
The Reflector

NOVEMBER 2024



Board Committee Reports | Photography Policy Change | Letter from the Administrator | 2023 Annual Senior Sing Along | Reflection on Classis West | Career Day | Teachers' Convention | Athletics Highlight | Fearfully & Wonderfully Made Day | Achieve | CollegeChoice 529

BOARD COMMITTEE REPORTS

The Transportation Committee is working on making the upcoming bus survey digital this year and hopes to have this survey sent out to the association in the coming weeks. We would love to see more students on our buses in the future, so please take the time to fill out the survey and give your honest feedback. The Transportation Committee is also looking for an additional part-time driver to help with field trips and special events. Please reach out to Nick Lubbers at (219) 613-5087 if you are interested and able to help with this service for our school.

The Progress and Promotion Committee would like to thank everyone who came and made the Fall Promotional Dinner a success. A profit of over \$75,000 was raised for our Christian School. At the Fall Dinner we were able to express our appreciation for our teachers who have reached the milestone years of 5, 10 and 15 years of teaching. Shanda Houck, Carrie Bosman and Annette Ophoff have taught at our school for 5 years. Jeanette Huisken and Ryan Dykstra

have been instructors at our school for 10 years and Karen Van Baren for 15 years. Thanks to ALL of our staff, aides and volunteers who labor faithfully in our Christian School. You are much appreciated! The P&P Committee is now looking forward to the upcoming Spring Dinner, more details will follow in the coming months.

The Building and Grounds Committee, along with the help of many others, has been busy working to keep the school in tip-top shape. We are working on a long-term plan for the school's infrastructure, including lights, doors, windows, etc. New school signs will be arriving soon, which will mark both entrances to the school parking lot. We are also very excited to welcome Kole Ward as the Facilities Management Coordinator, helping with set-up for events, cleaning, and work requests. We thank the LORD for such an excellent facility to educate our children in the fear of the LORD.

BOARD COMMITTEE REPORTS: NEW GRADING SCALE

A	100-95
A-	94-90
B+	89-87
B	86-83
B-	82-80
C+	79-77
C	76-73
C-	72-70
D+	69-67
D	66-63
D-	62-60
E	59 AND LOWER

You may have heard already, but our school has changed the grading scale we utilize to assess student achievement.

An ongoing discussion at the committee level has been occurring regarding the best way to determine curriculum, or what is taught in our school. We are assessing what has worked well, what could use improvement, and the best way to meld those two things together going forward.

As always, we covet your prayers as we seek to be faithful instruments in God's hands for the instruction of our covenant youth.

BOARD COMMITTEE REPORTS CONTINUED...

EDUCATION COMMITTEE

It has been a busy first few months of the school year for the Education Committee. Aside from the regular duties that are carried out on a monthly basis, several other items have been demanding our attention. With new government regulations that determine how federal funding is distributed to post-high education institutions, we have come to realize that not being an accredited school can hinder the acceptance of our graduates into some institutions. The Education Committee has been looking into what the requirements, commitments and expectations are with becoming accredited, with a view to hopefully making a recommendation to the school board soon regarding whether or not this is something that will be in the best interest of our school/community. The Achieve Committee is thankful for our teacher, aides, and parents as they continue to work together to help Achieve students develop in their God-given abilities.

In the last few months, we have been able to take a look at our monthly duties list. We've made some minor changes that we hope will promote communication with everyone

involved in the program. Right now, we are currently reviewing the policy that guides the program.

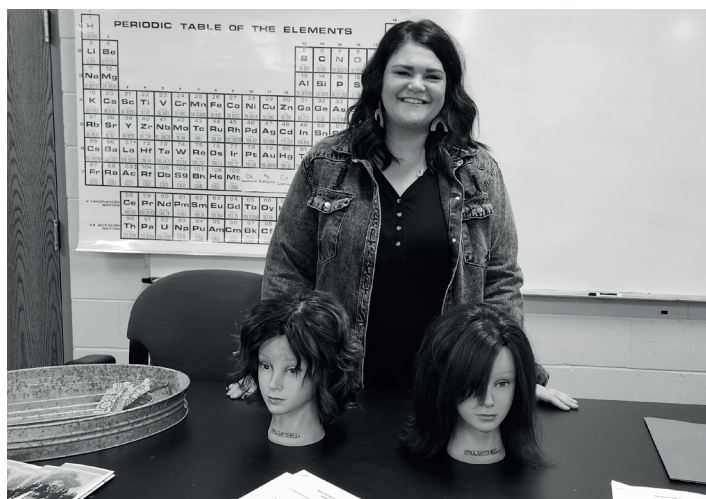
Our school hosted a Career Day for our students on October 18. Much work was done by our Guidance Counselor in preparing for this day, and we hope it serves to assist our students with deciding a career path for them as they seek to know the Lord's will for them once they leave our school.

