In this issue...

1 | The New SPEC
Upcoming Events
Tax Season

2 | Patriot’s Day
Piece of Mind
Movie: Cool Hand Luke

3 | Special Feature:
“Spring Break 2006”

4 | Sudoku (+ Instructions)
Get to Know... Alex T.

Chuck Norris Quotes

Smart Tax Strategies
for Grad Students

With April 15th just around the corner, many of us graduate students are yet unclear on the ins and outs of legally maximizing our deductions. Year after year, we feel that if we only took the time read through the long dry IRS tax publications we could increase our tax refund but somehow just never got to doing it.

IRS Publication 970, Tax Benefits for Education, and Publication 520, Scholarships and Fellowships are most relevant to graduate students. But fear not, this article will hopefully address your major concerns without putting you to sleep.

As a student, you cannot claim both deductions and must choose only one. You might also save some money by listing miscellaneous itemized deductions. If your expenditures such as medical expenses, taxes paid, or charitable contributions exceed your standard deduction, which ranges from $4,750 to $9,500, then you can qualify for an extra deduction by itemizing.

There are also other special circumstances that allow you to increase your deductions:

Married Students:
As a married student, you can increase the number of deductions. If you are filing jointly and have student status, the wife might claim the Lifetime Learning Credit and the husband might claim the Educational Expense Deduction. You cannot claim the Lifetime Learning Credit or the Educational Expense Deduction if your status is married filing separately.

Scholars and Wiz Kids:
Some students are lucky enough to attend graduate school for free, either through scholarships or through employer sponsorships. If they're 100%-funded by their employer, they're not eligible for any deductions. Scholarships are generally tax-free, but if a portion of the scholarship covers room and board, it will be treated as taxable income. If a portion covers fees, that may or may not be taxable.

Budding Entrepreneurs:
Thousands of companies have been started by MIT students, with a significant number of them starting these companies while

SP Executive Council
Lucy: sp-president
Apostolos: sp-vp-info
Sabrina: sp-vp-reslife
Obrad: sp-vp-resources
Daniel: sp-hallchair

Newsletter Team
Natalija and Daniel
sp-newsletter-chair

Printed by MIT CopyTech

---

House News

SPEC Election Results – We would like to congratulate the following individuals on their election to SPEC 2006-2007:

President:
Robert Wang

VP-Resources:
Alex Lewis

VP-Res Life:
Matt Eddy

VP-Information:
Ben Mares

Chair of the Halls:
Jane Kim

Officer Applications – Committee chair applications are due April 11. Apply online:

Upcoming Events @ S-P

SPECIAL EVENT: RAD Classes
RAD (Rape Aggression Defense) provides basic information on personal safety, awareness, risk reduction, and avoidance, and teaches practical defensive techniques. $20 class fee.

Apr 10, 13, 20, 24, 27, & May 1st
1st floor commercial space (across from the music room)
Limited to first 12 women. Register by emailing crimbite@mit.edu
Subject line: Sidney-Pacific RAD class during April

SPECIAL EVENT: Backpack to Briefcase for Grad Students
Information to know in the transition from MIT to the work force, including: house hunting and mortgages, finances (401k, student loans...), business communication etiquette, and more. Refreshments will be provided.

Tue, 4/11, 6:30-9pm @ MP Room
Must register at: alumn.mit.edu/ccg/students/youmadeit/grad-backpack.html

———

You may also be able to save a couple of thousands of dollars, just by proving that you’re a student.

The most common tax break graduate students pursue is the Lifetime Learning Credit. It’s a dollar-for-dollar credit against tax. This credit is the minimum of either $2,000 or 20% of your qualified educational expenses (often limited to tuition expenses). You are not eligible for this credit if you earned between $87,000 and $107,000 as a married couple filing jointly or as a single individual with income of $43,000 to $53,000.

