

APRIL 2018
NEWSLETTER

109th EDITION



Chicago Chautari Times

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VOLUME 10, ISSUE 1

APR 2018 NEWSLETTER

Welcome to Chicago Chautari Times - 109th Edition



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For birthday
announcements, articles,
success stories,
quotations, poems, write
to us at
peopleofnepal@gmail.com

Charity in Kinds and Kindness - NAC Mar 2018 Activities

The core objective of Nepali American Center is to unite Nepalese people living in Chicagoland area. Such unity positions NAC to engage them actively in organizing many social, cultural and religious activities in the community. NAC volunteers believe that such event allows our young generation to witness these activities, get motivation to help and participate in such activities and learn from it the underlying core belief and goodness of Nepali people. To become strong civilized group of people who can live a harmonious life in a heterogeneous group of people like an American society, a very common expectation is to make sure that people from different cultural and ethnic groups become aware of their duty and obligations for strength and progress of their own community and also help build a vibrant society beneficial to everyone in America.

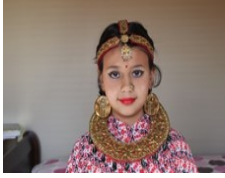
As we like to live here and find it welcoming, we must continue to practice our culture and heritage and allow ourselves to get assimilated to become part and parcel of the American society. It must be our intention because we are drawn with the opportunity this society has offered us and so we like to be strong ourselves and contribute to make this society strong and healthy. The American system itself is built in this way and it demands such understanding from us. Overtime, we have witnessed it as a great model that has inspired many other people and community around the world how harmony among people can be established in a heterogeneous group of people for peace, progress and prosperity.

This is what all members in this society have witnessed that how such a system and a society has a great way to payback our own contribution in many beneficial ways. Here everyone can easily notice the dual role of 'Giving and Getting from a society'. It is very easy to see ourselves what all is going on around us that is alluring ourselves and also we know how other feel about our life and our lifestyle in this land.

Experience of engaging in social activities has taught us that it is far less challenging to do greater things together in larger masses than in less number because of the strength required to succeed coming from greater coordination and cooperation. We learn that our participation is not just simply to unites us for our own benefit directly but it rewards doubly as the unity have lasting influences in building the necessary fabrics of the society and the system it helps develop for its people.

The environment in such a society also asks and encourages us to deliver services required for people in other society in a regular basis. It asks to extend required help and services beyond its boundary whenever possible. This humanitarian effort is to treat everyone equally and help those who needs from those who can afford. Rendering such services rewards the service provider in many different ways, both materially and mentally. We Nepali also know the importance of such benevolence, we like to continue to engage in activities that need us to fulfill the needs of others with our contribution.

Dr. Bishnu Phuyal (Continued on page 6)



Plastic Waste: A Growing Cause

Did you know that an average human wastes approximately 64 tons of plastic in their lifetime? Or the fact that only 25% of all plastic made is recycled? Where does all this unrecycled plastic go? Here's the answer: All the plastic that is thrown away, left as litter, or has just been floating by, is eventually going to end up in the ocean. Most of which will go to the Great Pacific Garbage Patch. I want you to know what the Great Pacific Garbage Patch is and why it's bad.

The Great Pacific Garbage Patch is a collection of plastic litter that ends up in oceans and seas. It's actually two places in the ocean. The Western Garbage Patch is close to Kuroshio, Japan and the Eastern Garbage Patch is close to the Californian Islands. These two "Islands" have strong currents around each other like the shape of an oval. And in between little pieces of plastic and debris will float in the power of the currents.

The Great Pacific Garbage Patch is horrible for many, many, reasons. One of which is that it kills over a million seabirds and 100,000 marine mammals every year. They mistake things like lighters, toothbrushes, and bottle caps as food. These animals die of indigestion for not biodegradable plastics in their stomach. We caused that. Humanity is starting to care less and less about the environment. 80% of plastic waste in the ocean is blown, washed, or voluntarily thrown from the land.

