

MARCH 2025
NEWSLETTER

CHICAGO CHAUTARI
TIMES - 192nd Edition

Om Namah Siwaya!
ॐ नमः शिवायः



Chicago Chautari Times

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MARCH 2025 NEWSLETTER

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For birthday
announcements, articles,
success stories,
quotations, poems, write
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Welcome to Chicago Chautari Times - 192nd Edition



Big mind versus small mind

(An excerpt from YouTube video based on Lao Tzu's teachings on meditation and flow.)

From breath to emptiness is the way. Breath lies within emptiness. Emptiness is silence, silence is peace. Big mind is emptiness. Everything lies in emptiness; a small mind is analytical and reactionary. Big mind is peace.

Learn to see the small mind. Until you recognize a small mind you get lost in it. You cannot enter in the big mind without learning and knowing it. Watch the small mind. For example: Watch how one thought jumps to another thought. Once you learn to watch them, you learn and start feeling peaceful. Because you always live in peace – in Serenity. You are always in emptiness. Emptiness is Serene. Cyclones and tides rise and fall in the ocean, but they cannot cover the ocean. You are just like that. Breath, thoughts and feelings rise within the emptiness, but they never can cover the emptiness. As you get familiar with emptiness, you find peace. Meditation or witnessing all these rises and falls of things brings us toward the big mind – the peace.

Should we always watch thoughts, or should we control them?

No, remember what the purpose of Dhyana is. Dhyana is neither to control nor to chase away the thoughts. Dhyana is just to witness and realize the existence of emptiness. As soon as you stop tampering them, the hidden peace within the mind comes to the fore automatically. Because the real element of small mind is the big mind, which is the existence of emptiness.

This emptiness is the source of everything. Like a pot is made out of Earth, water lies only at the empty pores. Emptiness is not absence, it is not saplessness, but it is the source of everything. Everything is within it, everything is in its power, in its flow. Without any lesson, the ants build their home, without any guidance of a map birds travel to a distant place. What this means exactly is big mind knows and guides our life. Small mind moves from the power of big mind.

Why do I fall into the trap of a small mind again and again?

It is because of Illusion of control. Small mind makes everything personal. It cannot abandon the habit of control. And we cannot see the flow of the cosmos (universe). Happiness and sadness, both good and bad, are part of emptiness. When you accept this, you stop reacting and drop these things. You think in peace and universal. You tend to become part of the flow, you become part of silence.

Everything becomes awareness (Dhyana). Emptiness, like the sky, exist always. The Cloud of action (क्रिया), thoughts (बिचार), and feelings (भावना) is part of this Sky, this emptiness. Awareness is this, emptiness is called Dhyana. As much as you expand awareness, you can find yourself in the midst of all thoughts. And your life begins to change to awareness only. Therefore, awareness is always living in peace. Watch the silence of your breath and understand this peace is the emptiness.

Find that this spreads everywhere, and you will find yourself with all thoughts. Your life becomes awareness only. Live every day in peace. Watch every day of the morning of your thoughts and breaths with peace. What the silence of breath, be aware of this emptiness and this emptiness is peace. This emptiness is the language of the universe. It is always guiding the mind, intellect and body.

- Editorial - Translator Dr. Bishnu Phuyal ... to be continued in page 4



Duende carcel fue real – Prisha Parajuli

Es el Dia de San Patricio pero nadie en mi pueblo celebran, En vez de celebrar irán a encontrar un arco iris y robar una olla de oro. Yo no encontré un arco iris el año pasado pero hoy fue diferente. Yo fue el más close que yo habia tenido en mi vida.

Primero yo tenía armas, mi bici y agua preparada para ir. El año pasado fuimos con una de mis amigas pero ella está enferma pues yo voy a ir solo. Mi camino está hasta 35 millas de la derecha de Roma, La mayoría de personas irán a Irlanda pero yo no tenía el dinero. Yo bici 30 millas de mi path y encontré una arco iris.

-Oye fuera ahora o yo voy a atacar!- Un duende se fue de los árboles.