MARK YOUR CALENDARS!

THE ACHIEVE FUNDRAISER "THE TASTE"

HAS BEEN RESCHEDULED FOR FEB 9, 2024.

PLEASE CONTINUE TO PRAY FOR THE ACHIEVE PROGRAM AND ESPECIALLY FOR EACH OF OUR STUDENTS.



HAYLEY JABAAY PREPPING ON COSMETOLOGY FOR CAREER DAY
SEE MORE ABOUT CAREER DAY ON PAGE 07



MEMBERS OF THE SCHOOL BOARD

FINANCIAL POSITION AND ACTIVITY

2022-2023 INCOME STATEMENT		
	Aug '22 - Jul 23	Budget
Ordinary Income/Expense		
Income		
Assoc for PR Spec Ed (MI)	22,012.26	
Transportation Income	46,120.01	49,750.00
Tuition Income		
General Tuition Income	1,167,406.14	1,182,323.00
Total Tuition Income	1,167,406.14	1,182,323.00
Donation Income		
Association Dues	48,605.62	43,600.00
Collections & Envelopes		
General Fund Envelope	213,097.50	148,725.00
Church Collections	43,192.65	49,575.00
Total Collections & Envelopes	256,290.15	198,300.00
Ladies Auxiliary	75,000.00	75,000.00
School Dinner	127,249.00	110,000.00
Total Donation Income	507,144.77	426,900.00
Endowment Interest	27,594.56	33,500.00
Miscellaneous Income		
Miscellaneous Income	46,650.00	
Interest Income	8,418.85	2,000.00
Total Miscellaneous Income	55,068.85	2,000.00
Total Income	1,825,346.59	1,694,473.00
Gross Profit	1,825,346.59	1,694,473.00
Expense		
Reconciliation Discrepancies	90.00	
Dues for CSI & Fed PRCS	6,265.13	3,500.00
Insurance	175,666.03	184,680.00
Payroll Expenses	1,131,931.59	1,161,646.00
General Office Expense	1,045.74	2,230.00
Miscellaneous Expense	10,108.66	12,000.00
Education Expense	120,464.97	90,200.00
Transportation Expense	37,667.02	39,150.00
Building & Grounds	140,908.03	158,500.00
Major Building Fund Expense	15,000.00	15,000.00
Computer Replace Fund Expense	15,000.00	15,000.00
Bus Replacement Fund Expense	10,600.00	10,600.00
Total Expense	1,664,747.17	1,692,506.00
Net Ordinary Income	160,599.42	1,967.00
Net Income	160,599.42	1,967.00

BALANCE SHEET		Aug 1, 2023
ASSETS		
Current Assets		
Checking/Savings		
Providence Bank - Building Fund		211,555.59
Providence Bank-General		219,716.36
Total Checking/Savings		431,271.95
Other Current Assets		
Providence CD		400,000.00
Providence Bank Money Market		327,111.09
Total Other Current Assets		727,111.09
Total Current Assets		1,158,383.04
Fixed Assets		
Buildings		4,871,106.00
Land		569,270.00
Equipment		431,807.70
2015 Addition		1,078,412.53
Bus		147,616.00
Total Fixed Assets		7,098,212.23
TOTAL ASSETS		8,256,595.27
LIABILITIES & EQUITY		
Liabilities		
Total Liabilities		8,046.10
Equity		
Net Assets		7,098,212.23
Special Fund Balances		
Building Fund		254,571.25
Bus Replacement Fund		43,600.00
Technology Replacement Fund		33,174.83
Major Building Repair Fund		81,398.34
Special Education Fund		133,818.28
Total Special Fund Balances		546,562.70
General Fund Balance Aug. 1		602,277.33
Net Income		1,496.91
Total Equity		8,248,549.17
TOTAL LIABILITIES & EQUITY		8,256,595.27

This is a summary of the financial position and activity of the past fiscal year for our school. You will notice that we had a surplus of \$160,000 from the past school year. The income was almost \$130,000 over budgeted due to generous donations via the envelopes and a large estate gift listed in the Miscellaneous Income line item. In addition, the payroll expenses were about \$30,000 less than budgeted. The providential timing of this surplus was able to prevent the tuition increases from being even higher.