You may also qualify for the Deduction for Higher Educational Expenses, which credit tuition and related expenses paid to accredited post-secondary institutions, for a maximum deduction of $4,000. Similar to the Lifetime Learning Credit, it also has income cut-offs. The limit is income of $130,000 if you are married and filing jointly, and $65,000 if you are single. Unlike the Lifetime Learning Credit, expenses like books, fees, and other independent costs like internet connections qualify under the Deduction for Higher Educational Expenses.

As a student, you cannot claim both deductions and must choose only one. You might also save some money by listing miscellaneous itemized deductions. If your expenditures such as medical expenses, taxes paid, or charitable contributions exceed your standard deduction, which ranges from $4,750 to $9,500, then you can qualify for an extra deduction by itemizing.

There are also other special circumstances that allow you to increase your deductions:

Married Students:
As a married student, you can increase the number of deductions. If you are filing jointly and both are students, then the wife might claim the Lifetime Learning Credit and the husband might claim the Educational Expense Deduction. You cannot claim the Lifetime Learning Credit or the Educational Expense Deduction if your status is married filing separately.

Scholars and Wiz Kids:
Some students are lucky enough to attend graduate school for free, either through scholarships or through employer sponsorships. If they're 100%-funded by their employer, they're not eligible for any deductions. Scholarships are generally tax-free, but if a portion of the scholarship covers room and board, it will be treated as taxable income. If a portion covers fees, that may or may not be taxable.

Budding Entrepreneurs:
Thousands of companies have been started by MIT students, with a significant number of them starting these companies while
still enrolled as students. As long as you meet the requirements of improving your position and not moving into a new business, then you can deduct all of the expenses related to going back to school. Costs of equipment and services are also deductible. You will need to show some signs of income or at least signs that you've tried hard to develop income (i.e. through solicitation letters, business meetings, etc.).

**The Poor and Indebted:**
You can qualify for a deduction on the interest of your student loans if your income is $50,000 to $65,000 for single individuals and $130,000 for married individuals filing jointly. There is no cap on the interest you can deduct as long as you meet the income qualifications.

**International Students:**
All F and J holders must still file U.S. tax forms whether or not they received income in 2005.

Tools to help you prepare and file your tax returns:

**Free File** is hope for starving students like you and me. It is an on-line tax preparation and electronic filing and is free for tax payers with an adjusted gross income of $50,000 or less (www.irs.gov/efile0/0,00.html)

**TurboTax** is characterized as "fool proof" and "kind of fun" by customer testimonials. TurboTax online provides easy step-by-step guidance to preparing and filing your tax return for as low as $9.95 (www.turbotax.com)

**CINTAX** is an internet-based tax preparation software to help F or J visa holders prepare their 2005 U.S. federal tax forms. Students must have an MIT site certificate and a personal certificate to access CINTAX (web.mit.edu/iso/www/cintax/index.html)

**Professional Help**
For more complicated situations, many turn to accountants and tax professionals for a fee. Free help is also available through Voluntary Income Tax Assistance sites staffed by IRS-trained volunteers—to find one, call the IRS at (800) 829-1040 or visit IRS Taxpayer Assistance Centers, which are listed at www.irs.gov/localcontacts. - **Georgene Dee**

---

**Patriot’s Day Traditions**

Patriot’s Day is a holiday in the U.S. states of Massachusetts, Maine, and Wisconsin. It is on April 19, in honor of the anniversary of the Battle of Lexington and Concord on April 19, 1775, which is generally considered to be the beginning of the American Revolutionary War.

The Boston Marathon, America’s first Marathon, is run on this day every year for more than 100 years. The 26.2-mile race runs from Hopkinton Center to downtown Boston. It is the world’s most prestigious road race that draws runners from all over the world and attracts enormous spectators. For race-watchers, the finish line (near Copley Square) is the place to be on the day, and arriving before noon is a must to secure a spot.

Head on to Lexington and Concord to see historical re-enactments with militia men, 18th century farmers, and maybe even a division of Red Coats. This year, events in Lexington begin April 3 and culminate Patriots’ Day Weekend with Paul Revere’s ride April 18 at midnight, followed by the Battle at Lexington Green at 5:30 a.m. Monday in Lexington center. See the battleroad.org web site and the Paul Revere House site for schedules of events.

