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Belmont Bank & Trust's News

Many Taxpayers Will Pay No Tax on Long-Term Gains and Dividends



Under the Tax Cuts and Jobs Act, some individuals will still qualify for the 0% federal income tax rate on long-term capital gains and dividends. But, if your income is too high to benefit, the 0% rate still may be available to loved ones who earn less. Here's what you need to know to take advantage of this tax-saving opportunity, along with details about a White House proposal to cut the capital gains tax.

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How Tax Reform Affects Tax Planning for C Corporations



From a reduced corporate tax rate to expanded depreciation breaks, the Tax Cuts and Jobs Act (TCJA) provides a host of favorable changes for C corporations, including personal service corporations. Here are some specific moves that can help reduce your corporation's federal income tax bill for 2018, along with some traditional tax-planning priorities that still hold true after tax reform.

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Calculating Deductions for Business Interest Expense



The Tax Cuts and Jobs Act generally limits business interest expense deductions for businesses with average annual gross receipts over \$25 million, with a few industry-specific exceptions. If your business is likely to be affected by this provision, it's important to understand how much business interest you'll be allowed to deduct for tax years beginning in 2018 and beyond.

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Timely Opportunities

Employers: Consider Telemedicine and Make Sure Employees Use It



Telemedicine is the rapidly growing system for delivering health care services using telecommunications. It's where medical diagnostics and communications technology intersect. With outcomes that benefit employees and employers, telemedicine holds the promise of improving health care efficiency and quality as well as lowering overall cost. Yet many employees who have access to telemedicine aren't using it. Here's how to help make it work for your organization.

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Building Wealth through Investing

Investing in Municipal Bonds



If you are looking for an investment that is free of federal (and possibly state) taxes, check out municipal bonds. Before you buy, however, it's important to understand the risks, as well as the potential payoff. You should also take a look at what professional ratings agencies say about the bonds you are considering. Read on for details.

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Loan & Credit Spotlight

Evaluating Mortgage Types



Finding a mortgage can be a strenuous process. Not only are there hundreds of institutions offering mortgages, it can seem as though there are dozens of different types of mortgages themselves. Different interest rates, different lengths and other features can be confusing. This article describes some of the different options you may encounter as you investigate your next home purchase or mortgage refinance.

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