This current 2023/2024 year is planning for a \$247,000 deficit. The enrollment, especially in high school, is lower this year. We also added a few new teachers and a new administrator this year resulting in a payroll expense increase of about \$250,000. Although surpluses from last year and previous years will cover some of this deficit, a significant need remains for donations to keep tuition increases low for future years.

If any association members have questions or concerns about the above information, please contact us and we would be happy to address them.

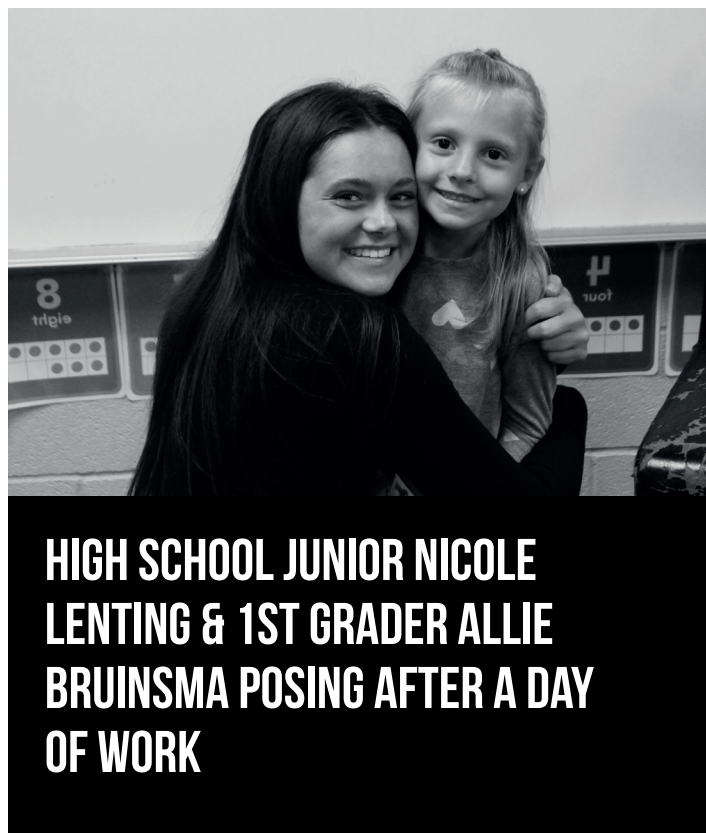
- Mr. Eric Van Baren (etvanbaren@gmail.com), Treasurer

- Mr. Zach Lanting (zach.lanting@gmail.com), Assistant Treasurer

PHOTOGRAPHY POLICY CHANGE

We have recently updated our photography policy to include a statement about the use of photographs and video likenesses. Please take note of the changes to the policy, which are written below in italics.

“...consent shall be deemed granted for photography and video by staff members, volunteers, or students unless and until the staff member, volunteer or student expressly requests not to be photographed or videoed, which shall generally be respected. *This understanding also applies to the use of these photographs/video likenesses being utilized in school publications as well as on the school’s online media page(s).*”



**HIGH SCHOOL JUNIOR NICOLE
LENTING & 1ST GRADER ALLIE
BRUINSMA POSING AFTER A DAY
OF WORK**

2023 ANNUAL SENIOR SING-ALONG

CLAIRE MANCUSI | HCHS SENIOR

On October 9, Heritage Christian High School Choir had the privilege of hosting a Senior Sing-along in our school’s gym. As is tradition, we invited our grandparents, great aunts and uncles, and all other special people above the age of fifty-five.

The sing-along itself is an amazing event, and almost completely student-run. The students are the ones who set up everything, provide refreshments and decorations, and perform. However, we could not do it, by any means, without Mr. Baldwin, pianists Mrs. Brenda Dykstra and Mrs. Lai Yin Baldwin, and helper Mrs. Amy Marcus.

Singing with the older generations is a treat for the choir members. We love to sing hymns together, but it is also a joy to sing for the older generations. There is something about the looks on their faces as they listen intently that is unparalleled. In those moments of singing, we are especially

reminded of the shared hope that we have as children of God.

During and after the singing, the audience is asked to write “nuggets of wisdom” for the choir members. This includes encouragement in the Christian walk, comments about our singing, and a few silly jokes. Aside from the actual fellowship and performance, the choir’s favorite part of the sing-along actually takes place on the following day, when we get to read the notes. A special thank you goes out to all the people who wrote notes.

