

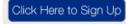
About Us Online Banking Personal Banking Business Banking Tools

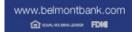
Personal Info Saved Articles Refer Colleague Unsubscribe Feedback











Your Privacy Disclaimer of Liability

© 2018, Powered by Thomson Reuters Checkpoint





Belmont Bank & Trust's News

Daylight Saving Time



It's almost that time again — time to turn the clocks forward.

Daylight Saving Time begins on March 11, 2018.

🗐 Full Article 🖫 Save Article 🔛 Email Belmont Bank 🕒 Share This

6 Last-Chance Tax Breaks: Do You Qualify?



The IRS is now accepting tax returns for 2017. But many people are uncertain how the new tax law will affect their 2017 taxes. As a general rule, it's a good idea to maximize any deductions that are available to you for 2017, because some of them are repealed, suspended or modified under the new law for 2018. Here are six valuable breaks that will soon disappear, along with a list of deductions that survived tax reform.

Full Article Save Article Email Belmont Bank Share This

Do I Really Need an Emergency Fund?



An emergency fund may not sound like an exciting use of your cash. But realistically, everybody needs one. If you feel defeated when you hear that you should set aside enough cash to cover critical expenses for up to six months, you're not alone. Saving that much can be daunting, but it's doable. This article describes how you can start, plus some tips on where to keep your stash of money.

Full Article Save Article Email Belmont Bank Share This

Timely Opportunities

Creating a Budget When Income is Irregular



If you're self-employed, have a side gig or work on commission, your fluctuating income can make it difficult to create a monthly budget. The solution is to create an "irregular income budget" in four easy steps: 1) establish a baseline income, 2) determine your essential monthly expenses, 3) list your other expenses in order of importance and 4) built a savings buffer for lower-income months.

Copyright © 2018

Full Article Save Article Email Belmont Bank Share This

Operating Your Business

Providing An Employee Benefit Program



What draws potential employees to your business? Is it higher-thanaverage wages? Easy work and lots of recognition? Chances are, it isn't either one. For many employees, benefits are key. While some benefits, like health insurance, are expensive, others will cost you little or nothing. Keep reading to learn more about benefit packages that employees will appreciate without breaking your bank.

Copyright © 2018

Full Article Save Article Email Belmont Bank Share This

Family Strategies

Giving Stock to Another Person



Giving shares of stock or other assets to a family member can serve many purposes. It reduces the size of your estate and any estate taxes that may be due. In addition, any growth in the value of the asset accrues to the recipient, which further reduces your estate. But perhaps the most important reasons for making a current gift to a family member is you can see the person receiving and enjoying your generosity. Here are the basic tax rules for gifts of stock.

Copyright © 2018

Full Article Save Article Share This

Latest Headlines

Wall Street climbs after GDP growth revised lower

Reuters.com - Wed, 28 Feb 2018 10:31:35 -0500

Surge in imports helps curb U.S. economic growth in fourth quarter

Reuters.com - Wed, 28 Feb 2018 09:06:51 -0500

Exclusive: U.S. regulators examine Wall Street's Volcker rule wish list - sources

'Pharma bro' Shkreli seeks 12 to 18 month sentence, below guidelines

Reuters.com - Wed. 28 Feb 2018 09:30:08 -0500

A question of interest at the heart of debate over GM Korea rescue Reuters.com - Wed, 28 Feb 2018 06:04:16 -0500





Saved Articles

View Report

No saved articles.





Disclaimer of Liability

Our firm provides the information in this e-newsletter for general guidance only, and does not constitute the provision of legal advice, tax advice, accounting services, investment advice, or professional consulting of any kind. The information provided herein should not be used as a substitute for consultation with professional tax, accounting, legal, or other competent advisers. Before making any decision or taking any action, you should consult a professional adviser who has been provided with all pertinent facts relevant to your particular situation. Tax articles in this e-newsletter are not intended to be used, and cannot be used by any taxpayer, for the purpose of avoiding accuracy-related penalties that may be imposed on the taxpayer. The information is provided "as is," with no assurance or guarantee of completeness, accuracy, or timeliness of the information, and without warranty of any kind, express or implied, including but not limited to warranties of performance, merchantability, and fitness for a particular purpose.

8250 West Belmont Avenue Chicago, IL 60634