

JAN 2018  
NEWSLETTER

106th EDITION

WISH EVERYONE A  
VERY HAPPY AND  
PROSPEROUS NEW  
YEAR 2018.



# Chicago Chautari Times

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VOLUME 9, ISSUE 10

JAN 2018 NEWSLETTER

## Welcome to Chicago Chautari Times - 106th Edition



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announcements, articles,  
success stories,  
quotations, poems, write  
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### What Do New Year means to us?

The New Year – 2018 is upon us. What does it mean to you? If you work for a company, first it means that you will have no holidays until a few months from now! Those in banking, finance and education may get a day or two sooner, but for the most of us, it is going to be a rather long wait.

In somewhat absolute terms of astronomy, all it means is that the earth has arrived at the same point in space where it was 365 days earlier than today. What meaning does that have for you other than the fact that it is cold in northern hemisphere around this time?

Anything that is long-lasting in this world runs in cycles – you can find your own examples! From our own established cyclical perspective of arbitrarily chosen seasons, we are at the beginning of the year. Depending on your age, you might think that time is passing by either very slow or very fast. The question is what you do with it. There is no right or wrong answer – it's all a matter of personal choice and circumstances.

Around this time of the year, the member-ships to Health Clubs and Gyms are way up in new subscriptions. Later in the year, most people just succumb to the usual daily grind of chores and do not visit those facilities as frequently as they aspire around this time of the year. The companies obviously know this, and make money off of it. The question is – Are you the kind that follows this fad and fails to keep the promise to oneself?

If you follow the head-lines in newspapers from around the globe, you will find similar undertones – facts hyped up to make a point from one perspective to another, along with misinformation. While it may seem like it's getting harder than ever before to find out what to believe in as being true, it is very important to dig deep and analyze from different perspective.

We live in an information Age. There is no excuse anymore to not having the means to acquire information on any topic – whether it's Nepali cooking or how to repair your broken gadget, or how ideas from religion shape your thoughts and behavior. Did you go to a religious school? Are or were your parents devoutly religious or agnostic? Look within yourself and examine your actions.

There are no guarantees in life. We only live in the present. The past is gone, and the future has not arrived yet. It maybe the time to let go of the past actions and analysis, and embrace the present. Act now. Plan for the future: whether it is about taking time off from work, saving for retirement, or making sure that you stay physically fit and healthy. You know what's good for you, your family, your country, and your planet. For God's sake, just do what you think needs to be done! Happy New Year!!

- Prabhakant Das



### Cause and Effect

If there's one thing I've learned in my 13 years on this planet it is that with parents there is a lot of cause and effect. If something bad happens in the morning or someone puts my parents in a bad mood (a.k.a my sister), it can affect the whole day. For example, let's say I wake up early on a Saturday, I make tea for my mom and she comes down just as I finish pouring it into a cup. My mom will be understandably happy because she will be able to sit down, relax and drink her tea. Now later on in that same Saturday if I ask my mom if I can play some videogames, when she is pondering in her head about if she should let me some little part of her brain will want to let me play because she is in a happy mood. Basically, if my mom is happy in the morning her mood throughout the day will be happy. Now everyone is happy and content, until my sister comes into play. Now 50% of the time when my mom is happy, my sister will add on to that happiness and she will be even more happy, but the other 50% of the time my sister will do something to make her mad and the dumb thing about it is that the things she does should very small in how much they should annoy someone, yet she somehow makes it 50 times more annoying. For example, my mom would ask her to put her toy away. My sister ignores her and continues doing whatever it was that she was doing. My mom is starting to get annoyed and uses a stern voice to tell her to put the toy away. When my sister says, she will do it later, she uses an extra stern voice and an intimidating look and tells her to put it away. My sister will put it away, but the damage is already done and my mom is neither happy nor mad. She is kind of in between. This is the system with my mom, but with my dad it's a little different. These kinds of things don't affect him. The things that make him mad are normally me not doing Math Wizard (math work) or my sister not doing her Kumon. However, there are 2 things that makes my dad happy. One is cracking a funny joke or something funny in general and the other thing is if we are in a car for more than 20 minutes and it's just us in the car, if we start talking about random things he will become happier. So, if there is one thing you should derive from this it is that parents are unique.