The Senior Sing-along is a precious moment for both the choir and the audience. May we sing together the words of Psalm 104:33. *“I will sing unto the Lord as long as I live: I will sing praise to my God while I have my being.”*



A Letter from the Administrator

A LETTER FROM OUR ADMINISTRATOR

DAVID MAHTANI | ADMINISTRATOR

Dear Young Defender,

It's been a joy getting to know you. Thank you for making me feel welcome. I look forward to further fellowship with you over the next few months and years. Please do not ever hesitate to approach me with your ideas, concerns, or questions.

I have a question that I'd like each of you to answer: Are YOU a real Defender? Our logo shows a sword and a shield, which implies that a Defender is a soldier or knight—someone fighting. Are you engaging in a battle?

If you think that this battle is with flesh and blood or against an opposing sports team or against a certain denomination, you are greatly mistaken. Defender, you are on a battlefield that you need to be aware of. In fact, you are on that battlefield whether you are engaged in the fight or not. My message to you in this letter is this: Get fighting! Don't stand there and watch! Don't give up! Don't walk around oblivious or distracted! If you do, you WILL get hit by the fiery darts of the devil, because he is your enemy, and he is aiming right at you!

Defender, the battlefield is your heart. You, empowered by God himself, are on one side, and your sinful nature, empowered by the temptations of the devil, are on the other side. Do you experience that? When you choose God's will, you gain ground; when you give in to sinful pleasures or idols, your sinful nature gains ground. You will face this battle for your entire earthly life. Are you battling now? Are you really a Defender?

You see, the intent of my letter is not to ask you to defeat the devil, to conquer your sinful nature, or even to show me excellent behavior at school. I'm asking you to be a real Defender: one who intentionally battles and fights the spiritual battle I described above, even when negative peer pressure is at its strongest point. I'm simply asking you to engage in the battle. Get in the fight!

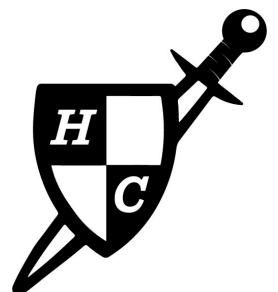
I know that as the new principal (or New Prinz as some of you refer to me), I have to take on the role of leading in discipline. And sometimes, it feels like you have to behave well when I'm around and have to stop your mischief when I walk down the hall, but as you probably already know, I'm more concerned about your heart and your behavior when no earthly authority is watching. My concern is that you are fighting that good fight of faith—sometimes winning and sometimes losing—but still fighting, struggling, getting back up, and battling, out of love for your Savior.

This is evidence that you are a true Defender and evidence that you are a regenerated child of God who loves his Father.

Thank you for your engagement.

Sincerely,

Mr. Mahtani



CLASSIS WEST REFLECTIONS

SOPHIE ARMENDARIZ | HCHS SOPHOMORE

The Classis was different from what I thought it would be. It wasn't as intimidating, dark, or as big as the picture I drew in my head. When Koerner was being questioned, I was picturing more of Koerner being in a tall, dark room sitting in the middle of 12 ministers, who were staring down on him on these high pedestals. All the ministers would have a bright spotlight on them and would all ask him important personal and theology questions. But I was wrong by a long shot.

Even though Classis wasn't what I thought, it doesn't mean I didn't think it was interesting. The first thing that piqued my interest was the way that Koerner answered the questions with such ease. I tried to answer some of the questions in my head, but my answers were not as educated and confident as Koerner's. I enjoyed it when the ministers, before asking their questions, asked Koerner how he was

or how he was feeling. Their genuine interest in how he felt made me smile.

But that wasn't all that interested me. I never realized how similar our church government was to our country's government. All the times they said, "All in agreement, say I," I thought of Congress or the House of Representatives. In addition, when Rev. Marcus asked Rev. Engelsma to be the clerk, Rev. Engelsma immediately went to the table and did the job. Maybe Rev. Marcus asked Rev. Engelsma beforehand, but it really showed me how professional Classis really is.

During all this, I realized how God takes care of his church. I saw how He makes the perfect men ministers. It amazed me how the Lord really cares for His church.

ERIKA DE JONG | HCHS SOPHOMORE

Wednesday, September 27, 2023, Classis West convened in Crete PRC. Grades seven to twelve from Heritage Christian High School and Protestant Reformed Christian School went. Freshmen and Sophomores were there for about three hours. I was surprised at how solemn it was, even during the opening devotions. Rev. Marcus was president, and Rev. Engelsma was voted in as stated clerk. Usually the clerk is appointed at the previous Classis, but the clerk appointed left the denomination, and they had to vote a new clerk for this Classis meeting. During the opening there were two elders who went up and signed the Formula of Subscription. They signed the Formula of Subscription because they had not been present as a delegate to Classis before. Rev. Marcus then asked all the churches present if they held monthly consistory meetings, if they exercised church discipline, and if they needed any help regarding a church matter. After roll call,

a closed session was in effect for the classical review of Pastor-elect Koerner's sermon.

