

Jan 2026  
NEWSLETTER

CHICAGO CHAUTARI  
TIMES - 202nd Edition

Happy New Year 2026



# Chicago Chautari Times

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JAN 2026 NEWSLETTER

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## Welcome to Chicago Chautari Times - 202nd Edition



### Puja, Aaradhana, Sadhana and Swaadhya (self study) - PASS

A piece of wood either sinks or floats in water depending upon if it is dry or freshly cut, which is wet. Obviously, while the dry wood floats, the wetness of the wood is the reason why it cannot float. Rather it is pulled down to the bottom of the water by that weight. The piece of wood goes down to the bottom with its own weight in spite of the upward lift, or buoyant force, it receives from the water. Meanwhile, the degree of upward lift from the water is the same as the dry wood. As we also know, if we let the wood dry, it floats.

In the ocean of this worldly existence, we float high with admiration and reverence as a sensible sage does or we sink down low to the worst if we become senseless stupid. The nature of worldly existence responds to everyone fairly, that is it also exerts buoyancy. It is so because of the content we possess within ourselves and conduct we display outward from our actions and views. We find that others reciprocate to our behaviors or reactions, that match our own. So, the worldly existence is like the buoyancy of the water to the wood. The wetness of the wood can therefore be considered similar to our ignorance or ill temperament or ego or pride, etc. for which it responds in interchange.

Humans tend to succumb with their habit more than applying prudence. Even though habits are not easy to change, it is not impossible either. Routine adherence to Puja, Aaradhana (Prayers), Sadhana (Meditation) and Self-study (PASS) are proven means that contribute to conducting our life better, hence to bring changes in our habits. They help to influence other people's assessment of ours. Aaradhana is same as Prayers and Sadhana is closest to Meditation in meaning. By following these habits routinely are proven ways to build our character for our own benefits. And they please others doubly, one to help improve themselves and second to appreciate others. PASS acts within us just like continually used tools to clean and care for and weed out excesses in a piece of land that we call a well-kept garden.

These (PASS) actions are also like fire to convert a log to ashes. Like fire, these behaviors help burn impurities within us, the internal elements like hatred and jealousy, anger and ignorance, greed and possession, etc. These impurities cause damaging negative effects to us in different proportions and damage our relations outside. Just like a garden needs regular attention to water the plants to let them flowers bloom and spread their beauty of freshness and fragrance, and to produce delicious fruits for our consumption, it is necessary to constantly watch the garden upkeep preventing it from changing to wild. Likewise, PASS helps develop sublime and ascetic qualities in us, which in turn outflows from our conduct, just like water flowing out of a jar when continued to fill it in. It involuntarily expresses our virtue out to the world without effort. With the observance of PASS, we change ourselves within, cleansing anything that prevents us from shining, which is the same as expression of love and harmony around. This causes a positive buoyancy effect, like the lifting nature of the water, to our surroundings.

Like there is an equal reaction to any applied action, we can understand how the worldly existence behaves with our own. It is nothing more than the reflection of our own behavior thrown back to us, and also similar to a mirror that reflects what our countenance actually looks like. Or simply said, you get back what you give out. (Continued on page 4)

- Bishnu Phuyal, PhD



### The Adventures of Sherlock Holmes—Summary

It is a collection of twelve short stories about the brilliant detective **Sherlock Holmes** and his loyal friend **Dr. John Watson**. Each story features a different mystery, usually involving strange clues, suspicious behavior, or unusual situations that others cannot solve.

