

The Henry Herald

A newsletter for retirees of Schoolcraft College

Winter 2021 Vol. 5, No. 1



In This Issue

.....
Remembering Ron and Larry
.....

.....
Educators and Students
Respond to COVID
.....

.....
CARES Act Update
.....



Schoolcraft[®]
College



SC Retiree Monthly Meeting Calendar

Join your fellow
Schoolcraft College
retirees at

10 a.m. on the fourth
Friday of each month

(Except November &
December).

Friday, March 26, 2021
Virtual

Friday, April 23, 2021
Virtual

Friday, May 28, 2021
Virtual

Friday, June 25, 2021

Friday, July 23, 2021

Friday, August 27, 2021

Friday, September 24, 2021

Friday, October 22, 2021

Friday, November 19, 2021

Friday, December 17, 2021
Holiday Party!

Stay Connected



Check your email for
important messages
coming soon!

To Our Retiree Friends

Hello everyone! We hope you are all doing well and staying safe during these trying times. The New Year has brought new hope for progress toward managing the pandemic and the potential to gather again soon and connect with others in our daily lives. A lot has happened since the last issue of the Henry Herald, and we can't wait to share it with you!



You'll find faculty and student perspectives on COVID, memorials honoring our late friends, and learn about pertinent tax information.

Until retirees can safely meet in person within Michigan Department of Health and Human Services guidelines, meetings will be held virtually on Zoom. These meetings will take place on the fourth Friday of every month at 10 a.m. Please join your colleagues for this opportunity to reconnect, share quarantine stories, and plan for the future. See the calendar for details and watch out for your Zoom invitations via email! We hope to see you there!

Please contact us if you change your email, phone, or address. Your Foundation contact is Chelsea Willis. You can email her at cwillis@schoolcraft.edu or call 734-462-4698.

Sincerely,



Dawn Dyer Magretta, CFRE
Executive Director
Schoolcraft College Foundation

Remembering Dedication

Each of us makes an impact on Schoolcraft College and its students. Focus on student success is what makes each of us extended family. Like all families, we lose members who made us better because they were in our lives. We lost Ron Randall on May 19, 2019, and Larry Ordowski, December 5, 2020. Everyone who knew and worked with these gentlemen knows that they were integral to many an Ocelot's success.

Larry Ordowski joined the Schoolcraft family in 1964, the second year of the College's existence. As Associate Dean, he led the Math, English, and Drama departments until his retirement in 1995. During the recent Retiree Holiday Zoom Gathering, attendees' stories and mutual memories brought a collective smile to the group. It was a heartfelt tribute to a beloved colleague.



Ron Randall was also known for bringing a smile and a chuckle to everyone, particularly when they needed it most. He worried about getting folks through a bad day, even if he was having one himself. Ron was kind, generous, and his concern for others was always his priority. Like Larry, Ron was a Schoolcraft pioneer. He began in 1969 as a public safety officer, then, through his own commitment to education, became the Registrar of Schoolcraft College until his retirement.



Larry and Ron will always represent what makes Schoolcraft College a truly unique place to learn and advance. To honor their dedication to education and to the Schoolcraft community, family and friends of Ron and Larry established two tribute funds, each in their names, with the SC Foundation. The Schoolcraft Family's mission is to help others to achieve their dreams, and apparently we do it with a smile.

To view all Schoolcraft memorials, visit our website at scf.schoolcraft.edu/tributegifts

Educators vs. COVID: Alec Thomson and Colleen Pilgrim

The COVID-19 pandemic forced everyone to shift their everyday lives quickly. Our kids started virtual learning, in-person meetings became Zooms, and our regular busy schedules suddenly disappeared.

Alec Thomson and Colleen Pilgrim's story was no different. Both Schoolcraft professors, the married couple found themselves swiftly making the change in March from face-to-face classes to 100% virtual learning in their professional faculty roles. And, with five children also living under their roof, the difference was incredibly unique.