Also for all the sports fans, the Boston Red Sox traditionally play home games on this date, typically starting at 11:00 AM. - **Georgene Dee**

---

**Piece of Mind**

We, humans, have very weird decision-making policies. And the explanations for our decisions are sometimes more irrational than the decisions themselves. An example: you will choose to try a bubble gum only because it says ‘new flavor’ on the wrapping. ‘New flavor”? I don’t think so. Only a finite number of ‘mint’ variants exist, and chances are you’ve tried all of them. We consciously know that this ‘new flavor’ is an ‘old flavor’ and we still buy the gum. Those people in the marketing business have always abused the irrational shopper. But they’ve crossed the line. Actually, the half-hour TV ‘infomercials’ not only cross the line, they keep going for another twenty miles!

It seems that the way these companies work is the following: the ‘marketing team’ gets together once a week and they come up with something stupid to sell (in my version of this conspiracy theory, they also make bets to see who comes up with the stupidest idea). The product does not have to be useful or solve any real problem, as long as it has more than ten accessories and you can make an entire TV show about it. For example:

‘The Sauna Belt’: You think that a little bit of heat will ‘melt the fat away”? Wouldn’t you agree that it is kind of an obvious fact that what you loose when you sweat is water?

‘The Liquid Leather’: This one’s great! They sell you a bottle with some semblance of personal confidence. An example: you will choose to try a bubble gum only because it says ‘new flavor’ on the wrapping. ‘New flavor’? I don’t think so. Only a finite number of ‘mint’ variants exist, and chances are you’ve tried all of them. We consciously know that this ‘new flavor’ is an ‘old flavor’ and we still buy the gum. Those people in the marketing business have always abused the irrational shopper. But they’ve crossed the line. Actually, the half-hour TV ‘infomercials’ not only cross the line, they keep going for another twenty miles!

---

**Cool Hand Luke**

Paul Newman gives one of the greatest performances of his career as Luke, a quintessential American hero who refuses to conform to the standards of others. The movie follows the exploits of "cool hand" Luke as he attempts to maintain his independence even while imprisoned in a southern jail. In a famous scene in the movie, Luke swallows 50 hardboiled eggs to prove to the other incredulous inmates not only that it could be done, but also to preserve some semblance of personal freedom. This classic film, the story of a rebel with a cause, is a must-watch for movie fans of all nationalities.

- **Dan Judn, Movie Committee**

---

**SP Movies**

Cool Hand Luke and over 500 other movies are available to SP residents from the SP front desk during the regular desk hours.

Large-format color printers. Photo prints from digital camera files. Soft and hardcase binding choic-es. CD burning, includes print on CD and jewel cases. Online job submission web.mit.edu/ctc/www
Lucy Wong: Why are we doing this?
Anna Custo: So that we can forget about this experience and move on… besides, it’s a good story so let’s tell it.

Lucy: Ok, where do we start? The flight to Cancun on Tuesday was fun although we didn’t have any music. I was bored out of my mind. We arrived at the airport, headed to Europcar to rent our Yellow Submarine (a compact bright Atos) and headed towards Playa del Carmen.

Anna: How many times did we sing the song?

Lucy: I think only 3 times, just the refrain, the only part we knew.

Anna: At Playa, we found this beautiful beach near the Shangri-La Hotel on Calle 38 and parked our car. Changing into our bathing suits, we headed for the beach. We returned to the car an hour later to find our car opened and all of our stuff missing.

Lucy: We were dumbfounded… not knowing what to do or where to go. Thank goodness we had our wallets and all they took were our passports.

Anna: Um, and my passport.

Lucy: Yeeaaah… and your passport, I-20, and F1 visa.

Anna: We went to the police, filled a report and they told us to return in 2 days. We headed straight for Walmart to purchase some much needed clothes as we didn’t have any except for our pareos.