- Alok Das



### Why Should you exercise?

Are you out of shape? Do you wish to stay fit? Then why not start exercising. The only healthy way to lose weight is to exercise. It takes a long time to lose some weight so start up some daily routine. When you eat a lot of junk food you start to gain weight so run some laps to lose those fats. Another way to lose weight is to participate in sports. You can also take some time in the gym to lose some pounds or use some exercising materials at your house. Make sure you don't exercise too much otherwise your body will get sore. That is ok sometimes to sore your body day after exercise. But if you want to prevent your body from getting sore then you could plan the certain amount of minutes and hours that is perfect for you to do your workout. When you exercise always have a bottle of water with you to prevent being dehydrated. Exercising helps you shape your body and it prevents you from getting overweight. Your mind also gets refreshed after exercising. So why not start today on planning a daily habit of exercising.

- Tara Pokharel

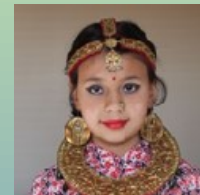


### Friend

- F:** field of love
- R:** root of joy
- I:** island of god
- E:** end of sorrow
- N:** name of hope
- D:** door of understanding

*I love my friends. They love me a lot even though I am not loveable. However, they are, they are always there for me. I am very happy I got them. They are only ones whom I can share feelings with. They are the ones who understand every of my feeling. They also help me in my studies. They are good as god when they know I need help but when I do something wrong they can be bad as devil. I love my friends and will love them forever.*

- Nupur Phuyal, Class 6, Nepal



### New Years

December is fading away  
A new year's coming to stay  
We hope it brings you joy  
As we party in Illinois

Forget the tears  
Let go of the fears  
Think of new styles  
Keep the smiles

All this time has gone by  
Just in the blink of an eye  
I know you'll love this year  
And you have to accept that it's here

This New Year will go by fast  
Just like it has in the past  
And when this year is done  
I hope the next brings you more fun

- Simran Adhikari



**Mother Teresa**

Mother Teresa was an important part of the history to the world. I had read a passage of Mother Teresa and I got interested about her. I had many questions about her acts and opinions. Mother Teresa was born in August/26/1910 in Skopje. She was baptized on August 27 so she says that is her real birthday. As a child Mother Teresa was fascinated by the stories of missionary's and how they do their goal. Teresa left home when she was 18 years old to join the Sister of Loreto. Mother Teresa wanted to give the poor children a home. The time when Mother Teresa was alive there were a lot of homeless kids on the street and they did not have any food, water, or shelters. Teresa did not like that the kids were naked and homeless. So she built orphanages and places where kids could live, eat, learn, play and feel happy. Teresa did this all over the world and helped many children have a family. She also helped prevent many children to die from starving, cold, or hungry. Mother Teresa is a famous person. She went to many places in her life and met many people. She has been famous worldwide for doing her goals. She had been a citizen is 3 countries Yugoslavian, Indian, and Albanian citizen. She had sacrificed all of her food and money to give the homeless children a home. She had been awarded many rewards for her kindness and had even met the president of the U.S Ronald Reagan and had been given the Presidential Medal of Freedom in June 20 1985. Many people believe that she is a Saint. I am impressed of Mother Teresa of her sacrifices of giving up her life for thousands of children that are homeless. She is a really great person in the world!

- Aarogya Regmi



**Christmas Time**

Christmas Time is the best time of the year, and here's why. There's many reasons why Christmas is so amazing but let me give you a few. One thing is that you can spend time with your family, such as going on vacations. It's very important for family's to go on vacations because of school and jobs it makes everything so stressful so it's good to go on a vacation. Christmas break is about 2 weeks long so that's a good amount of time to go on a vacation. Most of the time people go out of state or go to amusement parks. There are many ways to have a nice fun vacation but just remember to make sure you are having a good time because what's the point of the vacation if you aren't having fun? Another fun thing about Christmas is the gifts. Even though people say it's not all about gifts, it's still fun to do gift exchange. Another thing to look forward to on Christmas is after Christmas, New Years. The time all about making goals and reaching them. It's a very fun time because it's about celebrating the new year. It's always fun on New Year's Eve because you get to hang out with your family. Plus it makes the vacation seem longer which is always a good thing. But whatever the occasion is, always make sure to spend it with your family because that is the number one thing. You always need to make sure you are including your family in your life.

- Alisha Pokharel

**Best Wishes to our  
January Birthday Stars**

**Jan 3 - Aaron Poudel**



**Jan 13 - Utsav Joshi**



**Jan 28 - Maya Bhanjankar**



Submit your birthday information with the pictures by via email to [peopleofnepal@gmail.com](mailto:peopleofnepal@gmail.com) by 20<sup>th</sup> of the month, to be included in our next edition.

