



# HIMS

## Monthly News

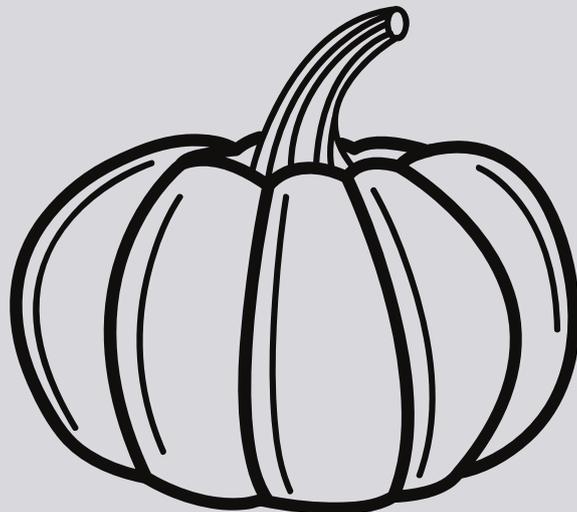
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**ARTICLES, TIPS, PHOTOS, & MORE!**

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**October 2021**

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# Mission: Possible

As we enter our 20th month of the Covid-19 pandemic, I can't help but feel a little disappointed. I'm not just disappointed in the high case counts, or the fact that our students have to still stay three feet apart in the classroom, or that we are all still in masks. It's more about the bigger societal picture. There are so many divisive topics out there right now. The whole world is seemingly caught up in dichotomous thinking. It's becoming harder to see each other's perspectives. And yet...

I believe more than ever that Montessori education can bring us closer together. The very foundation of this philosophy is that we are all connected in our humanity, we all want to be both independent and part of the group, and we all are hungry to learn. I believe that now more than ever the mission of Harbor Montessori School needs to be at the center of all we do as a school and how we treat one another in our community.

## **"Harbor Montessori School is dedicated to nurturing the whole child..."**

- Students are known, seen, and loved for who they are
- Students are taught tools for empathy and for self care
- Students are assertive about their own needs. Commonly heard phrases at HMS range from "That's my work/that's my body" in Toddler to "I have conflicting feelings about that" in Elementary to "When you say those things, it makes me uncomfortable" in Junior High.
- Students learn to recognize and respect the needs of others
- Adults recognize when students are having an off-day and meet them where they are, whether that means more rest, an extra hug, an extra snack, allowing the student some space, etc.
- Students are allowed to make mistakes; adults help them recover from those mistakes

## **"...Through intentional academic guidance..."**

- We follow a curriculum and scope and sequence that allows students to both follow their interest and still meet all of their learning benchmarks appropriate for their age
- Teachers assess students in several ways including observation, one-one lessons, and as they get older more formalized assessment

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- Beginning in elementary, each child has individualized work plan that allows them to work at their own pace and level, while still making sure they are progressing at an age appropriate pace
- Teachers use recordkeeping tools such as Transparent Classroom to plan and record lessons, and to keep abreast of student progress.
- Teachers keep parents informed about academic progress through two parent/teacher conferences and two progress reports annually. And of course, let parents know of any concerns in real time.

**"...Purposeful learning environments..."**

- The Montessori classroom is considered another "teacher" in the classroom: all work is put out with an intention whether it is academic, social-emotional, gross motor, fine motor, self-reflective, or self-regulating
- Montessori materials have a built in "control of error" so students can self-correct and learn from their mistakes
- Classroom routines and culture are established and followed in a way that allows student autonomy and community building within the classroom
- A place for everything and everything in its place help students grow their executive functioning skills

**"...And Peace-Minded Community Support."**

- Class meetings help students problem solve and come together to find solutions
- Adults model conflict resolution
- Students learn about themselves and also learn about people who are different than them (windows and mirrors)
- Our curriculum and methodology allow students to put world issues into context at a developmentally appropriate level.
- We value integrity, respect, collaboration, flexibility, positivity, and inclusivity.

