



## Monteverde Friends School/Escuela de los Amigos

May/June 2022

[www.mfschool.org](http://www.mfschool.org)

### Looking Ahead to the New School Year

Somehow the school break has almost slipped past! in just 3 weeks we will begin the 2022-23 school year. It feels like we have barely had time to take a deep breath.

We are excited, though, to look forward to a school year that -- we hope! we hope! -- might be close to "normal". As yet, we have not seen any COVID requirements or protocols from the Ministry of Education, which accredits our school.

Hopefully we will be able to make masks optional, unless an exposure is known. We will be back to teaching in 7 classrooms rather than the twenty-one that we used under pandemic protocols. Our kindergartners will get to experience school without masks for the first time. Colegio students will change classes while teachers stay in their assigned classrooms, where they can keep their supplies. We can start to work through a backlog of projects that were delayed as we faced the financial challenges of the last few years.

Perhaps most importantly, we will come back together as one community, not split between primary and colegio. We can return to our value of welcoming all ages in whatever games are being played. We can nurture what we call our Sibling program, pairing older students with younger ones for mentoring. We can have daily assemblies of all students to start the day, and often find our little ones seeking out their "siblings" to sit together.

Most of these are small things that we barely noticed in the past. One thing we have gained in the pandemic is deep gratitude for these everyday things that will enrich the coming year.

### Applauding Student Achievements, Welcoming New Teachers

#### New Decade, New Options

Though I usually prefer being behind the scenes, let me introduce myself: I am Ellen Cooney, a retiree from the U.S. who prefers to be busy and useful, so I volunteer at the Monteverde Friends School. You've actually heard from me a lot if you read our newsletter, Facebook posts or "Contact Us" responses.

MFS and the Monteverde Friends Meeting are what inspired me to move to Costa Rica two years ago from the U.S. -- arriving 3 days before the first COVID case entered the country! That move is one of my better decisions in life.

I will turn 70 in a few months, and that means that things will be changing in the next few years about my IRA accounts, my tax situation and ways to make charitable donations. I'd like to share



*Like this bush that is regrowing even after being cut back to a stump, we and the world can grow again.*

what I have been learning, though you are well advised to check with your financial advisor on how these things work.

*At the local [Butterfly Garden](#), I got the chance to hold a Blue Morpho as it dried off to take its first flight.*

Within a couple of years, when I reach 72 and a half, I will have to start taking Required Minimum Distributions (RMDs). Basically, the RMD is the value of your IRA divided by your years of life expectancy. That feels like betting on how long I will live!

No taxes are paid on the amounts we invest in an IRA, but the government wants to get their taxes at some point – and in our 70’s is when we must step up. So now, we have to take these RMD distributions and pay taxes on them. Simply getting the RMD can result not only in taxes on the RMD but a higher tax bracket for all of our income as well.

I suspect I am far from the only one in my age range from the U.S. who is looking for a way to manage those changes. I have discovered that there are some “win-win” options that can be a big help to my favorite charities (you may have guessed that Monteverde Friends School is at the top of my list!) while reducing my taxes.

It turns out that whatever funds from the RMD are sent directly from the IRA investment company to a U.S. charitable organization, the amount of the donation is not taxed. All I need to do is to direct my investment firm to send a specific amount from my account to our partner, **Monteverde Friends U.S.**, for tax deductibility in the U.S. when I want to benefit our school.

And the best part is that even though the RMD requirement doesn’t kick in until I am 72 and a half, I can start making non-taxed donations from my IRA as early as 6 months after my 70<sup>th</sup> birthday.

Just wanted to share that. Now back to behind the scenes!

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## What Should MFS Be In Five Years?

As the pandemic raged, it was a challenge to plan for the next month or semester. A five-year plan seemed totally out of reach. But now, as things seem to calm down, Liza Ewen, Head of School, and the School Committee have made updating the five-year plan a priority.

The strategic planning process provides everyone connected to Monteverde Friends School an opportunity to reflect on their experiences and share their hopes for the school over the coming years.

We will begin this work recently by surveying the entire school community—families, staff, collegio students, and meeting members.

The planning process and the steps we take over the next five years will be guided by the what we hear from members of each of these groups and the fit with the School’s mission and philosophy. Honest reflections will help us determine the priorities as we look toward the next chapters in the School’s story.

We are listening to the voices of our families, teachers, students, and community members as we all reflect on the school’s strengths and areas for growth.

### Monteverde Friends School Mission

*Surrounded by nature, supported by love, we work and grow in community that our lives may contribute to a more just, peacefilled and hopeful world. Under the care of the Monteverde Friends Meeting, the school primarily serves local communities by educating children of families who value a Quaker education. Our small rural bilingual school welcomes diversity. We educate the whole person, nurturing each student’s spiritual, intellectual, physical and creative potential. We endeavor to transform the lives of young people, that they may seek truth with curiosity and awe, and care for and honor all people and the earth.*

### Monteverde Friends School Philosophy

*Grounded in the values of integrity, truth, community, and peace, the Monteverde Friends School provides a challenging academic environment in an atmosphere of love and respect for our students, staff, and community. The school strives to lay a foundation of solid intellect, the pursuit of truth, and the values necessary to contribute to a peaceful and just society.*



*Students in costume for some fun during Crazy Week at the end of the school year.*

**We are deeply grateful for your donations that were crucial to keeping our doors open during the pandemic.**

**Your support now can help us prepare for the new school year, catch up with projects that were delayed by the pandemic, and continue to provide scholarships for our students.**

**For tax-deductible donations from the U.S., Canada or Costa Rica, just:**