Holmes uses his sharp observation skills, logical thinking, and clever reasoning to uncover the truth behind each case. The stories cover a wide range of mysteries—missing items, secret identities, blackmail, disguises, and unexpected twists. Even though the problems seem confusing at first, Holmes always finds a smart and surprising explanation. The collection highlights friendship, intelligence, and the excitement of solving mysteries. - **Abhudaya Phuyal**



### My Winter Break Story

I had a New Year's party at Coco's house. Coco is a bernedoodle dog. She is brown in color and very cute. There were lots of people. I went with my parents and my sister. Now moving on to Christmas day! My sister and I got a Gabby dollhouse and many more gifts! The next thing we did was baking. We baked chocolate chip cookies and banana bread. Me and my daddy participated in a food pack volunteering event. We packed dried vegetables, rice, soy and vitamin packs. I had to put a hair net to keep my hair out of the food I packed. It was so much fun. Oh, and Happy New Year 2026! - **Abira Shrestha**



### Holiday At Nepal

The Holidays in Nepal were fun! Like Diwali! We shot so many fireworks in the air and we even had a big dinner! After that we were getting ready for the BIG festival. It took a very long time to prepare but it all was worth it in the end. After we got everything prepared it was planned to be a few days after. We were planning to go to some places before we went back to America. Durbar Square was really fun! There was good food, Historical

Monuments, Cool Costumes and overall a nice place to be at! At the Durbar Square there is a popular historical temple. and we also visited The Pashupatinath Temple. The Pashupatinath Temple in Kathmandu, Nepal, is a sacred Hindu shrine, Dedicated to Lord Shiva (Pashupati) and people from the world come to visit. Now for the Chhath Pooja, a lot of people from Rajbiraj came to celebrate this one big Festival in the pond at the back of our house. My uncle, being President of that Province, has done a lot of decorations for Chhath Puja and they have also organized dances, dramas and Lottery raffles at the end with winning a prize of Rs. 25,000 which was really exciting. So on Chhat Pooja I realized most Women who were fasting for the Puja started going into the pond as a ritual and worshipped setting and rising Sun consecutively for two days. Overall it was a memorable trip and I would go back again if I had the chance! - **Rajanish Yadav**



**Aavan Shrestha -  
Jan 4**



**Abeni Ghimire -  
Jan 8**

## Best Wishes to our Jan Birthday Stars

**Maya  
Byanjankar -  
Jan 28**



**Utsav Joshi -  
Jan 13**



**Aaron Poudel  
- Jan 3**



**Kriti Pathak -  
Jan 23**



**Ruby Phuyal -  
Jan 9**



**Mandila  
Budhathoki -  
Jan 20**



**Mandila  
Budhathoki -  
Jan 20**





### Global Warming: Even Chicago Feels the Change

Living in Chicago, I'm used to cold winters, icy sidewalks, and strong winds coming off Lake Michigan. People often think global warming only matters in hot places, but even here in a cold city, we can see that the climate is changing. Global warming is the long-term increase in Earth's average temperature, mostly caused by pollution from cars, factories, and power plants. Even though Chicago still gets cold, the weather doesn't feel as normal as it used to.

One big change I've noticed is how unpredictable winters have become. Some years we get heavy snowstorms and freezing temperatures, but other years winter feels shorter and warmer. There are days in winter when it barely snows at all, which didn't happen as often in the past. When it snows, it sometimes melts quickly because temperatures rise suddenly. These changes show that global warming doesn't just mean "hotter," but also more extreme and confusing weather.

Global warming also affects Chicago in other seasons. Summers are getting hotter and more humid, with more heat waves that can be dangerous, especially for older people. Heavy rainstorms are happening more often, which can cause flooding in streets and basements. Even Lake Michigan is affected, with changing water levels that impact wildlife and the city's shoreline.

In conclusion, global warming is real, and even a cold city like Chicago is feeling its effects. The changing weather shows that this is a serious problem happening right now, not just something for the future. If people work together to reduce pollution and take care of the environment, we can help protect our city and the planet for years to come. - **Deeya Phuyal**



### My Hawaii Trip

This Winter Break I went to Big Island in Hawai'i. We stayed in Kona right next to a beach. The beach was called Magic Sands beach. For the first day I went snorkeling for the first time in my life at Kahalu'u Beach Park. My brother and my dad had a little trouble at first. But I saw so many turtles and fish there. My favorite fish was a sole, black with a light blue line. At the end my eyes were burning a little because of sunscreen.