We are living in a tumultuous time and I do believe times like these are opportunities for us to become our best selves. While Maria Montessori didn't have all the answers, she certainly was a genius ahead of her time:

*We shall walk together on this path of life, for all things are a part of the universe, and are connected with each other to form one whole unity.*

-Maria Montessori

Here's to a great October and a school year centered in community.

Warmly,  
*-Aimee*



**Aimee Allen**  
**Head of School**

# MANAGING THE GIVING SEASON AS A BUSY PARENT

by Jason McKinney, Alumni Parent/Guest Author

Each year when the leaves begin to fall another season begins: The giving season. You've probably already noticed the two most active times for charities are fall and spring. Perhaps you've been moved by the holiday spirit or simply needed to find a tax write off.

HMS has certainly made giving a little easy with our online payment options and the deft use of Amazon Smile (<https://smile.amazon.com>). You can also use another super convenient alternative – Donor Advised Funds.

Often, we're stuck with the old school method: Write the check (assuming you have a checkbook), fill out forms, stuff envelopes, wait for the receipt (a letter of thanks), then keep it all in pile until April 14th when you do your taxes. It may be even more painful if you own a business and cut checks from multiple accounts. You can stop the madness.

Donor Advised Fund advantages:

- Are convenient (click or tap to give)
- Are single tax form generated no matter how many checks written
- Allow you to gift stock and illiquid assets to your own DAF (your giving power can grow with the appreciation of the underlying assets...without ever paying taxes on the gains)
- Give you control over the timing of your gift (think annual events, dinners, auctions, or a monthly giving schedule, etc.)

In practice, you pre-load your DAF with cash, stocks, or other assets, then make a holistic giving plan with the kids over snacks. The assets you give to your DAF sit until you click on a charity. Come tax time, a single, neat and tidy tax form is generated for the entire year. Technically you only gave to one charity as far as the IRS is concerned...your DAF. The balance in your account can also carry over into another year. Example: Gift to your DAF on Christmas Eve 2019 for tax purposes (because you procrastinated again) then when things quiet down after the new year, methodically send checks to your favorite charities.

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For those of you who have illiquid assets like business interests, real estate, stocks, etc. your DAF can take them as well. It's a savvy maneuver. Your CPA will thank you. For some, the DAF can become a positive focus for the entire family, like tending a garden together.

### **Giving has entered the modern (convenient) age.**

Get started with these resources:

Add Harbor Montessori School to your DAF!  
EIN: 91-1301209

Philanthropy Knowledge Hub - <https://www.givingcompass.org/>

Charity look up - <https://www.guidestar.org>

Article about Donor Advised funds - <https://www.economist.com/finance-and-economics/2017/03/23/a-philanthropic-boom-donor-advised-funds>

There many DAF's in existence. Some are tailored to your interest, ilk and/or faith. Here are the big three:

Fidelity - <https://www.fidelitycharitable.org/philanthropy/what-is-a-donor-advised-fund.shtml>

Schwab

- [https://www.schwabcharitable.org/public/charitable/donor\\_advised\\_funds](https://www.schwabcharitable.org/public/charitable/donor_advised_funds)

Vanguard - <https://www.vanguardcharitable.org/>

If you have practical questions on using a DAF as a family, a business or as a foundation/trust feel free to reach out (406) 209-9935 (texting is okay). Please consult your tax advisor for all tax related questions.

*Jason McKinney is a former HMS parent and staff-spouse who also happens to be an independent, fiduciary, accredited wealth management advisor. Jason's family uses a DAF they named the Headwaters Giving Fund to give to Harbor Montessori School and other charities.*

# The Bank Game

By Aimee Allen, Head of School

I was recently observing in a classroom and noticed "The Bank Game" was all the rage. The Bank Game is a Montessori place value lesson. This is a work that students do with the teacher initially and then can do on their own with a partner. Of course you can't play the Bank Game without a bank. This is a shelf where the golden beads are stored.



