

This Report is brought to you by...

# The WOW Experience

Overdelivery is our Specialty!

Where Vision and Value Go Hand in Hand with Information and Opportunity!



Other Companies Make Promises -- We Make Dreams Come True!  
We Offer QUALITY CONTENT in Every WAY, TYPE and FORM

- Exclusive WOW Private Label Releases
- Private Label Products
- Public Domain Products
- Master Resale Rights eBooks
- Master Resale Rights Software
- Bestselling Audio eBooks by Top Authors
- Non-Fiction Audio eBooks
- Exclusive WOW Affiliate Products
- Resale Rights Products
- Exclusive WOW Private Label Reports
- eBook to Audio Conversion Software
- Resale Rights Generation Software



And, of course, if you want it all tied up in a neat website package, with *all the work done for you*, we have our NEW [Niche Empire Builder Software](#) – the Niche Real Estate Business Builder's Dream Come True!

## Niche Empire Builder

The Complete Done-it-For-You Niche Real Estate Business Builder's Dream Come True!

[www.the-wow-empire.com](http://www.the-wow-empire.com)

## The WOW Content Club

Your Full Spectrum Content Provider

If Content Is King,  
The WOW Content Club is the Kingdom  
You Have Been Searching For!



[www.wow-content-club.com](http://www.wow-content-club.com)

## WOW Profit Packs

Help Yourself to Hundreds of Brand New, Blockbuster Products at Bargain Basement Prices!



[www.WOWProfitPacks.com](http://www.WOWProfitPacks.com)

Enjoy this Free Niche Report, compliments of WOW Enterprises  
For Many More Free Reports, simply click on the links below.

[www.TheWOWExperience.com](http://www.TheWOWExperience.com)

[www.NicheEmpireBuilder.com](http://www.NicheEmpireBuilder.com)

[www.WOW-Content-Club.com](http://www.WOW-Content-Club.com)

[www.WOWProfitPacks.com](http://www.WOWProfitPacks.com)

# Important Information to Save You Money on Your Income Tax

## Topics Covered:

The History of Income Tax in the United States

Income Tax Preparation

Using Online Tax Calculators

Income Tax Deductions

Frequently Overlooked Income Tax Deductions

Reduce Your Income Tax Liability

Income Tax and Hurricane Disaster

Injured Spouse Claim and Allocation Income Tax Form

Ways to Get Help Filing Your Federal Income Taxes

Income Tax Attorneys

# Important Information to Save You Money on Your Income Tax

## The History of Income Tax in the United States

At one time in history, income tax in the United States of America didn't even exist. However, today Americans say "only two things are certain: income tax and death". Many of us wish we lived back in the days of no income tax, but those days were difficult times. And be careful for what you wish for because many would gladly pay taxes for the conveniences of modern day living alone!

The history of taxes dates back to the period of 1791 to 1802 when the government was funded by taxes on alcoholic beverages, carriages, sugar, tobacco products, property, sales and corporate bonds. Then came the War of 1812 and all of the war associated expenses. Taxes were then added onto luxury consumer goods. Yet, in 1817, all internal taxes were abolished and tariffs on imported products were the only funding the government received.

The history of the actual taxing of income begins during the Civil War period. The cost of this war caused the government to begin taxing the income of the citizens on a sliding scale. Other taxes were added such as inheritance tax and sales and excise taxes to fund the war effort. It is interesting to note that in 1866, the taxes for the young nation reached \$310 million. Today, the total is far greater and the 310 million is mere chump change to Bill Gates and other cash machines of the day.

The history of the Internal Revenue Service begins with an Act passed in 1862 which established an office of Commissioner of Internal Revenue. This office had the power to assess taxes, levy and collect the taxes and enforce the laws regarding taxation. This power was passed along to what we know today as the IRS. Every year, the IRS prosecutes people who file fraudulent taxes or fail to report significant income.

In 1872, income tax was abolished by Congress but it returned for a short time in 1894 through 1895. In 1895, income tax was ruled to be unconstitutional and was again rescinded.