On the fourth day we went Manta Ray Snorkeling. During the car ride I felt a little nervous and tempted to just get it over with. When we got there, I didn't feel as nervous as I did in the car.

When we jumped in the water, the water was kind of glowing. Also, the water was so cold that my legs were shaking. When I saw the first manta, it barely touched the platform and me, but I didn't feel it. When the third manta came up my snorkel had so much water in it, but I could still breathe. When I got on the boat ride back, it was 10:30 pm. I felt so tired that I almost fell asleep on the boat ride. The overall experience was memorable.

During this trip something new I learned is called petroglyphs. Petroglyphs are drawings on rocks from long ago. Also, the little holes have umbilical cords of the kids who lived long ago. People believed that it would give a long and nice life to the child. These are my favorite things I did over winter break. - **Neeral Bhandary**



Shrija Kabra

### APOLLO ELEMENTARY SCHOOL

My school's name is Apollo Elementary school. Apollo is a K-5 public school in Des Plaines, Illinois East Main District 63. Apollo is a diverse school with students from different ethnicity and background. Apollo's community is diverse with 35 languages spoken. Apollo has a program for students with unique needs and provides special education services. Our school also offers expanded learning programs where students go to FRC after school. Apollo's mascot is a bulldog. K-2 is on the first floor. 3-5 is on the second floor. We also have choir. Choir has learned three songs and is working on two. We also have band and orchestra. We also have assemblies. In almost each assembly we have someone to play the game from each class. Lastly we have clubs. What basically happens is we get to go to a club in lunch or recess. There are many different kinds of clubs like multi cultural dance club, arts & craft club, Lego club and lots more!





### About the Family Trip to Nepal

I had a family trip to Nepal for 1 month so we can visit our relatives and spend time with them. I haven't met my relatives in Nepal for 5 years. I visited a lot of places like Kathmandu, Rajbiraj and Lahan. Places that I visited in Kathmandu are Durbar Square, Bhaktapur, Pashupatinath temple. At Kathmandu at Durbar Square, me, my mom, my sister and my aunts were wearing the nepali traditional clothes. We even took some pictures. After we arrived at Rajbiraj, I got sick and we couldn't visit any places for a few days. After a few days I felt better and we could visit again. At Rajbiraj, we went to my relatives house and we stayed there until we came back to America. We celebrated Chhath Puja and Diwali. When we were celebrating Diwali at Rajbiraj, we got a lot of firecrackers and we had so much fun together. We even went to various temples when we were at Rajbiraj. We even visited some of our other relatives' houses and we also went to my dad's village where he was born. At Lahan, we went to live and spend time with my aunts and uncles for a few weeks and then we came back to Rajbiraj for the last few days we were there. Some places that I visited at Lahan were farms and we even went to another temple. I also went fishing with my cousins but we only caught 1 fish. When we were there, we celebrated Bhai Tika with my cousins, uncles and aunts. Overall, I visited a lot of places when I was in Nepal for a month and it was so cool visiting all my relatives and celebrating festivals with them. — **Sanvi Yadav**



### Manta Ray Snorkeling

This winter break, I went to the Big Island in Hawaii. The main highlight of the trip was snorkeling with Manta Rays. That morning, we had eggs for breakfast. Then we went snorkeling at Two Step beach. There, I saw many yellow tang fish and one sea turtle. I also saw three black fish with yellow and black eyes.

After snorkeling, we went to Kona Seafood market where we bought many different kinds of fish. Then, we went to the KTA Supermarket to buy other things for grilling. After we returned to our place, my brother and I went to the pool to play and relax. After swimming, we dried off. Then, we had dinner - for dinner we had fish and chicken. After dinner, my brother and I went to our room to watch Harry Potter.

