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Daylight Saving Time



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

Daylight Saving Time begins on March 11, 2018.

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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general rule, it's a good idea to maximize any deductions that are available to you for 2017, because some of them are repealed, suspended or modified under the new law for 2018.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.

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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.

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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.

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Operating Your Business

Providing An Employee Benefit Program



What draws potential employees to your business? Is it higher-than-average 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.

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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.

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