Unfortunately for those of us who work for a living, in 1913, the 16th Amendment to the Constitution of the United States made income tax a permanent part of our lives. Congress was given the legal ability to tax the income of those living in the U.S and the corporations operating in the U.S.

The point in history at which income tax began to be withheld from paychecks was 1943. At that time, 60 million taxpayers were living in the U.S. In the following years, taxes changed frequently, both up and down. The most significant tax cut in history was in 1981 but in 1982 and again in 1984 taxes once again started to climb.

President George W. Bush has a part in what we will know in the future as the history of income taxes. In 2001, 2002, 2003 and again in 2004, tax cut legislation was signed into law.

Whatever the public opinion of the President of the United States is, one thing is certain and that is the ever present fact that he indeed tried his best to make significant cuts in taxes.

At no time in history have there been more tax payers in America than today. With the child tax credit, earned income credit and other credit, some people are very happy to file their taxes and get refunds while others dread the task of having to submit a check with their tax return. This is why the tax season has always been a double-edged sword.

## **Income Tax Preparation**

Income tax preparation comes and goes and it's here again! Every year it seems that tax time rolls around sooner than the year before. But tax preparation is easier than ever before as well, so it's time to look at your options for preparing your taxes.

If your income tax situation is simple and easy, such as when you work for one employer that takes taxes out of your check every payday, you may want to perform the task of income tax preparation yourself using the 1040EZ or 1040 form. These forms are perfect for the vast majority of people who have tax situations that are not too complex. Whether you are married or single, you can use this form. It doesn't matter if you have children or not, this form may work for you, as long as your taxes are simple and straightforward.

If your income tax preparation is going to be more complex, for example, if you have to itemize deductions, you may want to pay a professional to prepare your taxes. Having someone that is in the know do your tax preparation can be well worth the money, however, not everyone who puts out a sign that they prepare taxes is truly qualified to do your preparation for you. You want to go to someone who is a true tax professional and knows the very latest about what is allowed and what isn't allowed for deductions. Whenever anyone other than yourself does your tax preparation, it is crucial that you have that person sign the tax return as the preparer. There is a space on all tax forms for this signature to be added, along with your own signature(s).

The newest way to get the task of tax preparation behind you, however, is to use software or websites that allow you to file your taxes online. This will allow you to realize any refund that is due you much more rapidly and the refund can be deposited directly to your bank account. The process of e-filing has been around for only a few years and each year it gets easier and faster. H & R Block and many other tax services keep brochures handy on the process of filing taxes by e-filing and even if you file by yourself, you can always stop by for a free brochure.

If you choose to e-file as your means of tax preparation, you'll need to collect all of your paperwork and keep it readily available. You'll then need to locate the website you wish to use to prepare your taxes or install software you have purchased. The various websites which allow online tax preparation usually charge a small fee for those using the capability; however it is just as cost-effective as buying new software and installing it each year.

Once you access a website for tax preparation, you'll set up an account and then begin your preparation. You'll be asked questions which you will answer from your W-2 forms and other forms you have received. It really is that simple and easy. The amount that you owe in taxes or your refund will be calculated for you and your form will be submitted to the I.R.S. After a few days, you'll be notified if the IRS has accepted your return or if a problem was found. You'll be able to resolve any problems, right online and finish your preparation there. Within as little as two to three weeks, your refund, if you are due a refund, will be in your bank account. Now how tax preparation-friendly is that?

## **Using Online Tax Calculators**

Online tax calculators are very useful! Have you ever used an online calculator to figure out mortgage or car payments? If not, you'll want to know about the many uses of online calculators including tax calculators. Many online tax calculators are free to use while others charge a small fee. These tax calculators can be located by simply searching the Internet using any common search engine.

If you wonder during the year if you are having enough tax withheld from your paycheck so that you do not end up owing a lot of taxes at the end of the year; you can access an online tax calculator to check. If it appears that you may owe taxes at your current level of withholding, you can submit to your employer a new W-4 form and make necessary changes on your form or even ask for an additional amount to be withheld from each paycheck. This can save you lots of grief at tax preparation time.