Around 8pm, my brother and I along with my dad drove to the meeting place for Manta Ray snorkeling. The guide there gave us instructions about snorkeling and also our wet suit. Then, we walked to the dock to get on a boat. The boat ride was 4-5 minutes long. After we got to the snorkeling site, I jumped into the water in the middle of the ocean. I was a bit nervous at the beginning, but I calmed down. I thought the water would be cold, but it was not that cold. We were hanging by the platform which was moving a bit. I saw many manta rays and many were swimming very close to me. At one time, it whacked me with a long and thin tail. The experience was amazing. Then, we got back on the boat and went home. - **Umang Bhandary**

### Editorial Continued

Adherence to PASS transforms one from bad to good, evil to benevolent, etc. Hence, just the food for body is needed daily and in regular intervals, our inner self or soul needs physical and mental actions in our part to provide it with means to cleanse effect of living a life in the midst of everything that exists in the world, where each of us go through the course of our life, which are the good, the bad, the ugly and so on. A routine following the methods of PASS is essential that enables us to choose what is good for us, remain a truthful ideal being, truthful for our own sake like a Bodhi person and to others around us like a Bodhisattva out of everything that exists.

- **Bishnu Phuyal, PhD**

### NAC Temple Fund—JAN '26 Summary

Thank you all for attending January 2026 puja. And thank you for your contribution. Thanks to our sponsors and devotees. Your presence and donation makes it possible to give the continuity to our regular monthly puja and gathering to imitate our religion and culture. Here is the summary of collection from Jan puja.

Total collection (Cash and Zelle): \$232  
 Total expense: \$275.0 (Temple \$225, Pandit \$50 ), Saving: -\$43

Number of NAC Trustees: 39 as of Jan 2026

Total assets so far: ~\$200,000



## Daylight Savings Time: A Continuing Controversy

Daylight Savings has been around since the 19th century with New Zealand entomologist George Hudson being the first to propose the modern Daylight Savings time (DST). DST was first implemented in the U.S. with the Standard Time Act of 1918. Its goal was to extend daylight hours to conserve energy during World War I for a seven month period. It was then implemented again year-round during World War II. Daylight Savings became a permanent law signed by President Richard Nixon in January of 1974, but as complaints were filed against the darker mornings, by October, President Gerald Ford repealed year round daylight savings time.

Daylight Savings has its perks. Longer daylight hours promotes safety as it lowers car accident rates when drivers can see more clearly and lowers the risk of pedestrians getting hit by cars. It's also good for the economy and promotes active lifestyles. Later daylight means more people are shopping after work, which increases retail sales. People also tend to participate more in outdoor activities after work during Daylight Savings.

On the other hand, Daylight Savings disrupts sleep patterns. Even a change by the hour can have negative effects on our health. DST is also expensive. The simple act of changing the clocks costs Americans \$1.7 billion, as the 10 or so minutes people spend changing the time on their devices could be spent on more productive things. The Air Transport Association estimated that DST cost the airline industry \$147 million in 2007 due to the confused time schedules with countries that do not participate in the time change.

Because Daylight Savings Time has a lot of advantages and disadvantages, it continues to be a highly controversial topic. The supporters of DST enjoy longer evening daylight and outdoor activities including shopping, sports, and recreational activities. They tend to be younger adults and people with flexible work schedules.

Those against DST are parents who dislike dark early winter mornings. They tend to be early risers and prefer the sun to be shining when they wake. People who dislike DST also include health-conscious people whose sleep rhythms get disrupted because of the time change.

According to a Gallup News poll in 2025, 54% of Americans want to remove Daylight Savings Time and 40% want to keep it. Whether you prefer brighter evenings or hate losing morning light, Daylight Savings Time continues to affect all of us and persists in stirring debate. - **Shristi Hosakote**



## My Blessing Month — January

My birthday makes me feel energetic and creative every year. I always like to plan my birthday differently with unique themes. This year, my birthday theme was **BOW!** I ordered the decorations and other things I needed for the birthday celebration from Amazon. Baba, Mamu, and I planned and organized the whole thing together. Then we invited our Nepalese neighborhood families. My brother and I prepared goody bags for every little kid and wrote each person's name on them. On my birthday, everyone came, whoever we invited, that was such a great feeling!