Simran Adhikari



SMILE

My Beloved Son and Daughter,
You entered this world with a Smile,
the first language that bridged a connection of
affection.

Smile, a tender gesture that you expressed,
multiplied to enlighten your first milestone.

With Smile, you created thoughts of possibilities.

With Smile, possibilities transformed into abilities.

Now,

When you sail across the ocean of milestones,

in waves of contempt, anger, enthusiasm, fear, frustration, pride, surprise, disappointment, embarrassment, disgust, happiness, hate, jealousy, love,

Smile is lost in the tides of these emotions.

But remember,

These waves once subside, will become beautiful ornaments of a meaningful life.

So, embrace them but don't dwell in them forever.

Breathe and endure through spirit of faith

to find your hidden smile in the cluster of your emotions.

Then,

Smile will give a color to your grief.

Smile will become a symbol of acceptance.

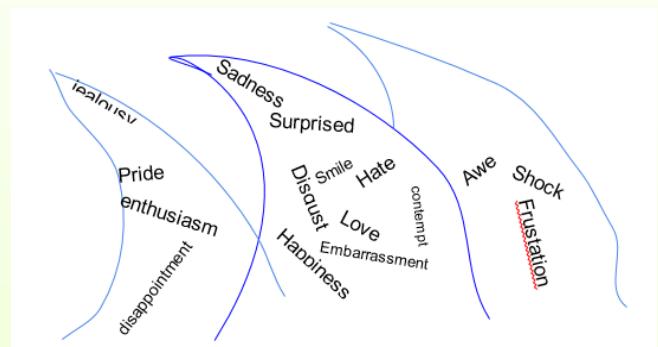
Smile will show you are stronger than yesterday.

Smile will become an anchor of health and harmony.

Then, on your journey of life, greet the world with your gracious smile.

The world will walk with you an extra pleasant mile.

Sarana Shrestha-Parajuli



Illustrated by: Pramsu Parajuli

Your home could be your greatest asset. Protect It



Here’s the good news: Property values continue to rebound after the Great Recession. In fact, Zillow.com reports that as of August 31, 2017, the median home value in the U.S. stood at \$201,900—an increase of 6.9% in just one year.

So what’s the bad news? In 2013, the last year for which there are statistics, home mortgage debt was the largest household liability, representing between two-thirds and three-quarters of total household debt.¹

Given these statistics, it’s easy to see why so many new homeowners are eager to purchase mortgage insurance from their lenders. That way, if something tragic happens, they can be sure that the lenders will be paid in full and that their families will retain ownership of this valuable asset.

Be sure to consider all the options.

It’s important, however, for homeowners to realize that there are other ways to protect the lifestyle and wealth of their families. Personally owned life insurance, for example, can perform many of the same functions as mortgage insurance, but it offers greater flexibility. That’s because life insurance gives your beneficiaries the freedom to determine how the death benefit will be spent. Let’s take a look at why that might be important.

You—and your loved ones—may want greater flexibility.

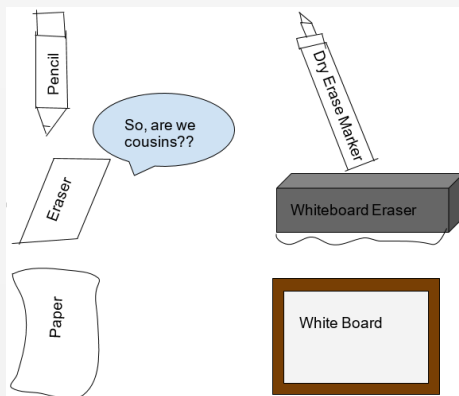
While your family can always use the death benefit to retire the mortgage, there may be more immediate financial needs. With life insurance, they have the option of using the money to pay medical bills, cover funeral expenses, or simply keep the household up and running in your absence. It may also make sense for your loved ones to pay down the mortgage over time, so they can use the insurance proceeds for other purposes and take advantage of the mortgage interest deduction. What’s more, personally owned life insurance is portable, so as long as your policy remains in good standing, you will remain covered—no matter where you live or how many times you move.