If you operate a business and have to pay in taxes on your income rather than having them withheld from your paycheck, you may wonder how much you should set aside from each draw in order to guarantee you are covered at tax time. The online tax calculators are perfect for this task. You can estimate your earnings and learn what the approximate amount of your taxes will be. You can then divide by the number of draws you will take within the tax year and place that amount aside into a separate account for paying your taxes when due.

Using an online tax calculator is simple and easy. You will be asked to enter some simple personal information such as whether you are married and filing jointly, married filing separately or single. You'll be queried about the number of dependants in your household. You simply enter the number of children who are living at home or persons to whom you provide more than 50% of their support such as an elderly parent or disabled adult child. You will be asked to input your estimated taxable income, usually in whole dollars. The online tax calculator will return to you the approximate amount of taxes you will owe at year's end.

Of course, using a tax calculator is simply a tool for estimation. The only way to be sure that you have calculated the right tax amount is to fill out your tax return at the end of the year, taking any deductions possible if you itemize. A tax calculator doesn't replace the need for the tax chart or, in many cases the need for a tax preparer or an accountant.

Preparing for your income tax well in advance by using an online tax calculator is a smart move, especially if you think you might owe taxes at the end of the tax year. It is much more comforting to know in advance and plan ahead than to be hit with a large tax bill on April 15th.

## **Income Tax Deductions**

Knowing about income tax deductions is a very important part of optimizing your income tax situations. The total amount of income you earn is called the gross income. Deductions are subtracted from this gross income to calculate your adjusted gross income, which is the amount that is taxed by the federal government and many state governments as well. Missing valid deductions can cause you to get a much lower refund or to pay in more taxes than is necessary, so you can easily see the importance of knowing about all the deductions you can include on your income tax return each year.

In order to take the vast majority of income tax deductions, it is necessary to itemize your tax return. Most accountants can easily show you what you need to do to prepare for this. However, accountants will tell you that this is not true of the personal deduction. Calculated into the standard deduction for both single and married people as well as any dependants is a sum of money that is not taxed. This so called "standard" deduction is the average amount most people spend toward things that could be considered deductions. When expenses that fall into areas of deductions exceed the average, then it is wise to itemize and gain the tax break.

It should be noted that in many cases, deductions are only for the amount that exceed two percent of income. To be certain that you know exactly what valid deductions in your particular situation are, it is wise to consult a tax professional or use the best tax preparation software available. To learn more about tax preparation software, you can consult the internet for sound advice.

State and local property tax, state sales tax and state income tax are valid deductions. Few people, however, pay enough in these categories to justify itemizing deductions, yet, combined with the other deductions; they may find it beneficial to use the longer form and process of itemization. One of the best places to learn about these taxes is through H & R Block and the people who work for H and R Block preparing taxes.

Mortgage and investment interest are also deductible expenses. Charitable contributions, provided you have proper proof for the contribution, are also deductions. Casualty and theft losses that exceed ten percent of the gross income count as deduction and may help in the case of a significant loss such as uninsured property that is destroyed in a storm or a business being impacted by a major theft.

Medical expenses that exceed seven and one-half percent of gross income are valid deductions. In situations where catastrophic medical needs impact a family, this deduction can make a very big difference, provided the expenses were not reimbursed by insurance of any kind. Of course, any expenses that are reimbursed are not considered deductible.

Big deduction areas for those who are self-employed or who have expenses associated with their employment are considered job expenses. These deductions can include things like the cost of uniforms if not paid by the employer, the expense for special shoes needed if not reimbursed by the employer or insurance. The cost of equipment necessary for doing business is another area for deductions. Postage and other parcel delivery receipts should be saved as well as numerous other receipts that will help you with deductions during the tax season!

There are limitations for households over a certain income level for use of deductions. These limitations usually apply to higher income bracket households. Accounting firms and the accountants that work for them as well as individuals who prepare and assist in tax preparation should shed some light on deductions for everyone no matter what the person's tax bracket. This information should be obtained long before the start of income tax season.