After the closed session, many different ministers quizzed Pastor-elect Koerner about Christology, ecclesiology, theology, soteriology, anthropology, eschatology, practica, and hermeneutics for about fifteen minutes each. I was surprised how much Pastor-elect Koerner knew. I know I could never spout Bible verses off the top of my head like he did.

When Rev. Blyenberg examined Pastor-elect Koerner, I learned that there is a difference between dogma and doctrine. Doctrine is just a teaching, while a dogma is a teaching that is accepted and taught in the churches.

Overall I really enjoyed going to Classis. I learned a lot and wished that we would've stayed for the entire examination, but we had to go back to school and have classes.

FEARFULLY AND WONDERFULLY MADE DAY

SAMANTHA LENTING | ACHIEVE AIDE

On Friday, October 27, the staff and students of PRCS came together as a body to learn about what it means to be fearfully and wonderfully made by God. That language comes, of course, from Psalm 139, which is a favorite for many: "I will praise thee; for I am fearfully and wonderfully made."

On this day, both the students of the grade school and high school gathered together for a chapel speech by Prof. Doug Kuiper. Then each elementary class went back to its classroom and got to focus on one specific disability. During their set of activities, the kids were able to experience what a day would be like for a person with that disability. Some kids practiced what it is like being in a wheelchair, others had to find their way around while being blindfolded and holding a cane, and others got the opportunity to ask questions about autism (Thank you to Daniel Kuiper!).

All of the students then came together again in the gym where they were split into groups, with kids from different grades in each group. Each child was given a piece of a quilt, and the group worked together to decorate their small piece of quilt while also getting to know each member of the group better. Each piece, uniquely designed and being fit together, created a large and beautiful masterpiece. This quilt, which they accomplished together, is hanging up in the hallway for all the students and staff to see and admire.

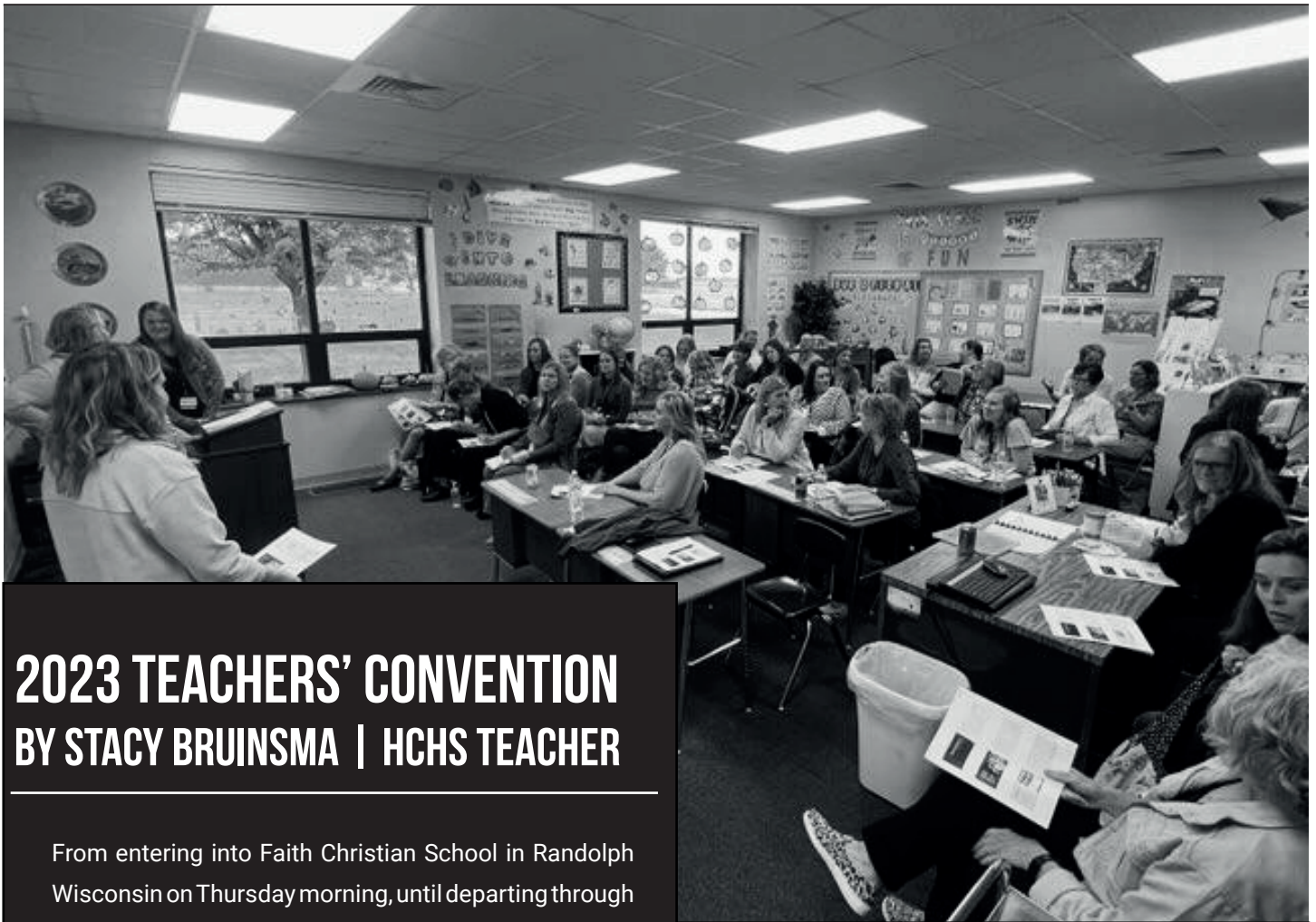
We thank our Creator for this opportunity to learn about