How unique? "At one point in time there were seven people in our house on seven different Zoom calls at the same time," said Alec, who now teaches his students virtually from the basement.

While the adjustment to all being at home was challenging, the family learned to adapt to life during the pandemic. The kids' schedules were predictable and planned, but online classes are different than the normal 7 a.m. to 2:30 p.m. school day. The kids' class times can change by the week. Colleen said even planning dinner can be challenging. To help keep in touch, the family created a schedule on the fridge.

Like many others, Alec has had to move his at-home office to the basement, creating a "no laundry" rule while he is teaching his Schoolcraft students on Zoom.

The couple also had to learn how to stay engaged with students



through a virtual platform. While many tools were already online through Blackboard, the Schoolcraft professors say they miss the face-to-face interactions and engagement. Before, there was a clear distinction between the learning environment and home environment, but that's no longer the case.



"Zoom fatigue is real," Alec said. "It's harder to read the audience in our online classes. Some don't even have cameras on at all. We know it's hard on students, so we try to be accommodating to that."

However, both noted how the

pandemic has also provided new opportunities in teaching.

"Remote teaching allows us to share content more easily," Colleen, a psychology professor, pointed out. "Screen sharing lets us put things like videos and websites right in front of them."

Zoom has also made it easier for students to have individual interactions with Colleen and Alec. And for students with heavy workloads and a job, the flexibility of meeting online makes it easier to receive personalized feedback from their professors.

And even though he's no longer seeing students in person, Alec feels like online classes have humanized teaching. There isn't a formal classroom, but now he sees students at home with their pets and families. They see Alec teaching from his basement. Alec can relate to his students and his students can relate to him. Yes, COVID-19 has upended our lives, but we're all in this together – learning to overcome and adapt as we move forward.

Students vs. COVID: Eleanor Shipley

Given the circumstances of 2020, we must give special attention to our students. They face rigorous tasks juggling school, work, and families during typical semesters. Because of the pandemic, some of these tasks have evolved into insurmountable hardships. Over the holidays, we connected with student Eleanor Shipley, who shared how the pandemic has impacted her educational journey.

Eleanor began taking classes at Schoolcraft College as a dual-enrolled high school student. Beyond exploring new interests, Eleanor gained valuable time-management skills and earned free college credits to pursue her degree.

Eleanor is studying Public Safety and describes what inspired her to pursue her degree. “I always looked up to public safety workers,” she responded. “I idolized their courage, commitment, and selflessness, so I aspired to be like them when I grew up.” She knew she chose the right career path after joining her local fire department. “A career in public safety allows me to challenge myself constantly, help others, and the community, which to me sounds like the best job in the world,” Eleanor shared enthusiastically. “Public safety is such an essential line of work; I am grateful I was working during a majority of the pandemic. It kept me busy, and it was nice to be still able to see my coworkers, socially distanced, of course. Since my coworkers had already gone through an EMT course, I was able to use them as resources to help me study.”

She completed her fire academy training and planned to enroll in online courses. Her biggest worry was whether or not she could finish her EMT course, which she did, thanks to Schoolcraft’s hybrid classes (a mix of online and in-person learning).

Entirely virtual courses presented some obstacles for Eleanor. She found it hard to pay attention during lectures and learn new material. Students like Eleanor have had to place an even greater focus on motivation and time management during the pandemic than in traditional classrooms. However, Eleanor is thankful for the new skills and study habits she has acquired since taking on virtual classes, not to mention the gas money she has saved while learning from home!



Eleanor appreciates the effort her professors put into converting the course into a virtual format. “Being able to email my professor with any questions was very helpful, and they were all very understanding and supportive.”

We asked Eleanor what advice she had for other students who have to decide about continuing their education during the pandemic. She advised, “To remain open and



adaptable.” By doing so, Eleanor explored new interests and discovered things she enjoyed.

“I have received advice from people I would not have benefited from if I had not kept an open mind. Talking to knowledgeable individuals is how I discovered Schoolcraft and my career path, and I am so very grateful,” she explained. “Your educational plans may not go as intended, but you can still try to make the best out of the situation and learn from overcoming new challenges.”

