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*“[T]he only foundation for a useful education in a republic is to be aid in religion. Without this there can be no virtue, and without virtue there can be no liberty, and liberty is the object and life of all republican governments.”*  
**Benjamin Rush**

**Plans in Motion for 529 Expansion**

With the inclusion of school choice in the recently passed Tax Cuts and Jobs Act, discussions among school choice advocates have now turned to implementation and best ways to [help parents](#) take advantage of this new opportunity. The tax reform bill expanded the already existing 529 plans, a tax-advantaged savings plan for higher education costs, so that the savings accounts can now be used for K-12 expenses. Deposits in these savings plans are exempt from federal taxes, and most states offer additional tax benefits for contributions to the plans, making these an enticing way to save for educational expenses. According to a [report](#) by Lindsey Burke of the Heritage Foundation, investments in these plans have grown from \$2.4 billion in 1996 to over \$133 billion in 2009, proving the popularity of using this tool as an effective opportunity for educational savings. With the tax reform bill expanding this opportunity to now include K-12 educational expenses, several states will have to update their tax codes in order for their programs to reflect the change in 529 plans. Some financial experts are [cautioning](#) about moving too quickly to begin using the accounts for K-12 education until the states are able to match their plans with the new federal code. Meanwhile, some [criticism](#) has been leveled at the school choice expansion, charging that it does not provide help or choice opportunities to low income families who don't have the financial ability to contribute or invest in such plans, and that it could actually take away money from public education. However, others [counter](#) that the risk of hurting public education is very low since states still have the power to control the specifics of the plans in their state. In addition, this expansion is being seen by most as an excellent first step to opening the door for more school choice and furthering the conversation of the necessity of educational options for all families and children.

**National School Choice Week Is Just Around the Corner!**

National School Choice Week is January 21–17 and offers an opportunity for schools, families, teachers, and students to highlight the many benefits and successes of school choice. To schedule an event or receive materials to help you celebrate, click [here](#).

**Coming Soon - March for Life - January 19, 2018**

The [March for Life](#) will take place in Washington, D.C., on January 19 to commemorate the anniversary of the infamous *Roe v. Wade* case which legalized abortion in 1973. The [Evangelicals for Life](#) conference is also scheduled for January 18–20, corresponding with the March for Life schedule, and offers encouragement and

instruction for evangelical Christians involved in the pro-life battle. For more information on the March for Life, click [here](#).

### **Supreme Court Declines Hearing Mississippi Religious Liberty Case**

Earlier this week, the Supreme Court refused to hear a case challenging a Mississippi religious freedom protection law. The law, titled “[Protecting Freedom of Conscience from Government Discrimination Act](#),” lays out three specific religious beliefs that cannot be discriminated against by the government: that marriage is the union of one man and one woman, that sexual relations outside of this marriage are wrong, and that a man or woman’s gender is biological and set at birth. The law does not protect refusal to provide services based on people’s sexual orientation, but it does protect the conscience rights of those who work in various wedding-related industries, adoption services, medical fields, and religious organizations. While [conservatives](#) praise the law as a “reasonable bill” that ensures “the government cannot punish, fine, or coerce specific people and organizations, in specific contexts,” the LGBT community has dubbed it the worst anti-LGBT law in America. Masen Davis, CEO of LGBTQ group Freedom for All Americans, [claims](#) that the Supreme Court’s refusal will propagate “harassment and discrimination,” and that instead of protecting religious freedom, “it allows people to use religion as a license to discriminate.” The Supreme Court’s handling of this case has major implications for both sides of the debate and is especially encouraging to religious freedom supporters in Mississippi and across the country.

### **New Report Shows that Abstinence Education Decreases Teen Sexual Activity**

The Centers for Disease Control and Prevention (CDC) recently [released results](#) from a study that show a dramatic decline in the number of teens engaging in sexual activity. According to the results, there was a significant percentage decrease in teen sex among African-Americans (19.5% decrease) and Hispanics (8.5% decrease), as well as a drop among boys (5% decrease) and girls (7% decrease). Overall, the study reported 41% of high schoolers “admit” to having sex, a significant drop from 47% in 2005 and 53% in 1995. The study was conducted in 29 states, and researchers recognized that certain limitations could have had an effect on the accuracy of the results. The study did not make any decisive conclusions regarding the reason for the decline except to speculate on the effects of social media, funding, and some Planned Parenthood programs. However, the study did recognize that “abstinence is the only 100 percent effective way to prevent HIV, other sexually transmitted diseases (STD’s), and pregnancy.” Advocates for abstinence education note that the decrease has occurred during a period when abstinence education received the greatest amount of federal funding and inclusion in public schools. Dr. Rebecca Oas of the Center for Family and Human Rights recognized that “abstinence education is a reason why teen pregnancy has fallen to historically low rates” and pointed out that statistics show condom distribution actually increased teen pregnancy rates.

### **In Case You Missed It:**

[Weekly Market Update](#) provided by Jeff Beach of the [AACCS Investment Team at Merrill Lynch](#)

[2018 Governors' State of the State Addresses](#)

[Senate Will Vote on Pro-life Bill Banning Late Term Abortions After 20 Weeks](#)