I have five birds, and on my birthday, I took them into my room. They flew so high and then fell, everyone laughed so loudly! It was such a funny and unforgettable moment.

When it was time to cut the cake, all the adults were busy watching a game, so we had to wait a little while. After their team won, everybody cheered loudly just like last year and every other year! Then we finally cut the cake, and most of the little kids messed it up on my face. It was so much fun and a surprise for me! I love chocolate candles, so I had those on my cake. After blowing them out, we shared and ate chocolate candles together. I received blessings, beautiful gifts, and money. **It was a happy-ever-after moment!**

Overall, my birthday was a total blast! I received blessings and created lifelong, joyful memories. - **Ruby Phuyal**



## Winter Dance Party

On Saturday January 10th me and my dance friends went to a Winter party at my dance teachers house. The party started at 11:00am and ended at 5:00pm. We did an arts and crafts project. She told us to bring a wood letter for your project. I chose the letter R because my name is Riya. My cousin brought the decorations, I brought some markers, and my friend brought paint. The rest just brought their letter.

There were five people in the car, so we had to squeeze in. Once we arrived at her place, my cousin called the dance teacher. She opened the garage and we all went in. We were waiting for one more person. We waited for her to join. She was running late and I started to get impatient. My cousin was so impatient that she started without her. She was taking a long time, so I just started painting my letter. I tried painting the letter by myself, but it did not turn out that good, so my dance teacher helped me.

The last girl we were waiting on finally came and she started to decorate her letter. The paint was taking so long to dry that it was already time to eat lunch. We all went to the kitchen and there was pasta and pizza. The pasta looked so good. I took a slice of pizza and some pasta. The pasta was delicious! I went and got more. We also made our own Shirley Temples. It was really refreshing and yummy.

After we ate our lunch we went back to the crafting table. The paint was still not dry! I was very far behind, but my dance teacher came to me and told me that we can start thinking about what decorations to put on the letter. We chose some seashells and these silver purls. I wanted to put these laces on the sides of my letter. Once the paint dried, we hot glued the stuff on the letter and I was finally done! We cut a cake because it was my cousin's birthday the day before. We went into the basement so we could dance and take videos. It was almost time to go, and I ate some more pasta. She packed some leftovers for us. She came out with some goodie bags for us and gave us the leftovers. My mom came to pick us up and we went home. Thank You and Namaste🙏 - **Riya Phuyal**



## Sea Turtles

Imagine you were swimming in the ocean and then you saw an oval shaped shell with a head sticking out of the hole in the shell, that's a sea turtle! Sea turtles are amazing sea creatures. In this article you will learn about a sea turtle's habitat, diet, and adaptation.



Sea turtles mostly live in tropical oceans like the Atlantic, Pacific, and Indian Ocean. For the first few years of their lives, they live in the open ocean. Most sea turtles later live in coastal waters. Loggerheads are found in the Atlantic, Pacific, and Indian ocean as well as in the Mediterranean and Caribbean. Leatherback turtles and some olive ridleys remain in areas of open oceans, however. Sea turtles eat a wide variety of food. Leatherbacks mostly eat jellyfish, Loggerheads and ridleys eat crustaceans and other small marine animals. Hawksbills eat sponges that are found in the coral reefs that they inhabit, they also eat sea crustaceans, jellyfish, and fish. Flatbacks eat sea cucumbers and some mollusks. The green sea turtles are different from the other types because they mostly eat algae and seagrass.

All sea turtles have flippers for front limbs, these help propel their bodies through the water. They also have webbed hind feet that help them steer. Sea turtles have powerful legs for swimming. Sea turtles can go underwater for a few minutes, but the sea turtle can go underwater for five hours. Sea turtles use their beak to grab food; sea turtles do not have teeth.

