

Solution to Last Month's Quiz

A NOVEL IDEA

1 CLARKE	a) MACHINE	(The Time M.)
2 ASIMOV	b) CASTLE	(The Man in the High C.)
3 HERBERT	c) FOUNDATION	(F.)
4 DICK	d) SLAUGHTERHOUSE	(S. FIVE)
5 HEINLEIN	e) LEAGUES	(Twenty Thousand L. Under the Sea)
6 WELLS	f) STRANGER	(S. in a Strange Land)
7 VERNE	g) END	(Childhood's E.)
8 VONNEGUT	h) DUNE	(D.)

SCIENCE FICTION
d 1 a b f b h c 5 a 3 c d 7

TARGET DATE FOR Next Month's Contributions
May 15, 2023

Please reach us with your articles, news, photos,
CHILDREN'S ARTWORK or ideas at
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EDITOR@BOWFININQUIRER.COM
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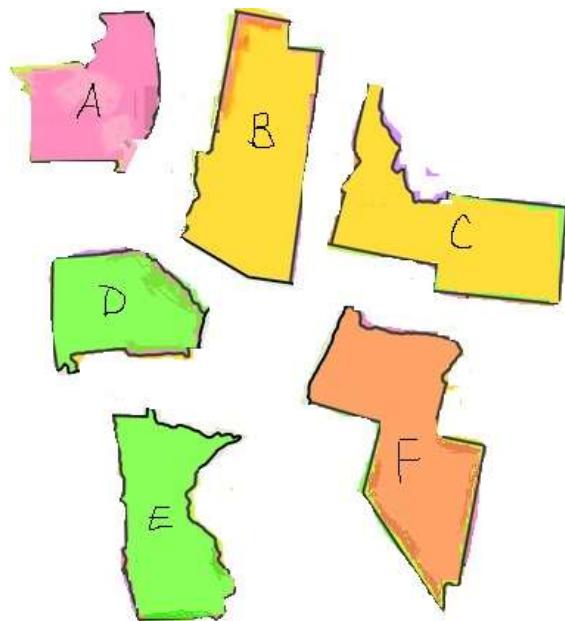
This Month's Quiz

GO HOE BIRDSONG

Hi there, good neighbors. Welcome to this month's quiz. Just like the thirteen letters in this quiz's title can be rearranged into the phrase 'good neighbors,' the Numbered Word Mixes you see on the right can be rearranged into two words each. See if you can unscramble each of the six and MAP it to its corresponding Lettered Figure.

(Hint: An alternative title for this quiz could be "United States".)

LETTERED FIGURES



NUMBERED WORD MIXES

1. NOON AVERAGED
2. AA ALGEBRA AMIGO
3. ILLUSIONISM IS RIO
4. TO AWE INSOMNIA
5. MIAOWING YODH
6. AZOTURIA NAH

Aaron's Answers continued

TAX BRACKETS		RETIREMENT	DEDUCTIONS, EXEMPTIONS & EXCLUSIONS
MARRIED FILING JOINTLY		IRA CONTRIBUTION LIMITS	STANDARD DEDUCTION
\$0 - \$19,900	10%	Under Age 50	\$6,000 Single \$12,550
\$19,901 - \$81,050	12%	Age 50 and Over	\$7,000 Married Filing Jointly \$25,100
\$81,051 - \$172,950	22%	Retirement Modified AGI < \$125k (single) or \$130k (joint)	Married Filing Separately \$12,550
\$172,951 - \$263,850	24%	Modified AGI > \$125k (single) or \$130k (joint)	Head of Household \$18,800
\$263,851 - \$418,850	32%	Under Age 50	\$19,500 \$1,360 for each married taxpayer age 65 or older or blind (\$3,700 for each 65 and blind); \$1,750 for a single taxpayer age 65 or older or blind
\$418,851 - \$628,300	35%	Age 50 and Over	\$26,000
Over \$628,300	37%		
SINGLE			
\$0 - \$9,950	10%	Under Age 50	\$13,500 Federal Estate Exemption \$11,700,000
\$9,951 - \$15,525	12%	Age 50 and Over	\$16,500 Marital Exemption Unlimited
\$15,526 - \$38,475	22%	Capital Gains Exclusion	Annual Gift Exclusion \$15,000
\$38,476 - \$164,925	24%		
\$164,926 - \$205,425	32%	DEFINED CONTRIBUTION PLAN LIMIT	Cash Donations Up to 60% of AGI Qualified Charitable Contributions Up to \$100,000
\$209,426 - \$523,060	35%	Under Age 50	QCDs are distributions from qualified retirement accounts directly to a charity. These distributions do not qualify RMDs.
Over \$523,060	37%	Age 50 and Over	
NON-GRANTOR TRUSTS		DEFINED BENEFIT ANNUAL BENEFIT LIMIT	
\$0 - \$2,600	10%		\$230,000
\$2,601 - \$9,550	24%		
\$9,551 - \$31,050	35%		
Over \$31,050	37%		
LONG-TERM CAPITAL GAINS & QUALIFIED DIVIDENDS		CASH BALANCE PLAN LIMITS	STATE & LOCAL DEDUCTION
MARRIED FILING JOINTLY		Indexed by AGI	State & Local Income, Sales, Up to \$10,000
\$0 - \$2,600	10%	\$60,000	Real Estate, and Property Taxes
\$2,601 - \$250,000	24%	\$343,000	Up to 60% of AGI
\$250,001 - \$501,000	35%		Qualified Charitable Contributions Up to \$100,000
Over \$501,000	37%		QCDs are distributions from qualified retirement accounts directly to a charity. These distributions do not qualify RMDs.
SOCIAL SECURITY		MSA CONTRIBUTION LIMITS	
		Single \$3,600	
		Family \$7,200	
		Catch-Up (Age 55+)	
		\$1,000	
		Must be covered by a high deductible plan	
NET INVESTMENT INCOME TAX		FULL RETIREMENT AGE	LTC INSURANCE PREMIUMS DEDUCTION
0% 15% 15% 20%	0% 15% 15% 20%	1943 - 1954	Under 40 \$450
0% 15% 15% 20%	0% 15% 15% 20%	1955	41-60 \$850
0% 15% 15% 20%	0% 15% 15% 20%	1956	61-65 \$1,690
0% 15% 15% 20%	0% 15% 15% 20%	1957	66 and 8 months \$4,520
0% 15% 15% 20%	0% 15% 15% 20%	1958	66 and 10 months
0% 15% 15% 20%	0% 15% 15% 20%	1959	66 and 2 months
0% 15% 15% 20%	0% 15% 15% 20%	1960 and later	66 and 4 months
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days. If you file online, your deadline is the 31st of January. However, if you file your taxes on paper then the due date is the 31st of October. Paper taxes take longer to process, so that makes sense.

Canada and the US started taxing income in 1913 while the UK started in 1799.

It is interesting to note that other countries such as Russia file their taxes on the 30th of April too. Mexico and South Africa both file taxes on the 30th of April. In fact, April 30th seems to be the most common tax day in countries around the world.

Many Middle Eastern countries don't tax income. Examples are the United Arab Emirates, Oman, Saudi Arabia, Qatar and Kuwait. Other minor countries such as Brunei or Monaco also don't tax income.

A Riddle for the Kids

(Answer to Last Month's):

People have stepped on me, but not many. I never stay full for long. I have a dark side. What am I?

THE MOON
(answer next month)

Please feel free to post comments, article ideas, questions for Aaron, etc. on our website. (There's even a LIKE button!)

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