different members of His body and how important they are to us. We are fearfully and wonderfully designed by God, each person in their own unique way. Let us continually praise Him!

ATHLETIC HIGHLIGHT BY COACH MARTHA MAHTANI

The JV soccer team had a good run this year. We began our season with a win/loss back-and-forth record but pulled through to a 7-game winning streak! We had some help from a few varsity players throughout the season, but the freshmen and sophomore boys pushed hard overall with minor injuries and only 13 players. We ended up taking the 1st place trophies home in both of our tournaments – one against Hammond Baptist in the final, coming out on top in a shootout after a 2-2 tie in regular play, and the second against Demotte Christian in the championship, putting in two goals during the second half for a 2-0 win. We were able to improve quite a bit throughout the season, and even though we lost our last few games, the boys stuck it out especially in our final game. It's enjoyable and encouraging to see their development, and I hope that they continue to grow not just as athletes in their soccer abilities but also as young men who seek to please the Lord on and off the field. Thanks to all the parents who helped and supported in any way, especially showing up and cheering on the team. Much appreciated!



2023 TEACHERS' CONVENTION BY STACY BRUINSMA | HCHS TEACHER

From entering into Faith Christian School in Randolph Wisconsin on Thursday morning, until departing through those same doors on Friday afternoon, education, care for God's sheep, the conviction of a calling, and the desire to grow and help others grow was deeply felt and experienced. All the attending teachers were able to listen to a powerful keynote address and attend multiple sectionals on both Thursday and Friday. In addition to these educational insights, there was also time to visit with family, colleagues and friends. Lunch time and snack breaks provided a great time to discuss personal as well as educational topics. During these two days, the teachers became the students. Learning is a necessity for teachers, and this year's teachers' convention was academic and enjoyable.

Thursday morning, after a light breakfast, approximately 160 teachers gathered in the Randolph PR Church and attended a speech given by Rev. Regnerus. He grabbed our attention by telling us a

farming illustration from his youthful days. He related this illustration to verses from Psalm 25. The theme for the sermon was "Teachers as Guides". We, as teachers, were reminded that there are obstacles to teaching. The biggest obstacle being that we, along with our students, are all totally depraved, conceived and born in sin. Due to this, students are not going to be naturally receptive to education. Sin has devastating effects, and our goal is to "get to the head and to the heart" of these children. The teacher, as a sinner himself/herself, may become overwhelmed by the brokenness that can be present in the classroom.



Continued on the next page

2023 TEACHERS' CONVENTION CONTINUED...

So, we were encouraged to look to the Standard Teacher, that is, to God! He is the perfect teacher. He is omniscient! He knows everything! He knows His covenant and each of His covenant children. His Son was sent to die at Calvary for the sake of His beloved covenant children. As THE Teacher, he will teach us. He does this as an archer aims at a bullseye with an arrow (verse 8), yet He never misses His goal. He teaches as an athletic coach would (verse 9), coming alongside us while giving practical instruction as one that has the greater level of understanding. Thirdly, He does this as an army sergeant, a sergeant that is a leader, one who causes us to march and makes us courageous to fight our three fold enemy; Satan, the world and our own human nature.