We are grateful to have Eleanor’s perspective. Whether students are entering kindergarten or finishing a degree, experiencing this magnitude of online learning is daunting. Students need constant support and reassurance as they continue to better themselves and enrich the communities where they live, work, and learn. We are proud of our students who continue to inspire those around them and give a special thank you to the many students seeking careers along our front lines amidst the COVID-19 global pandemic, like Eleanor.

From the Planning Corner

Have you ever wondered if the Tax Code requires a Secret Decoder Ring?

It can seem like it when regulations change and “explanations” fall short of comprehensible. Some changes regarding the IRA have happened and with planning, you may not need your decoder ring!

As the COVID-19 pandemic began its destructive impact on the United States, Congress needed a means of pumping cash back into our ailing economy; so the CARES Act or the *Coronavirus Aid, Relief, and Economic Security Act*, (PL 116-136) was enacted. As with most legislation, it contains numerous “therefore” and “notwithstanding”, as well as multiple components that combined to form another confusing package. These include provisions that pertain to IRA distributions, *Coronavirus-related distribution*, [CARES Act §2202(a)(4)], but let’s just focus on what changed with the personal distributions.

The CARES Act waived the *Required Minimum Distribution*, RMD during 2020, but this waiver was not renewed, meaning everyone 72 or older must once again take their distribution before the end of the year. The RMD, as we all know, is taxable income that can also impact the taxability of Social Security benefits and annual amount for Medicare premiums. With that in mind, we need to explore planning options and opportunities.

One opportunity that remains constant is the Charitable IRA provision.



Important facts are:

- IRA owners who are “RMD age” may **gift all or a portion** of their RMD directly to charity. This is called a QCD (Qualified Charitable Distribution) and allows up to \$100,000 for a single owner or \$200,000 for a couple to be contributed.
- To qualify, the distribution must go directly to a charity (or charities) and while this does not generate a Charitable Income Tax Deduction, it offers other useful benefits.
- The most important being that the QCD reduces the IRA owner’s Adjusted Gross Income (AGI) potentially lowering their income tax liability, along with their tax liability on Social Security Income, and their annual Medicare premium.

These benefits can be more useful than a traditional Charitable Income Tax Deduction. Also, the QCD is an immediate charitable gift, so you can watch your generosity in action.