El es muy pequeño, es como un metro.

-Yo estoy aquí en paz. No necesita atacar- Yo dice a la duende.

El duende movía closer a la olla de oro? Esto no fue el final del arco iris al no suponer que tenía una olla de oro. El duende me atacó cuando yo movía closer.

Yo gané la pelea y el duende murió. Más duendes aparecen de los árboles y atacan yo.

-Tu están detenidos en la DCR- Uno de los duendes dicen.

Yo oír de este lugar en pasado es como cárcel pero por duendes. Es imposible para escapar.

Mi final error

Mañana es el día de San Patricio, es mi 431 año de defender el arco iris. Mis amigos dicen que es mi tiempo para retirarme pero yo pienso que está bien. Yo tenia mi arco iris y mis parejas.

-Si tu murias es tu falla- Dijo Declan.

Es el dia de San Patricio y yo iré con mis amigos. Están defendiendo el arco iris a 30 millas de Roma el más popular ciudad de Italia. Es uno de los más difíciles arco iris para defender porque tenía muchos árboles.

Cuando fue siete horas antes del fin de hoy un humano lo encontró.

Oye fuera o yo vas a atacar!- Yo grito.

Yo estoy aquí en paz. No necesita atacar- El humano dice

Me movían a la olla de oro y el humano también. Yo ataco al humano. Yo y mis amigos no perdimos una pelea pero el humano tenía más armas que la mayoría de los humanos.

El humano lanzó una bici en mi cabeza. Todo es boroso.

-Tu están detenidos en la DCR- Declan dice.

El vocero de Declan fue la última cosa que escuché antes de mi muerte.

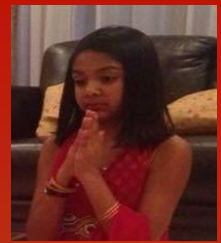
This story was an assignment about parallel stories during my Spanish class. The assignment was to write a story about us trying to steal a pot of gold from a leprechaun. The first story (Duende carcel fue real) is told in my perspective and second (Mi final error) is told in the leprechaun's (duende) perspective.

[Use Google translate to read this story.](#)

Prisha Parajuli

Best Wishes to our March Birthday Stars

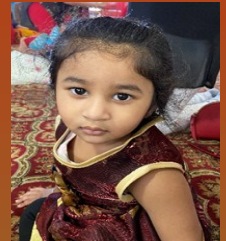
Jaina Kunwar
- March 9



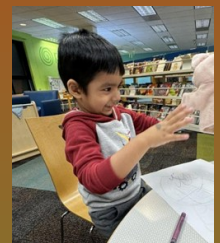
Shaena Chaudhary
- March 5



Divyansha Chaudhary
- March 3



Rivansh Phuyal
- March 10



Ebhanam Das
- March 1



Manam Wagle
- March 19





Exactly, what is government?

Is it perfect? No way. Is it good? It can be. But I can tell you what it is not; bad or not important. So, exactly what is it? Let's pretend government is like a house, your house. When you glance at your house, you see the aesthetics, the architecture, the decorative finishes etc. What you don't see is the solid foundation, and in this case the unappealing structures that consists of steel rods and rebars that ensure the lasting stability of your house and more importantly your safety. Much like the invisible rebar and steel rods, government isn't flashy, it doesn't capture your attention, it is not the reason you decide to buy or live in a home-- and did I mention that it is invisible. But like a rebar that provides stability and integrity for your house, government whether it is federal, state, or local, serves the same function. Without the rebar and metal rod, your home could potentially collapse. Similarly, without government many essential services including healthcare, nutrition programs, public safety and transportation, education and economic opportunities among others will become less available leaving people, families, communities, and society vulnerable.

Let's break it down even more. If your house did not have a solid foundation, I am certain it will begin to crack and eventually collapse. Similarly, without a robust government that provides the services I mentioned above our society will begin to see fragmentation and instability. When there is a significant moment like a natural disaster, public health crisis, economic downturn—it is the government's role and responsibility to sustain our communities, absorbing the shock and maintain the structural integrity like the function of the rebar in your house.

