Lower next year's income tax bill and use 1997 refund check wisely

The big day is already gone - tax day, that is.
For most of us, whether we owe or not, April 15 is one of the most dreaded days of the year. In particular, this sontiment holds true for consumers who owe taxes and are unsure how they will pay for the control of the consumers who will pay for the consumers who will pay for the consumers of the consumers for Carol Kurth, Education Coordinator for Credit Counseling Centers. Inc., consumers in this situation should not particularly and realistically review their situation and, if necessary, get help. An extension can be filed easily to hip out.
"Most consumer have more options than they realize," Carol Kurth, education coordinator for this Consumer Credit Counseling Service agency, said.

Service agency, said.
"We find that the simple effort "We find that the simple effort of reducing non-essential expenses will enable most people to save the money they will need before the April 16 deadline. If it is too late for this year, keep this in mind for 1998 taxes."

Credit Counselling Centers through its local offices can assist consumers in preparing to meet a tax payment. Its certified counselors can help set up an emergency budget and find ways to cut expenses.

gency budget and him ways to cut expenses. In addition, Credit Counseling Centers has been authorized by the Internal Revenue Service (IRS) to work out payment installment plans for consumers with delinquent federal income tax. This way, taxpayers can make manageable regular pay-

an overwhelming lump sum payment
Then there are those who will
receive a tax refund, the average
refund reported in March, 1998
was between \$1,397 and \$1,497,
up about \$100 over the same
period in 1996.
What to do with this refund is a
good question. Is it unexpected
windfall? Will it pay some bills?
Should it be saved? Consider
these suggestions by Credit
Counseling Centers.
Save it for emergencies: If
the emergency savings fund is
low, put some of it there for a
time of need. Try for an amount
to cover a month or more of
monthly expenses Then try for
two, then three months.
Use it to achieve one of the
family's short-or long-term goal:
Planning a special family trip? Is
the college fund growing? How
about the replacement of furniture or redecorating the home?
Repay dobt as quickly as
possible: Pay off those highinterest credit card balances first
with the refund money. In general, always try to pay more than
the minimum monthly payment
requested, preferably adding
about one half more of the minimum amount to the payment.
Add to your equity in your
home: Use your refund to make
a payment on your principal to
cut your mortgage life by many
years and lower the interest you
will have paid over the life of the
loan. Just one extra payment a
year of the actual monthly mort-

have some fun.

Big suggestion: put your refund in your savings account first, then plan how to use it. Just don't cash the check and spend it! Those who use the direct deposit refund avenue fare a little better in controlling this. And remember ... it's never too early to start planning shead for the 1998 tax

year.
Credit Counseling Centers, Inc. is the parent corporation of the non-profit, family financial courseling agencies – Consumer Credit Counseling Service of Michigan, of Northwest Illinois, and of Southern New York – with 38

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Ioin the Club.



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Take control of your money."

BNI from page B5

members to get to know one another a bit before they begin making referrals to their own characteristics. Withstock has found the BNI concept is two fold, it helps bring leads your way but also creates a professional business listing that the can reference when her clients are in need of anything from a lawyer, to a doctor to an from a lawyer, to a doctor to an accountant.

from a lawyer, to a doctor to an accountant.

"I met so many people moving into town that a I have a great referral base for them through the group. Wittstock said." If they need an accountant or an insurance agent I can give them a name and it's great."

The informal breakfast meetings each week allow members

to keep up on past referrals or dole out fresh ones. Wittstock has already got the system down pat stating, "I look at every lead as an opportunity."
"And referrals are a great concept because it's hard not to do a good job when you are going to be eating breakfast onee a week with the person who gave you the referral," she smiled. Another area realtor, John Kucish, choes sentiments and has equal success as a member of another BNI chapter in metro-Detroit. Having joined the organization just a year ago, the tenyear veteran real estate agent now has enough referrals each week to fill his calendar. He has increased his income by

\$100,000.

"I'm not out chasing, cold-calling or doing any other marketing like I used to." Kucish said. "It helps to have a positive attitude also. If you have a hard business to sell, you've got to get used to the challenge and be dedicated anyway. Structured lead referrals is just the best investment of your time for the return."

Membership dues for BNI are \$210 a year. The Birmingham chapter meets on Tuesday mornings from 7 to 8:30 a.m. at Monchelle Lahdore on Woodward in Bloomfield Hills.

To find out mire about a BNI chapters in surrounding communities call (248/842-8318.

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