The golden beads are small beads representing one unit, ten bars which are ten golden beads fused together, hundred squares which are wooden squares made to resemble ten ten bars, and thousand cubes which are wooden cubes designed to represent ten hundred squares (100 ten bars, ten unit beads). You will also find wooden or paper numbers at the "bank" which are also important in symbol recognition, in addition to the eventual move from concrete to abstract.



The two students each have a role. One is the banker and one is the customer. The customer fills up a tray with a handful of unit beads, a handful of ten bars, a handful of hundred squares, and a few thousand cubes. The banker has the wooden numbers, and sits on the floor with a work rug. The customer says, "I need to make an exchange," and then counts out ten unit beads from their pile. The banker counts them again to check and then goes over to the bank and trades those in for a ten bar.



If the customer has more unit beads they count them up to see if they can do another exchange. Exchanges can only happen when they get to the number 10. Once they can no longer exchange the leftover units are placed on the work mat. Then the customer counts out ten ten bars. The banker double checks by counting again. Then the banker heads back to the bank to exchange the ten ten bars for a hundred square. The game continues...

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Once everything has been exchanged and counted, the banker places the corresponding wooden numbers with the materials on the floor. Then the banker gives the wooden numbers to the customer as the receipt.



The Bank Game is generally offered to older EC students (most often kindergartners) and younger elementary students (most often first grade or new to Montessori). There are several lessons that lead up to this and some children won't get to this particular level until 1st grade. It's one of the most concrete ways to understand place value and exchanging. This sets the foundation for "carrying" and "borrowing" in addition, subtraction, multiplication, and division. Later in elementary students will revisit the Bank Game concept with another material called "The Big Bank" This material is used for multiplication and goes into the millions place. Most often students in third and fourth grade explore this material.

I've spoken with a few former Montessori students, and they have told me that even as adults they often envision these concrete materials in their head when doing math. They say they have such a strong understanding of what the numbers represent and it makes the actual operations much easier. In traditional schooling, children are given paper and pencil in the first grade and told to carry to the next column with no sense of why. I love that Montessori allows us to explore the why which builds a foundation of understanding that lasts for life.

# Board Corner

October is already here, and the HMS Annual Fund kicks off on Monday! As a nonprofit organization, the Annual Fund is one of the most important fundraising efforts to help cover the school's day-to-day operations and expenses. In recent years, part of the Annual Fund donations also went toward building the ADA ramp and the renovations to the covered play area, a beautiful transformation to our Gig Harbor campus! We look to the support of our families, staff, teachers, Board and larger community to make the Annual Fund a success. Our entire Board of Trustees has already contributed to this year's Annual Fund at 100% participation and we thank you in advance for your participation as well! To donate, visit [harbormontessori.org/give!](http://harbormontessori.org/give!)

Thank you,  
Julie Thorn  
Board Chair

## Annual Fund FAQ



### What is this year's Annual Fund goal?

This year we are so excited for the HMS community to help us reach our goal of **\$40,000** in honor of HMS' **40th anniversary** year!! We have so many surprises in store for you this month, including a weekly raffle drawing, lots of prizes, and a super fun theme! Stay tuned for more details.

### Where does my money go?

The Annual Fund money goes into general operations. Because its revenues are unrestricted, the money raised provides HMS the flexibility to address current needs and seize future opportunities when they arise.

### We already pay tuition... why should we give more to the school?

As a nonprofit, HMS relies on tuition and fees to cover about 90% of its operating expenses. The other 10% is covered by fundraising and grants. The Annual Fund plays an extremely important role in this. And unlike tuition your donation is 100% tax deductible!

### How can I donate?

Making your contribution to the Annual Fund has never been easier!

You can:

- Donate using PayPal or debit/credit (from our home page, click the "Giving" tab - or go to [harbormontessori.org/give!](http://harbormontessori.org/give!)).
- Bring in or mail a check or cash! Make checks payable to Harbor Montessori and in the memo designate to the Annual Fund. Checks can be mailed to: 5414 Comte Dr. NW Gig Harbor, WA 98335
- For your convenience, feel free to contact Nikki Hemphill via phone and she will take care of everything for you! Her direct line is: (253) 313-0323. Thank you in advance for your support!