However, as I said above, government isn't perfect and perhaps not even close to the level of effectiveness that we would like to see. I should know because I work in government. Just as a faulty rebar weakens a house, poorly managed, corrupt, and unstable governance can lead to societal collapse. But that does not mean we should undermine it or eliminate many of its services. Like the rebar hidden within concrete, government of the people, by the people, and for the people provides strength and support, enabling communities to stand firm against pressures both foreseeable and unexpected-- and secures a thriving, stable, and resilient society.

- Biswa Phuyal



Evergreen

The evergreen bushes are ever so lust;
The light shining in the water.
A familiar sight rests in it,
A familiar face.

Within it all,
Deep souls rest.
Some souls hunt.
Some are hunted.
You exploring,
Is your own doom.
As it's interests,
Is your death.

The evergreen bushes are ever so lust;
The light shining in the water,
A familiar body rests in it,
At the bottom of the lake.

No more things to do,
No more fun.
All because,
There's Nothing to Do Now.
- Syon Gautam

No more things to do,
No more fun.
All because,
There's Nothing to Do Now.

Running Out

One does not love breathing;
But they love it in the end.
One does not love water;
Until they run out of it.
One does not love food;
Till they lose theirs.
One does not love life;
Until it's almost over.

There's Nothing To Do Now

Life is over;
Nothing left to do,
All the experiences,
Have run out too.

No more dinners,
No more enthusiasm.
All because,
There's Nothing to Do Now.

Friends are gone,
Such as me.
All the parties,
Have run out too.

No more family.
No more friends.
All because,
There's Nothing to Do Now.

Good willed men run;
Blasting off in the sunset.
Their joy will soon
Have run out too.

No more things to do,
No more fun.
All because,
There's Nothing to Do Now.

- Syon Gautam

Big Mind Versus Small Mind - Editorial Continued

When you act on something or thought arises, or attachment arises, always remind yourself that everything is emptiness, just like the rise and fall of tides in the ocean. Everything is peace. Nothing can cover this peace, the ocean. When you do this, you find yourself drawn to a state of equanimity. At such instants, everything you do will happen effortlessly. Your mind becomes translucent, beautiful. Life becomes simple and effortless. All these clues, like teachings, will guide and help you to provide energy of different kinds. All you have to do is become graceful to them. You will become able, courageous and intellect.

- Editorial Translator - Bishnu Phuyal

NAC Temple Fund — March '25 Summary

Thank you for attending March 2025 monthly puja, and for your generous contribution. Thanks to our sponsors and devotees. Your presence, devotion and your donation make it possible for us to give continuity to our regular monthly puja and gathering. Here is the summary of our collection from Feb puja.

Total collection (Cash, check and Zelle): \$640
Total expense: \$275 (Temple \$225, Pandit \$50)
Saving: \$365

Number of NAC Trustees: 31 as of Jan 25
Additional donations received from two existing trustees: \$3934
Total assets so far: ~\$190,000

Website: nepaliamericancenter.org
Email: info@nepaliamericancenter.org
Donation: donations@nepaliamericancenter.org



The Tick of Time

The clock strikes six, the day repeats,
The same old steps, the same old streets.
The coffee brews, the mirror stares,
The world outside pretends it cares.

Shoes by the door, laces tied,
A sigh, a yawn, a thought denied.
The bus rolls in, the faces blend,
The ride begins, the ride will end.

Pages turn, the numbers climb,
The bells all ring at the proper time.
Voices hum their practiced lines,
A script well-read in careful signs.

The sun sinks low, the lights turn on,
The evening fades, the day is gone.
The clock strikes six, the cycle hums,
Tomorrow waits—tomorrow comes.