Lucy: For the next few days, we continued our travels down south. We went to a safe resort at Actumal, played with monkeys and snakes, and marveled at the Mayan wonders at Tulum.

Anna: During this time, I was calling both the US consulate and the Italian Consulate. The US consulate told me that since I wasn’t a US citizen, I had to take my chances walking over the border at Tijuana. The Italian consulate wasn’t any better stating that I could only head back to Italy at this point. Oddly enough, at the Italian Consulate the only spoken language was Spanish!! Disappointed, we headed back to Playa. Unfortunately we found that the police didn’t bother to help, not even willing to help us photo copy the police report for the consulates!

Lucy: We were both frustrated and decided to drive to Cancun to see if we could catch a flight on Friday evening. It was Thursday evening when we arrived into Cancun and it was raining.

Anna: Friday was raining all day long, so we had time to recover from the full day of sun at Tulum.

Lucy: Um, we’re super tanned already so no more sun for me!

Anna: I want more! Anyway, we spent the whole day going to the two consulates and found out that we’ll need to interview at the US consulate headquarters located at Meridas, the capital of Yucatan. That meant that we’ll need to stay the weekend and interview on Monday. That night, we lived it up at the hotel district night clubs and even got free cowboy hats!

Lucy: It’s pretty easy for ladies to enter any night club there. I’m glad we met Juan who is a bouncer at the night club, Basic. He helped us translate at the consulates during the day.

Anna: Early next day we headed for Meridas making a wrong left at a fork that took us onto the paid highway.

Lucy: We can not believe how bad the signage is in Cancun! AND I cannot believe that people actually pay $28 USD for tolls there?!?!

Anna: It took us some time but we managed to make a U-turn and got onto the free highway, with lots of speed bumps. They were very hard to see and slowed us down a bit as we went through 20 towns. What did you call them again, instead of topes?

Lucy: Bumpa! [Grin] We sunbathed for the last time at Celestun. Upon returning from the small town back to Meridas, we were cruising along the streets and out of no where a dog runs into our lane on the highway. We couldn’t stop in time although we were going really slowly. We pulled over, backed up the car, and were shocked to see the dog still alive and running away into traffic on the other side of the median strip.

Anna: That was the longest five seconds of my life and I’ve never ever hit anything alive before.

Lucy: Um, I hope not. I can’t get this image out of my mind. Anyway, Anna emailed MIT’s ISO office, her roommate, Francesca, and her advisor to request someone to fax a copy of her passport, visa, and I-20 to the consulate. Anna printed copies of all these documents from the email attachments Francesca sent.

Anna: So, are you ready for this? Waking up early the next morning, we headed to the US consulate only to learn that they couldn’t give me a visa because they needed a passport to do so… Well, we didn’t have a passport! That’s why we were there in the first place!

Lucy: What a waste of time! We headed straight for Cancun at this point arriving there at 6pm. The last flight out from US Airways was at 4pm. We slept on the steps outside the airport terminal. We did befriend the cleaners and security guards.

Anna: Lucy, what about what happened at Europcar? They were asking us to pay an extra day when we were returning the car a day EARLIER!!! I was too tired and frustrated to fight that battle but thanks to you, they didn’t get away with it. Also, the next day at the airport, US Airways wanted to charge us each $100 USD to change our plane ticket but you were able to work around that by being persistent and super nice at the same time. You’re gifted, girl!

Lucy: Ha ha ha! Well, Anna was able to get back into the country by saying the papers she printed from an internet station was from the consulate! Way to go!

Anna: Well, a little twist of the true sometimes helps. The immigration officers at Charlotte, NC told me that the waver to let me into the country without proper documents was a one time deal and if it happens again, I’ll be deported to Italy. [sniff, sniff]

Lucy: What a trip! Spring break in Cancun, how romantic!

Anna: You know, I’m glad we did this together and that I was with you. We both managed to make the most out of it, and still have fun and see the bright side of what could have been a total nightmare.