Of course, most people don’t buy a home simply for its value—but now, more than ever, that is an important consideration. If your home—and any equity you have built up—represents your largest financial asset, be sure to weigh all your options and take whatever steps you can to protect it. No matter what you decide to do, there’s a good chance that you—and your loved ones—will sleep better for it.

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A piece of humor by Pramsu Parajuli



¹ John C. Weicher, “The Distribution of Wealth in America, 1983-2013,” Hudson Institute, January 31, 2017. <https://www.hudson.org/research/13095-the-distribution-of-wealth-in-america-1983-2013>

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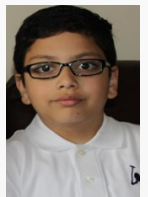
My Sister - The Salvage

As I've seen my sister grow older I have noticed certain things about her. One of the things is that she can flip her mood pretty much instantly. One second she will be yelling at my dad when she doesn't want to do Kumon and the next she will be acting all cute and innocent in front of guests. One other thing I've noticed is that she is not afraid to speak what is on her mind. If you are eating something for like dinner or lunch that tastes bad you normally just eat it to be polite to whoever cooked it, but with my sister she does the complete opposite. She will just yell out, "It tastes so bad!" or something related to that. Sometimes even in the car she will do the same thing. My dad might tell some joke to us while we are driving somewhere and most of the times it's actually funny, but if the joke is about my sister she will completely shut down by just saying, "That's not even funny."

My sister also has the uncanny ability to make anyone mad in any situation. It's not because she herself is annoying (somewhat debatable), it's because she has the worst timing in the world. If my mom and dad are arguing about something, after they are done arguing, they might be a little peeved or they might not be in the best mood. This is when my sister either asks if she can watch or when she starts asking my mom a bunch of random questions. The questions won't even be legit questions, they will be questions like, "Why can't squares be circles" or something equally as weird. My dad is a different case as he doesn't get mad as often. The only times my sister will make my dad mad is either when she gives him a hard time while doing Kumon, or when she becomes all arrogant and bratty in the car.

Let's talk about that for a second. Don't ask me how because I don't know, but for some reason just being inside of a car just completely changes her mood. Before you can even blink your eye she becomes a completely different person. She will be all cute and adorable outside the car walking around with a smile on her face, but as soon as she enters the car the smile is replaced with a scowl and she is in a bad mood. The miraculous thing about it though is that as soon as it happens it is gone. So if I want to tell someone about it they will likely not believe me because she is back to her cute and adorable self.

- Alok Das



Is money more important than your career and knowledge?

In the life of a human there are a few things that make it perfect (not perfect, perfect because nothing is perfect). The first thing that you need is knowledge when you entire school. After that school you can go to college or just get a low class job. Most people will go to college, but sometimes there are people in the world who just go to get a job. Getting a job without a degree in it, you will have a low chance of getting that specific job. There are a lot of jobs that need to get a special ability or have certain knowledge about it. Those jobs give you more money and low quality jobs give you a small portion of what in the good jobs give you. Money is what you earned from a job. There are people who want their family together or have a happy life with no stress. A few people do every thing just for money. They could do anything like Sell drugs, sell guns, steal, and rob so on. There are more bad things to get money then good things like getting a job or make a good business. With an infinite amount of money you can do anything. Get expensive clothes or buy a mansion. A few people give to the poor. Even showing off are what a few people do. Is money more important or is something else's? Are there more rare and lucky things to have?