Now you know how sea turtles are amazing sea creatures. Did you know that the shells can be round, oval, or heart shaped? Now you know how sea turtles are amazing animals.

- **Avah Shrestha**



## A Christmas Carol Argumentative Essay

There was a sudden increase of people entering the pawn shop after Scrooge's funeral. The workers would joke around asking how that could possibly be. But everyone, even Scrooge knew why. In *A Christmas Carol* by Charles Dickens, Scrooge was a greedy and pessimistic character who hated Christmas. He was visited by three spirits representing different times in Scrooge's life: the past, the present and the future. Each of the spirits would show a point in time and what was going on during it with people he knew. These spirits would be the cause of his development throughout the story as he starts to become more kind and generous to his workers and family. All the spirits were essential in Scrooge's changing opinions but the Spirit of Yet to Come had the most influence. The first reason why is because he was scared of the future more than the past and present. The second reason is because it was something that hadn't happened yet so he was much more eager to try to change it.

The first reason Scrooge changed was because the ghost of Yet to Come scared him more than Past and Present. On page 281 Scrooge says "Obscene demons! Why not market the corpse itself, as sell its trimmings??? Oh, Spirit, I see it, I see it! This unhappy man— this stripped bare corpse... could very well be my own. My life holds parallel! My life ends that way now Spirit this is a fearful place. In leaving it I shall not leave its lesson, trust me. Let us go!" This causes Scrooge to change because he is scared that if he doesn't then all the things he watched will happen to him. He watched people who he trusted betray him the moment he couldn't do anything about it, making him horrified. This proves Scrooge learned his lesson at the end of the play because he lives up to his words. This is shown in the next few pages where he becomes increasingly eager to go back so he can change his fate. Present hadn't scared him and neither did Past but without Past and Present Scrooge would not have changed. Based on the evidence provided Scrooge was changed the most by the Spirit of Yet to Come because it had scared him more than the others.

The second reason why Scrooge changed is because it was the only one he knew he could change. An example of this is on page 283 where Scrooge says "Am I that man those gholish parasites so gloated over? Before I draw nearer to that stone which you point, answer me one question. Are these shadows of things that will be, or the shadows of things that MAY be, only?" This causes Scrooge to change because he doesn't want Tiny Tim or himself to die. He had seen what happened to Tiny Tim and himself after his death and he was scared by the idea of it so he wanted to change fate. This proves that Scrooge had learned his lesson because in the beginning he wouldn't have wanted to change fate. He was selfish and greedy before but there he was willing to do anything to make sure Tiny Tim and himself didn't die. This connects back to the claim that the Spirit Yet to Come had the most impact on him because it showed him things he knew he could change. Unlike with Past where he was mourning his sister and fiancée because he knew he couldn't do anything. With Present he was still judging Bob Cratchit and was more worried than truly scared for Tiny Tim.

Scrooge's change in views about Christmas was caused by all three spirits of Christmas but Yet to Come had the most influence. Scrooge had learned that Christmas was not all about profits and earning money. By learning this he also learned that Christmas was a time to be charitable and happy. Yet to Come had scared Scrooge into wanting to change by showing him things that hadn't happened yet which seemed to be the best way for him to learn his lesson. - **Prisha Parajuli**

## TAX SEASON 2026 HIGHLIGHTS - JITENDRA RANA

### Tax Season 2026 Highlights – Jitendra Rana

Dear taxpayers,

It is the 2025 filing season 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 2025 tax return based on the **One Big Beautiful Bill Act (OBBA Act)**, signed into law on July 04, 2025, 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% and OBBA retained the same.

