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**Belmont Bank & Trust's News****New Tax Law: Topics of Special Interest for Individuals**

How will the new tax law affect you? A lot of attention has been given to the reduced tax rates for most individuals and the new limit on deducting state and local taxes. But there's much more to the changes. Here's a look at some of the law's fine print, including how it will affect the individual health care mandate, the kiddie tax and various tax deductions.

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Losing your wallet or purse can be frightening. Whether it was taken from you or you misplaced it, your personal and financial information is at risk. These days, more than ever, we need to be security conscious. Here are nine tips to help consumers prevent wallet, purse and financial information theft, and to minimize the damage if it does happen.

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The IRS just released 2018 updated income tax withholding tables, which reflect changes that were made by the new tax law. According to the IRS, employers should begin using the 2018 withholding tables as soon as possible, but not later than February 15, 2018. Many employees will begin to see increases in their paychecks in February.

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If sticking to a budget is on your to-do list for 2018, you might want to consider using the "50-20-30" approach. This is an easy, balanced budgeting technique that hinges on splitting your monthly spending into just three categories: needs, savings and wants. Here are the details on how to implement this simple plan.

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Building Wealth through Investing

Consider a Ladder of Saving Certificates



The amount you can expect to earn from savings certificates depends partly on how long you can commit to leaving the funds in the account. But if you're like most people, you'll need to incorporate some flexibility into your investments in case an unexpected need arises. That's where a ladder of savings certificates can be a good strategy. Read on for details about an option that can give you better results without being overly binding.

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Loan & Credit Spotlight

Getting a Business Loan: Eight Helpful Tips



Business owners know bank loans remain difficult to obtain. But "difficult" doesn't have to mean "impossible." This article offers eight basic tips that can improve business owners' odds of succeeding when applying for a loan.

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