Let's start from the start. The first thing I mean the real real first thing. Mom is the most important person one could have. Don't forget Dads too. The first important thing that happened to you in life is birth. Next you have school that leads to knowledge. With successful grades you can get a good carrier that gives you a lot of money. After that you can get married and get kids. You go to work and watch out for everyone in the family. You get old and retire. You get grandkids and so on. You will die and what belongs to you will go to your kids. This is what a normal person's life would be. Not everyone in this world will have this. Some people go to drugs and be super rich. Money is not the most important thing in life. Without a career you can't get money. Without the proper knowledge you can't get a career. Without birth you will not get in this world and live. Without a mom you will not be alive. Family is more important than anything in the entire world. It is impossible without any kind of mom, to be alive. Any kind of animal an ant to a dinosaur a mom will give birth. Mom is super important.

- Aarogya Regmi

Charity in Kinds and Kindness - NAC March 2018 Activities - Continued

NAC got involved in two such things during the month of March 2018. The first one was to provide monetary help to pay tuition fees to the orphans residing at 'Joint Disabled Unity Awaz Center' in Nepal. This center has a unique story that it was established by a lifelong panhandler, who himself is also a handicap person. Til Bahadur Karki established this center to provide shelter and education to poor and destitute orphans and disable children. Currently there are 42 children between the age of 3 and 16. NAC sent \$1500 (fifteen hundred) to pay their tuition fees for one academic year. The fee was overdue for some time after the two local schools themselves provided several students free tuition, but they were unable to make it free to all the 42 children. Thanks go to all those NAC donors who contributed to this fund. NAC also have some additional funds to help the center in the future in a continuous basis for shelter, health and education of these children.



NAC executive member Shree Shrawan Shrestha and his brothers also visited the center recently. They are seen in the photo offering their personal donation in his recent trip.

Secondly, it is an established routine for NAC to organize communitywide blood drive donation program in a regular basis. One such event was organized on Sunday March 25, 2018 by Centennial Nepalese Lions Club in association with Blood Donors of America, Nepali American Center and some other Nepalese social organizations in Chicago. Twenty one volunteers donated blood and help save 63 lives. The organizers and blood donors believe that it is our solemn duty to help supply the need of the society around us wherever possible. They also believe that donating blood and saving life is a sacred thing. They think that it is so important to donate blood, that it gets waste if not donated and it saves life if donated. So why not donate and help from things such as our own blood which otherwise will be a complete waste?



Ms. Sarita Shrestha and Ms. Sharmila Phuyal donating blood at Life Source facility in Arlington Heights in Illinois, March 25, 2018

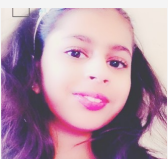


With such thoughts in mind, one of the donor Ms. Sharmila Phuyal got very excited to donate after she found her good friend Ms. Sarita Shrestha ready for donating. Sharmila is psychologically very strong but physically weak. She became unconscious twice after the donation. Physically she was weak and that is why it happened. Later on, she become quite normal. Blood donation really has no risks excepts some really good health benefit. Most important thing is that the donor should have enough fluid in the body before donation. Thanks to all the donors, the volunteers and the LifeSource to help this event a great success for NAC.

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- Dr Bishnu Phuyal



NEPAL

Nature
 Earthly
 Plants
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 Love

Acrostic Poem - A poem that has the topic (usually a word or phrase) in a line that spells out the word or phrase.

- Arya Rimal

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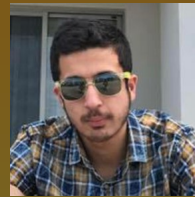
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**Best Wishes to our
March Birthday Stars**

Apr 3 - Pascal Adhikari



Apr 6 - Alpesh Chapagai



Apr 9 - Prisha Joshi



Apr 11 - Adhya Subedi



Apr 23 - Kritam Dhungel



**Best Wishes to our
Birthday Stars**

Apr 30 - Alok Das



**Best Wishes to our
Birthday Stars**

Apr 14 - Sunab Ghimire

Apr 19 - Aditya Karna

Apr 30 - Ishana Karna

Submit your birthday information with the pictures by via email to peopleofnepal@gmail.com by 20th of the month, to be included in our next edition.