Lucy: Me too. Let’s take an all inclusive trip next time…

Anna: Remember: big luggage, happy people! Ha ha! Come with us to Cancun next time, and you’ll see what I’m talking about.
Sudoku Puzzles - Fill out each puzzle with numbers 1-9 so that each row, each column, and each 3x3 square has one of each digits. If you missed the instructions terribly, or caught an error in the last edition... I’m sorry, very sorry... *Natalija

EASY:

- 8 3 5 2 7
- 4 7 9 4 6
- 7 8 1 6 2
- 2 8 3 7 4
- 9 1 4 7 2
- 2 7 8 3 9

MEDIUM:

- 1 2 3 6 8
- 8 4 3 5 2
- 5 4 3 6 7 1 2
- 2 5 9 8
- 3 6 7 5 1

---

Geico Saved 15% by Switching to Chuck Norris!

6. They say MacGyver can make anything out of paperclips and string using only his hands. Well, Chuck Norris can make anything out of MacGyver using only his fists.

5. The Pentium XI processor is being designed based on a slice of Chuck Norris’s nerve tissue.

4. Chuck Norris doesn’t integrate by parts; he takes the whole thing, roundhouse kicks it and the solution is automatic.

3. Chuck Norris’s neurons don’t have axons... they communicate wirelessly

2. Chuck Norris plans on putting an “i” in team.

1. In the beginning there was nothing...then Chuck Norris roundhouse kicked that nothing in the face and said “Get a job”. That is the story of the universe.

---

Get to know...

Alex Taussig

Speaker got together with Alex to see what are his plans and interests as he runs for the Music Committee Chairperson.

How long have you been involved in the music ambiance?
In fourth grade, I started piano lessons; and, later in seventh grade, I started guitar lessons. I consider guitar my main instrument although I have played piano longer. I also played guitar for 2 years in the Harvard Jazz Band.

What about singing?
I’ve been singing since I was a kid. I took voice lessons throughout most of high school. As a freshman at Harvard, I sang in the Harvard-Radcliffe Collegium Musicum and the Chamber Singers, a smaller subset of the Collegium. That year, I played the male lead in “Dido & Aeneas,” an early opera by Henry Purcell, and once again recently this year. During my sophomore and junior years, I was a member of the Harvard Din and Tonics, an all-male jazz a cappella group which I went to 22 different cities all around the world over the summer, in a period of about 8 weeks. I was the business manager of the group, so I was responsible for organizing the trip. Currently, I’m music directing and singing with a small a jazz cappella group called VoxJazz. Of course, I also sing with the SP Jazz Band; we rehearse weekly, and you might have heard us play at the brunches.

What about your rock band?
Tommy and the Tigers is sort of an interesting band created my senior year at Harvard. They were probably the biggest band at Harvard in 2004-05. When they graduated, they decided to stay in Boston. One of the founding members was a friend of mine, so when they lost their guitar player they asked me to join them. We have had a few very interesting gigs in Boston.

Where do you want to take the SP community if you get Music Chair?
I’d like to see the SP community hold up its jazz tradition. When I first moved in, I was really excited about the jazz outings organized by Daryush. I would like to continue the jazz band, keeping it an all-inclusive band, so that anyone that wants to play can play, no audition needed, since that is the spirit of jazz. I also like the idea that we have such a great Latin music community in this dorm. I’m not a particularly good salsa dancer, but I have seen how popular some of the events involving salsa dancing are. I think they promote unity. Also, I would like to bring a little more rock and roll and roll to the house, bringing some rock bands to perform, like at the coffee-hour for example. We could have a big rock concert near the end of the semester, maybe out in the courtyard.

What about karaoke?
I love karaoke. There is a big crowd of people at this dorm that go the Thirsty Ear every Thursday to sing karaoke. I’ve been talking to some people on SPEC and to Daryush about trying to figure out the best way to bring this to SP.

Is it true you’re getting this interview just because Daniel is your friend?
I don’t know anything about that. I actually don’t like him very much. I think he’s rather immature.

Oh yes?! SLAP! This interview is over. Thank you!

Daniel Truque

Source: www.websudoku.com