### One Big Beautiful Bill Act Major Provisions:

New temporary deductions (2025-2028):

Provision	Description	Limits / Phase-outs
<b>No Tax on Tips</b>	Deduct up to \$25,000 in qualified tip income.	Phases out for MAGI over \$150k (Single) / \$300k (Joint).
<b>No Tax on Overtime</b>	Deduct the "premium" portion of overtime pay (e.g., the time-and-a-half) up to \$12,500 (\$25,000 for jointly)	Capped at \$12,500 (\$25,000 Joint). Same income phase-outs as tips.
<b>Senior Deduction</b>	A new \$6,000 extra standard deduction for those 65+.	Phases out for MAGI over \$75k (Single) / \$150k (Joint).
<b>Car Loan Interest</b>	Deduct up to \$10,000 in interest on loans for U.S.-assembled new cars.	Phases out for MAGI over \$100k (Single) / \$200k (Joint).

Standard Deduction has been increased after inflation adjustment.

Filing statuses	Standard Deduction
Single	\$ 15,750
Married Filing Jointly	\$ 31,500
Married Filing Separately	\$ 15,750
Head of Household	\$ 23,625
Qualifying Widower with Dependent	\$ 31,500

2025 Tax rate schedule for 7 tax brackets:

Tax Rate	Single Filers	Married Individuals Filing Jointly	For Heads of Households
10%	\$0 to \$11,925	\$0 to \$23,850	\$0 to \$17,000
12%	\$11,925 to \$48,475	\$23,850 to \$96,950	\$17,000 to \$64,850
22%	\$48,475 to \$103,350	\$96,950 to \$206,700	\$64,850 to \$103,350
24%	\$103,350 to \$197,300	\$206,700 to \$394,600	\$103,350 to \$197,300
32%	\$197,300 to \$250,525	\$394,600 to \$501,050	\$197,300 to \$250,500
35%	\$250,525 to \$626,350	\$501,050 to \$751,600	\$250,500 to \$626,350
37%	\$626,350 or more	\$751,600 or more	\$626,350 or more

## TAX SEASON 2026 HIGHLIGHTS - JITENDRA RANA ( CONTINUED)

- **SALT Cap Increase:** The State and Local Tax (SALT) deduction cap is increased from \$10,000 to \$40,000 for 2025–2029 (for those making under \$500,000). It is scheduled to revert to \$10,000 in 2030.
- **Child Tax Credit (CTC):** Permanently increased to \$2,200 per child, \$1700 is refundable as additional child tax credit.
- **Charitable Giving:** Non-itemizers can deduct up to \$1,000 (\$2,000 for jointly) in cash donations from 2026. However, itemizers now face a 0.5% AGI floor (you can only deduct the portion of donations that exceeds 0.5% of your income).
- **Energy Credits:** Many "Green" credits are being phased out. The Electric Vehicle (EV) credit ended on September 30, 2025. Residential energy improvement credits (25C and 25D) are set to expire at the end of 2025.
- **Trump Accounts:** Starting in 2026, a new tax-deferred savings account for children. The government provides a one-time \$1,000 contribution for children born between 2025–2028.
- **529 Plans:** Annual distribution limits for K-12 expenses increase to \$20,000 (up from \$10,000), effective after 2025.
- Seniors over 65 or older get temporary \$6,000 bonus senior deduction for 2025 through 2028.
- Additional \$2,000 for single and HOH 65 or over or blind, \$1,600 for MFJ, individuals who may be claimed as dependent on no more than \$1,350 or the sum of \$450 and the individual’s earned income.
- You can give gifts to one or many individuals or receive gifts up to \$19000 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, except for moving of the members of the Armed Forces on active-duty military members and family.
- Eligible taxpayers can deduct up to 20% of qualified business income (QBI) from a domestic business.
- Standard mileage rate is increased to 70 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 \$8,550 for family and \$4,300 for individual.

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%

### Pension Plan Limitations:

- Contribution limit to pension plan increases to \$23,500 in 2025, catch up contribution limit for aged 50+ increases at \$7,500, age 60-63 special catch up \$11,250.
- Employer contribution to Self-employed SEP IRA limit is \$70,000, max compensation of \$350,000
- 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

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