After the inspiring keynote address I attended multiple sectionals. First, I attended a roundtable discussion on "Academic Support/Discovery Room/Special Ed". General education, academic support and special education teachers discussed many aspects of teaching students that require extra support. Next, I went to a presentation given by a parent who is also a teacher. This teacher, as well as two of his sons, have ADHD. His sectional also touched on the subject of autism. The last three sectionals I attended were titled: "Game Ideas for Teaching (Grades 7-12)", "The Brain and Learning" (presented by a professor at Trinity College), and "Tech Tips 2023". Other sectionals looked to be very interesting. Some of these included titles such as: "The Antithesis", "The Christian Teacher", "God's Voice in Mathematics", "Anxiety in the Classroom", "The History of Cryptography" and multiple others!

The end of Rev. Regnerus' speech gave encouragement to the teachers. We were reminded that we are used by God as tools to impart mercy and truth, knowing that we are NOT the Saviour, only a guide! We need to continually go to God's Word for instruction. Our character should reflect the character of The Perfect Teacher. The goal of the labor of teachers is ultimately to bring glory to God alone. As teachers, we were encouraged to do that labor and instructed in spiritual and practical ways to do so. Singing is always a highlight of teachers' convention. I will close with words from our theme song taken from Psalm 48: "Observe her palaces, mark her defenses well, that to the sons that follow you, her glories you may tell."

HELPING STUDENTS ACHIEVE

VIRGINIA BOER | ACHIEVE DIRECTOR

In education, in our Christian schools particularly, we seek to provide students with the support and tools they need to perform at the highest level they can. The Achieve Program was established in 2015 to do just that. The program was built to serve students according to their individualized needs to honor their God with their unique, God-given abilities and talents.

The Achieve room is in its 8th year of operation and serves three young students. The teachers and aides working here aim to give students a positive and healthy learning environment to develop their skills. Students are met where they are and are provided with IEPs (Individualized Educational Plans) to fit their learning needs. Teachers and aides work closely with parents to support their children by offering outside services such as physical therapy (PT), occupational therapy (OT), and speech. The Achieve room seeks to help students develop their cognitive and motor skills and support their social and emotional learning.

The students in Achieve spend as much time as possible in the general education classroom. This helps them develop relationships between all students through inclusion. Teachers and aides also work closely with homeroom teachers and other specialists to further cognitive and socioemotional development. The cooperation between homeroom teachers, employees, and outside specialists helps create the best educational environment possible for learning and for students to flourish.

One of the main goals of the Achieve room is to supply students with structure and continuity in their daily routines. Every student is different, but sensory differences, changes in routine, anxiety, and communication difficulties are common triggers that can upset a student with autism. In the Achieve room, the aides and lead teacher can help those students by implementing brain breaks, lowering the lights, and using cue cards to benefit those with autistic behaviors. The Achieve room also helps those students with limited mobility by structuring their day with exercises and activities that promote fine motor skills.

God has made us all unique and with distinct strengths and weaknesses. That may manifest itself in excellent math skills but below-average ability in reading. Regardless of our strengths or weaknesses, God has a plan and design for all His children! Please feel free to stop by Achieve and see us in action!



CAREER DAY



RYAN WORRIES TALKING ABOUT SALES & MARKETING AT VAN DRUNEN FARMS

1ST SESSION

- Information Technology - Stephen DeJong
- Auto Mechanics - Berry Boer
- Assorted Medical- Patti Lenting Jane Mancusi
- Digital Design - Teagan Van Overloop =

2ND SESSION

- Welding/Fabricating - Michael DeJong

- Cosmetology - Hayley Jabaay
- Engineering - Joel Houck
- Sales & Marketing - Ryan Worries

3RD SESSION

- Law - Nate Vis
- Construction - Joel Smits
- Healthcare - Judie Holleman
- Accounting - Tom Boer
- Education - Rachel Hillemonds, Linda Lenting

QUOTES FROM OUR STUDENTS



"I could have stayed for another 3 hours; she made it sound like the best job on earth. She knew a lot about what she was talking about, and you could tell that she really loved it. She reinforced in my mind that that is what I want to do when I graduate. You could tell she was very excited to be there and wanted us all to succeed. It was definitely a good session to go to and very helpful."