- Krisha Pandey

March Birthday Stars

Shreeya Koirala -
March 30



Bryan Bikram Rana -
March 30



Submit your birthday Information with the pictures by via email by 20th of the

Tax Season 2025 Highlights for Tax Year 2024

Dear taxpayers,

It is tax return 2024 filing time again to collect your all income, expenses, taxes paid, credits etc. documents. Tax is a major source of income for our government and we all must comply with taxation rules throughout our life. There are several forms of taxes: income tax, sales tax, property tax, excise tax, consumption tax, estate tax, use tax and so on. Wikipedia writes, "A tax (from the Latin word 'Taxo') is a mandatory financial charge or some other type of levy imposed upon a taxpayer (an individual or other legal entity) by a governmental organization in order to fund various public expenditures." A person or business or legal entity files and pays taxes to the federal, state, city, and local authorities. A federal income tax is a tax levied by the United States Internal Revenue Service (IRS) on the annual earnings of individuals, corporations, trusts, and other legal entities. Similarly, we must compute and pay taxes to the resident state and any other applicable states, city, and local governments where we worked or received taxable incomes.

We all are filing our 2024 tax return based on **Tax Cuts and Jobs Act 2017 (TCJA)** and updated provisions from **CARES Act 2020**, **Inflation Reduction Act**, **SECURE 2.0** etc. **TCJA** had reduced tax rates on wages, investment, business income and lowered corporate tax rate to 21%.

- 2024 Tax rate schedule for 7 tax brackets:

Tax Rate	For Single Filers	For Married Filing Joint	For Heads of Households
10%	\$0 to \$11,600	\$0 to \$23,200	\$0 to \$16,550
12%	\$11,600 to \$47,150	\$23,200 to \$94,300	\$16,550 to \$63,100
22%	\$47,150 to \$100,525	\$94,300 to \$201,050	\$63,100 to \$100,500
24%	\$100,525 to \$191,950	\$201,050 to \$383,900	\$100,500 to \$191,950
32%	\$191,950 to \$243,725	\$383,900 to \$487,450	\$191,950 to \$243,700
35%	\$243,725 to \$609,350	\$487,450 to \$731,200	\$243,700 to \$609,350
37%	\$609,350 or more	\$731,200 or more	\$609,350 or more

- Standard Deduction has been increased after inflation adjustment.
- Additional \$1950 for single and HOH 65 or over or blind, \$1550 for MFJ, individual who may be claimed as dependent no more than \$1300 or the sum of \$450 and the individual's earned income.
- You can give gift to one or many individuals or receive gift up to \$18000 without triggering gift tax.
- The Tax Cuts and Jobs Act provides a \$500 non-refundable Credit for each Non-Child Dependents like relatives, parents, dependents with ITIN.
- The deduction for moving expenses is suspended for tax years beginning after December 31, 2017, until January 1, 2026, except for move of the members of the Armed Forces on active duty.
- Eligible taxpayers can deduct up to 20% of qualified business income (QBI) from a domestic business.
- Standard mileage rate is increased to 67 cents for business use, 21 cents/mile driven for medical and moving and 14 cents/mile for charitable purposes.
- Health Saving Account (HAS) contribution limit is \$8300 for family and \$4150 for individual.

Pension Plan Limitations:

Contribution limit to pension plan increases to \$23,000 in 2024, catch up contribution limit for aged 50+ increases at \$7,500. Self-employed SEP plan limit is \$69,000. Traditional or Roth IRA limit increased to \$7000 and \$8000 for aged 50+ up to the income threshold limit.

*Sources: IRS.gov and various online resources

Jitendra Rana, EA info@jtax.net
JJ Tax and Accounting Inc, Chicago, IL

Filing statuses	Standard Deduction
Single	\$ 14600
Married Filing Jointly	\$ 29200
Married Filing Separately	\$ 14600
Head of Household	\$ 21900
Qualifying Widower with Dependent	\$ 29200

Long Term Capital Gains and Qualified Dividends		
Tax Bracket	Short-term	Long-term
10%, 12% brackets	Ordinary rate	0%
22%, 24%, 32%, 35% brackets	Ordinary rate	15%
37% bracket	Ordinary rate	20%

JJ Tax and Accounting Inc

Tax Preparation . Bookkeeping . Payroll . IL Notary. Consulting



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