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## Greetings Around the World

Every country is unique in its own way. Greeting of the nation also falls under it. The greetings around the world vary from one nation to another. Nepal is a culturally rich nation. In Nepal, greeting varies from one culture to another. Still 'Namaste' sounds and works out the best in all of it. We join our two hands in the chest level and bow down saying 'Namaskar'. Going out from Nepal, makes we find the different greetings culture around the world. Usually we find the foreigners shaking their hands and hugging each other. That's a common representation. Indians greet each other the same way Nepalese do. In China, people bow and shake their hands. In Italy, people kiss each other on their cheeks followed by Portugal and Spain doing the same. Japanese people bow down to each other whereas German is obliged to a firm handshake so the Americans are. In France, people kiss each other thrice or four times. Thai people greet each other same like Nepalese but they end up just joining hands and bowing. Two Arabian nations, UAE and Saudi Arabia are more unique. They touch nose with each other which might sound a bit strange to us but it's their way of greeting. Greek usually kisses each other and pat on the back. In Argentina, they hug each other and kiss on the cheek.

Among all the greeting cultures, a common thing is greeting each other. Italian, Portuguese and Spanish are found to greet in same way. Nepal, India and Thailand's greeting culture is same. Chinese and Japanese bow down to greet. Kissing and hugging is found similar among some western countries. A firm handshake is a way of greeting in USA and Germany. UAE citizens and Saudi Arabians touch their nose. It's already mentioned that the greeting cultures vary. The difference is that Asian nations have all different and unique way of greetings. But the European and American nations have kind of similar greetings which is way too unique for me when I hear and see. (**Reference:** [www.businessinsider.com](http://www.businessinsider.com) ) - **Sanskriti**

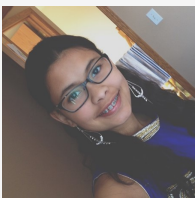
**Phuyal ( Kathmandu, Nepal)**



## Why Should we go to the beach?

There is such a place that exists as a pebbly or sandy shore, especially by the ocean between high and low water marks which is called the beach. A beach is a landform alongside a body of ocean water which consists of loose particles. The particles composing a beach are typically made from rock such as sand, gravel, shingles, pebbles, or cobblestones. Beaches are created by waves or currents and the sand comes from erosion of rocks both far away from and near the water. Coral reefs are the major source for sands in the beach. Have you been stressed out? Are you trying to escape all the pressure and worries? Do you wish to go to a place where it's stress free and relaxing? Well the perfect place to reduce stress is the beach. Hitting up in the beach is one of the healthiest thing to do. Beaches are some of the greatest and most enjoyable natural features that has been offered to us by the earth which also has some more health benefits besides getting stress free. You'll always get a better sleep after a day at the beach and you get your daily amount of vitamin D in just ten minutes at the beach. Going to the beach can improve your ability to fight off infections. You can enjoy endless opportunities to exercise at the beach whether you're looking to lose weight, stay in shape, or to even just get rid of some pent-up energy. Going to the beach is like getting a beauty treatment for your skin since the beach and the ocean water has an amazingly positive effect on the overall health and appearance. Having your body in the combined ocean water and sand is like having a spa treatment. Beaches reduces inflammation and pain with water aerobics. You can enjoy being able to breathe easier during and after a day at the beach. Your body's levels of iodine increase by swimming in sea or ocean water.

You can also get in touch with your spirit and consciousness so why not plan about having a beach day. Try more refreshing nature rather than being passive on your couch with your electronic tools. - **Rena Pokharel**



## Positivity

I once saw a middle-aged woman walking with a frown on her face. She immediately lit up after a girl, around the age of three, grinned at her as they crossed paths. In that fraction of a second, I witnessed an amazing example of the saying, "A little smile can go a long way."

We only have so much time on this earth, so why not spend it spreading as much positivity as you possibly can? A tiny action can improve someone's mood, and only good can come out of this. I have realized that by simply complimenting someone, you begin a butterfly effect. As the mood of the person receiving the compliment improves, they become more likely to try and better someone else's day. Then, the third person will want to get more people to smile as a result of receiving kind words. By doing this, you will also feel yourself becoming more cheerful as you are improving the world one smile at a time. Also, you will get into the habit of thinking more positively, which will greatly impact the way you see the world as well as the way you see yourself. As we jump into the new year, remember to stick the landing by spreading positivity. What a great way to start the year and begin a happier lifestyle. - **Shikha Adhikari**

## Tax Preparation Tips for 2018

This is taxpayers time to file their 2017 tax return. Tax return for year 2017 can be e-filed starting **January 29, 2018** per IRS and you need to get your W2s, 1095, 1098, 1099s, other incomes and expenses receipts to accurately file return. Due date for filing federal and state income tax returns and extension requests is April 17, 2018. We prepare our individual tax return and submit to IRS to figure out taxable income for the year and either we need to pay tax due or we are getting refund from IRS after adjusting income, deduction and tax credits allowed per tax law. Starting tax year 2014, you have to have healthcare insurance and report full year coverage, if you don't have insurance for all or some part of the year, you are paying penalty (maximum \$ 695) called shared responsibility payment with your tax return filing. Basic Information you need to file the tax return:

**Personal Information:** name, date of birth, social security number (SSN) or ITIN for family members and home address with correct filing status (see table below with standard deduction).