- Samantha Terpstra / Cosmetology

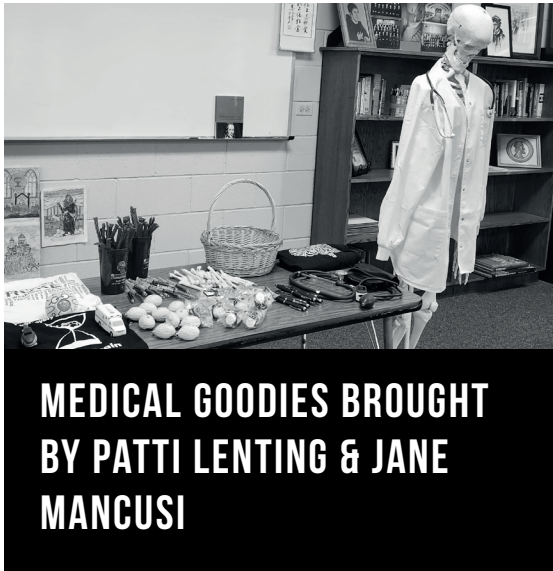
"It was interesting to hear about the waterjet and learn about all the different kinds of welding."

- Gavin Hiskes / Welder & Fabricator

HCHS hosted a career day on October 18. The morning started off with a speech by Rev. Engelsma based on I Corinthians 15:58 where he encouraged us to "abound in the work of the Lord" by doing our work well in the vocation that God calls us to. Following that speech, students had the opportunity to attend three of the thirteen sectionals given by industry professionals who explained their careers and gave advice on how to get into that specific field of work. Between the first and second session, ladies provided an amazing brunch for the students, teachers, and speakers including Casey's breakfast pizza, caramel rolls, cinnamon rolls, yogurt parfaits, orange juice, and cappuccino punch. The day ended with a business speech given by Mr. James Ophoff where he talked about how Dutch American Foods started and the work it took to grow it into the business it is today. The students left with a lot of knowledge about potential future careers, swag from some of the presenters, and a cookie from Madri's Cookie Kitchen. We are very grateful for the time and effort put in by both the presenters and those working behind the scenes making sure the day went off without a hitch.

-LEVI HOUCK | HCHS SENIOR

CAREER DAY CONT...



**MEDICAL GOODIES BROUGHT
BY PATTI LENTING & JANE
MANCUSI**

"The engineering section was great. I have thought about being an engineer, and it is high on my list of jobs if I am not called to be a minister. I really enjoyed the presentation, because it didn't focus on just one branch of engineering but told you about many different types and then went into detail on a specific type and what it all entailed."

- Kyle De Jong / Engineering

"Intriguing! I respect the complicated work they do."
-Logan Bruinsma / Information Technology

"I wish it could have lasted longer. The teacher jokes were hilarious"
-Claire Mancusi / Education

COLLEGECHOICE 529 — \$1,500 TAX CREDIT/PER YEAR

ZACHARY LANTING | BOARD MEMBER

The Finance Committee of our school would like to make you aware of a great tax savings opportunity utilizing Indiana's 529 plan. This plan increased the tax credit limit from \$1,000 to \$1,500 this past year. The Indiana CollegeChoice 529 plan was originally intended for families to aid with saving for their children's college tuition. All capital gains are be tax free assuming the withdrawals are used for college expenses. Although originally intended for college savings, the 2017 tax reform policy expanded the Indiana 529 plan tax-free withdrawals to include private elementary, middle, and high school tuition. This includes tuition to our PRCS/HCHS school.

Under this new tax reform, Indiana residents receive a 20 percent tax credit (not debit) for a contribution to an Indiana 529 plan with a maximum credit of \$1,500 per year. In other words, if you contribute \$7,500 to a 529 plan and then withdraw \$7,500 to pay for tuition, you will receive \$1,500 back on the following year's tax returns. In addition, if relatives or friends contribute to your child's 529, they also will receive the 20 percent tax credit. The tax credit is given to each Indiana resident contributing to a 529 account. Also, important to note, there is no minimum

timeframe to maintain on your account balance, so one can deposit and, shortly after, withdraw to pay for tuition and receive this 20 percent credit. Setting up an account can be completed by enrolling online at www.collegechoicedirect.com. Please refer to the FAQ sections on this website while researching other internet sites as well.

Unfortunately, Illinois does not provide similar tax benefits for their 529 plan. Contributions are only deductions from the taxpayer's adjusted gross income, and distributions can only be used for postsecondary school (not our grade and high school). Another option for all to research is the Coverdell Education Savings Account (ESA). This account type is very similar to a Roth Individual Retirement Account (Roth IRA), except that withdrawals must be used for education purposes. ESA contributions and capital gains are tax free, but contributions are limited to \$2,000 annually per child, and those with incomes over a certain limit cannot contribute. The purpose of this information is only to raise awareness; it is not meant for investment advice. We recommend consulting your financial or tax advisor for any further questions or concerns you may have.