the truth. When you want to help yourself, you tell them what they want to hear."

Thomas Sowell

Student Loan Controversy

The staggering amount of student loan debt became a hot button issue on the campaign trail and in Congress this week. Experts say that student loan debt in the United States has topped 1 trillion dollars and that the average college student will owe \$45,000 at graduation. The problem is exacerbated by the fact that 54% of 18-29 year olds are underemployed or unemployed. With the combination of the federal government effectively taking over the higher education loan industry several years ago and then offering the loan forgiveness program in 2011, taxpayers are now bearing the burden of defaults on student loans. This week, President Obama visited three North Carolina universities to bring attention to the impending interest rate increase (3.4% to 6.8%) on one particular loan—the Stafford Loan—that is set to take effect on July 1. Back in 2007, then Speaker of the House Nancy Pelosi led Congress to pass H.R. 2669, a bill sponsored by Rep. George Miller (the Education Committee Chairman at the time), which lowered the Stafford Loan interest rate over a four year period. If Congress fails now to intervene, the interest rate will revert to the previous 6.8% which translates into an additional cost of \$1,000 annually to the 7.4 million loan recipients. The Congressional Budget Office estimates that extending the artificially low rate will cost taxpayers 6 billion dollars per year. House Republicans plan to offset the cost by taking money out of the Obamacare "slush" fund account. Meanwhile, Senate Democrats propose to pay for the cost by raising taxes on corporations and wealthy individuals. Speaker Boehner issued a statement saying that no controversy exists about extending the rates only how that extension will be offset elsewhere. The House will vote on the measure on Friday.

Indiana School Choice

The Alliance Defense Fund has filed an amicus brief in support of the Indiana School Scholarship program. Indiana recently enacted one of the largest school choice programs in the country, and the program has been challenged in court by the NEA. In its brief, ADF <u>contends</u> that school choice is beneficial because it saves the state money and produces competition which encourages all schools to provide students with a better education. The Alliance Defense Fund believes that the Indiana Supreme Court will uphold the affirmative lower court decision which ruled in favor of the program.

ACLU Targeting Public School Expressions of Faith

The American Civil Liberties Union is actively seeking to scare public school officials into banning religious expression during commencement <u>addresses</u>, school functions, and classroom displays. In 2011, the ACLU spent over 106 million dollars and retained 200 full-time attorneys in all 50 states. The group has sent threatening letters to public school officials warning them of the purported consequences for allowing religious expression at events. The letters state that the school will be subject to expensive and aggressive litigation by the ACLU. Liberty Counsel has issued a pamphlet entitled the "Patriot Handbook of Religious Freedom in Public Schools" to inform public school officials about their constitutionally guaranteed rights. To view additional resources and sample guidelines, <u>click here</u>.

Vandals Target North Carolina Churches

On May 8, North Carolinians will vote on a constitutional amendment to protect the traditional definition of marriage between one man and one woman. Over 3,000 supporters attended a rally held by Return America last week in favor of the measure. Homosexual activists have waged a campaign alleging that the state will suffer dire economic consequences if the amendment becomes law. Now some activists have engaged in acts of vandalism by defacing church signs and destroying property. In a media interview, Pastor Scott Hooks (Tabernacle Baptist Church and Christian School in Hickory, N.C.) reiterated that his church practices the Biblical admonition to love everyone; even those who spray painted his church's sign with offensive messages. Furthermore, he stated, "We don't apologize for our conviction, but we want to stand with the right attitude." Please pray for the safety of the AACS member schools and churches in North Carolina, and for the successful passage of the NC marriage amendment on May 8.

Mojave Desert Cross Victory

After an eleven year legal battle, the Mojave Desert Veterans Memorial, honoring fallen soldiers from World War I, will be <u>allowed</u> to remain. Although the memorial was erected on federal land in the 1930's, the American Civil Liberties Union claimed that the memorial violated the separation of church and state. Even after Congress approved the transfer of the land to the Veterans of Foreign Wars (a private group), the ACLU continued to litigate the case. This week, a federal judge approved the land transfer effectively ending the controversy. Liberty Institute lawyer Hiram Sasser explained that "if this memorial had been struck down as unconstitutional then all those other memorials would be in peril, especially the World War I memorials which are uniquely, almost exclusively in the shape of a cross all over the world."

Remembering Chuck Colson

On April 21, Chuck Colson, founder of Prison Fellowship and the Chuck Colson Center for Christian Worldview, passed away at the age of eighty. Many of the <u>commemorative</u> pieces written about Mr. Colson focused on the dramatic transformation that occurred when he became a Christian. Colson was a fiercely loyal member of President Nixon's inner circle and subsequently served seven months in prison as a result of his <u>role</u> in the Watergate cover up. In his writings, he <u>recounted</u> how his fall from power and time in prison was the most humbling experience of his life. Although the media disparaged his jailhouse conversion as insincere, Chuck spent the rest of his life proving his naysayers wrong. He started <u>Prison Fellowship</u>, an organization that seeks to minister to prisoners and their families through visitation, Bible studies, and vocational assistance in over 100 countries. He also started several other ministries including the Justice Fellowship and the Breakpoint radio program, and his work had a profound impact on social conservatism in America. In 2008, President George Bush awarded Colson the Presidential Citizen Medal for his invaluable contributions to the betterment of society and prison reform. As a 1973 *Boston Globe* editorial noted "if Mr. Colson can repent of his sins, there just has to be hope for everyone."

In Case You Missed It:

Weekly Market Updateprovided by Jeff Beach of the AACS Investment Team at Merrill Lynch

Why States Should Hop Off the National Standards Bandwagon

UK Christians Increasingly Sharing Faith on Internet