**Income:** W2s, salaries, wages, tips, social security benefit, pension, unemployment income, investment income, interest, dividend, alimony, self-employed income, lottery income, business and other income in 1099 forms etc.

**Adjustment to Income:** Educator expenses, moving expenses, student loan interest, tuition and fees deduction, health saving account deduction, IRA deduction, alimony paid, self-employed related deduction, certain expenses of reservists, performing artists etc.

**Deductions:** There are two types of deduction we can make from our adjusted gross income. Tax payer can choose either method while filing their taxes, generally majority of people choose standard deduction.

**Standard deduction:** it is based upon the principle that every taxpayer should be allowed some deduction from their annual income for personal living expenses in addition to *personal exemptions*.

Filing statuses	Standard Deduction	Personal Exemptions
Single	\$ 6500	\$ 4150 each individual
Married Filing Jointly	\$ 13000	\$ 4150 each individual
Married Filing Separately	\$ 6500	\$ 4150 each individual
Head of Household	\$ 9550	\$ 4150 each individual
Qualifying Widower with Dependent Child	\$ 13000	\$ 4150 each individual

**Itemized Deductions:** We can deduct certain expenses in **Schedule A** if our total itemized expenses are more than **standard deduction** amount above. Eligible expenses are medical and dental expenses, taxes paid, interest paid (i.e. mortgage interest), gifts to charity, casualty and theft losses, job expenses and miscellaneous, losses in lottery if there is lottery income.

**Personal Exemptions:** for tax year 2017, personal exemption is set to \$ 4150 for each individual in the family.

**Annual Gift Exclusion:** You can give gift to one or many individuals or receive gift up to \$ 15000.00 without paying gift tax.

**Credits:** there are refundable and nonrefundable credits available to taxpayer. Nonrefundable credit helps to reduce tax amount up to zero if applicable and refundable credit helps to get bigger refund from tax return. Earned income credit, education credit, child tax credit, premium tax credit etc. are major credits to get more refund for low to medium income families.

**Taxable Income** is derived as, total gross income-adjustments = adjusted gross income-standard deduction-personal exemption = taxable income\*tax rate = tax liability-credits = tax due or refund based on credits available [IRS form 1040]

**Tax rates:** tax rate differs for each filing status. Single person pays 10 % tax up to \$9325 and family pay 10 % tax up to \$18650 taxable income, then tax rate increases to 15, 25, 28, 33, 35 and maximum 39.6 % based on taxable income and tax table.

**\*Sources: irs.gov, IRS publications and various websites**

२०१८ को ट्याक्स सीजन जनवरी २९ देखि अप्रिल १७ सम्म आंतरिक राजस्व कार्यालय IRS ले आउँदो बर्षको ट्याक्स फाइल जनवरी २९ देखि स्वीकृत गर्ने सूचना प्रकाशित गरेको छ. यस बर्षको ट्याक्स फाइल गर्ने अंतिम अबधि अप्रिल १७ सम्म हुनेछ. IRS ले Earned Income Tax Credit (EITC) and the Additional Child Tax Credit (ACTC) प्राप्त गर्ने ट्याक्सपेयरहरूको रिफंड केहि ढीला गरि दिने बताएको छ. सिजनको सुरुमै पेपर वा efile गर्नेहरूको रिफंड फेब्रुअरी २७ सम्ममा मात्र निकासो हुनेछ. नया कानून अनुसार IRS ले बिभिन्न क्रेडिट प्राप्त गरि रिफंड प्राप्त गर्ने ट्याक्सपेयरहरूको रकम फेब्रुअरी १५ सम्म होल्ड गर्ने, भेरिफाई गर्ने गरेपछि मात्र निकासो गर्ने भनेको छ. थप जानकारीको लागि IRS.gov वा आफ्नो ट्याक्स पृथारर अथवा एकाउण्टेण्टलाई सम्पर्क गर्नुहोला ।

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