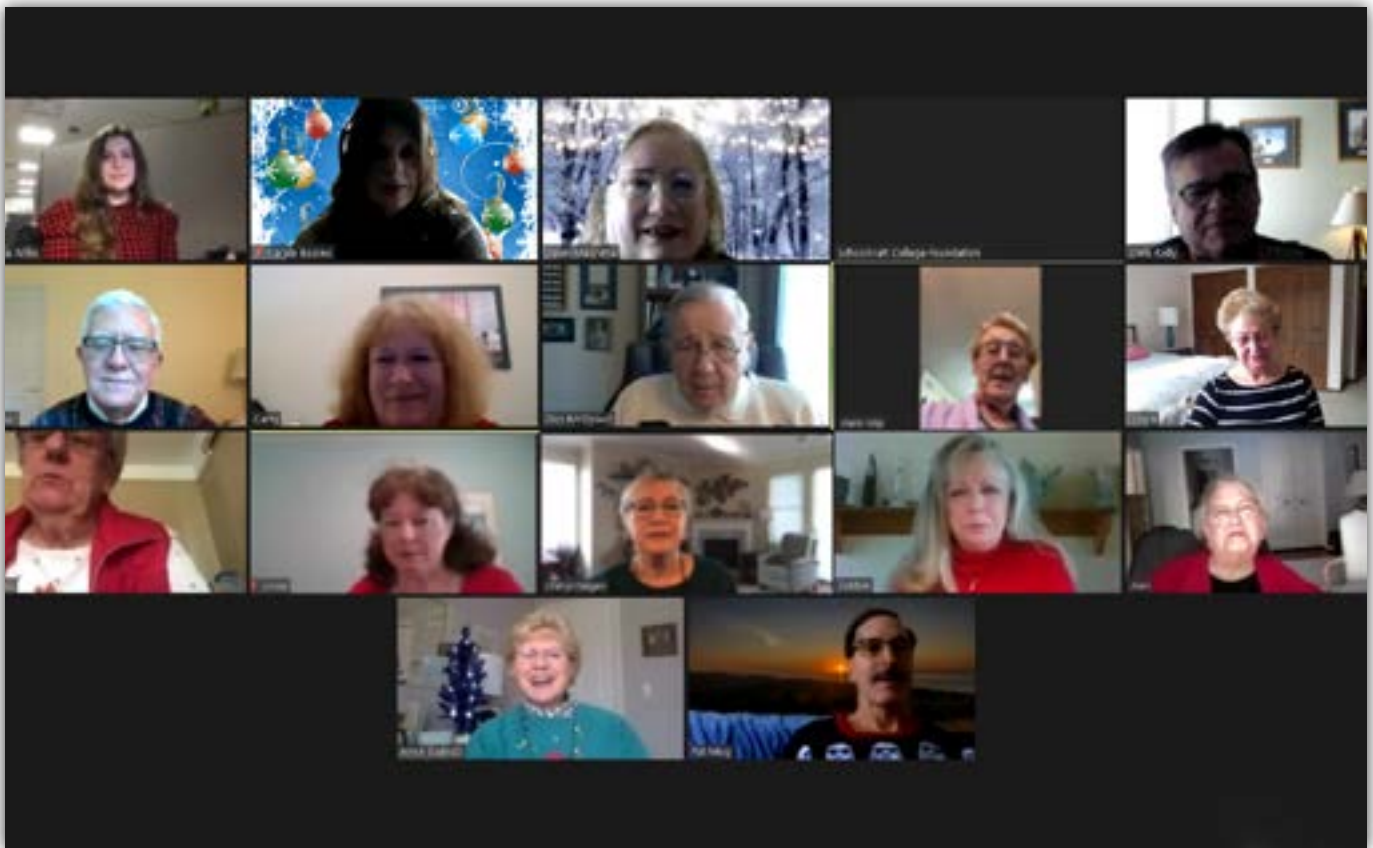
As with all tax and financial information, we suggest discussing your situation with your professional advisors. If you have any questions about the Qualified Charitable Distribution, or any charitable planning options, contact Chris at (734) 462-4518 or ckelly@schoolcraft.edu.

Staying Connected

Zoom was essential in bringing millions of families and friends together during the holidays, including our Schoolcraft family. Retirees and foundation staff connected, shared memories of dear friends, stories from quarantine, and participated in a few games. We want to congratulate our winners: **Joyce Galindo** for her

beautiful holiday decor; **Deb Dani** for her quick Schoolcraft trivia skills; and **Pat Mog** for his festive holiday sweater.

Join in on the fun at the next Retiree meeting! See a list of dates at the beginning of the newsletter, or feel free to email Chelsea Willis with any questions at cwillis@schoolcraft.edu.





Schoolcraft College

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Benefits and Campus Tours

- Discount on CEPD classes for retirees 60 years and older
- SC Bookstore Discount
- Access to Campus Library
- Campus Tours - Contact us to see what's new!
- Retirees who have been granted Emeritus/Honoraire status, along with their spouses, can take one class per semester tuition-free
- Emeritus/Honoraire Discount Fitness Memberships

Your Investment in Schoolcraft Matters

The Schoolcraft College Foundation is pleased to make the SC Retiree Program possible. Thank you to all retirees who continue to generously partner with us in our efforts to help our students achieve their educational dreams. Please consider making us part of your charitable giving each year. For information about the many ways in which you can make a difference, please contact the Foundation at 734-462-4455 or visit schoolcraft.edu/donate

Stay Connected



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