### **Frequently Overlooked Income Tax Deductions**

Income tax deductions can make a huge difference in your income tax obligations. However, many deductions can easily be missed if you don't plan ahead and look out for your own tax interests long before tax season. Too often, people turn to the standard deduction when in fact, they have many expenses that are valid deductions that should be itemized and can save them hundreds or more in tax dollars. A few tax saving deductions will not require that you fill out the long 1040 form to fully itemize, making it even easier to save on your tax burden.

The deductions that can be claimed regardless of whether you itemize or use the standard deduction may surprise you. These deductions are known as "above the line" deductions because they do not require itemization of all expenses to claim these income tax reductions. For example, did you know that the first \$2,500 of interest paid to student loans is deductible? It is! Did you know that the first \$4,000 of tuition and fees for certain expenses associated with higher education is deductible? If you had to move because of your job and the expenses were not reimbursed to you or paid by your employer, that amount is another deduction frequently missed. There is also a new deduction for travel expenses incurred by military reservists that have to travel for more than 100 miles and remain away from home overnight.

If you are self-employed, there are above the line deductions that you need to be aware of as well. All of the cost of your health insurance premiums obtained through your self-employment for both yourself and your family is counted as an income tax deduction. Half of the social security and Medicare taxes you paid in are also deductible as are your contributions to retirement plans.

Among the itemized deductions frequently missed by taxpayers are union fees, non-commuting travel expenses and the cost of continued education required by your job status such as recertification courses. You can even take the cost of safety deposit boxes, tax preparation expenses and some legal fees such as deductions that many people completely forget about. Of course, the standard itemized deductions that almost every one knows about include medical expenses if over certain limits, state and local taxes, charitable contribution and common business expenses such as uniforms.

If you own a business, you can use Schedule C to include deductions that might otherwise not be considered. The cost of advertising and promoting your business and carrying business liability insurance are deductible expenses. The cost of having an office in your home is a deductible expense as well. Certain legal and professional service fees can be an income tax deduction. Benefits and wages paid to employees including contributions to their retirement plans can represent a huge deduction for the business owner.

In order to ensure that you don't miss some large deductions that could save you a great deal of money, it is wise to consult with an income tax professional so that you don't miss any of these commonly missed tax deductions. Take the time to become better acquainted with tax professionals who can teach you how to maximize your tax deductions and learn about income taxes along the way.

### **Reduce Your Income Tax Liability**

No one wants to pay more in income taxes than absolutely necessary. There are many ways to reduce your income tax liability and reduce the amount you pay in taxes. These tips can be used each year, but should be reviewed because the limits of many of these tax-breaks changes from year to year.

Invest in your children. If you have savings that earn income and want to avoid including these in your tax liability, invest the money into an account in your minor child's name. Because a small child will not have a tax liability, unless the income from the savings is very large, there will be no taxes paid on the income. However, once the child reaches the age to handle all their own banking, you may want to consider using another tax shelter for these funds so that they are safely put away.

If you give a child, as a gift, stocks or mutual fund shares that have appreciated, you can avoid paying taxes on the amount the stocks and funds have appreciated. This can help you keep the profit from a wise investment. For example, if an investment appreciates by \$2,500 in a year, you could pay 15% of that on long-term capital gains tax, costing you \$375. But if you give it to your child who has a low tax liability if any liability at all, they would be much smaller. Of course, the child must own the stocks or funds for 12 full months to get this tax break.

Income averaging over several years can also reduce the income tax liability of those who may experience a significantly higher income in a single year that is not expected to repeat annually. This is perfect for someone who sells a second home at a huge profit and would ordinarily have to pay taxes on those proceeds in addition to their regular income. The income tax liability can eat away at the hard earned profit from this sale and cancel out many of the benefits, but by averaging income over several years, the liability is minimal.

The best way for you to reduce your tax liability in your specific situation is to consult with a professional income tax advisor or accountant. There are ways to reduce the amount of income tax you pay each year and professional advice is the only way to know what is best in each circumstance. You may be advised to use specific types of investment tax shelters. You may be

informed of alternate ways to create tax shelters for you and your family and reduce your income tax liability.

## **Income Tax and Hurricane Disaster**

In more recent years, the United States has experience major disasters as a result of hurricanes devastating parts of the country. Many of the hurricane survivors have been jobless, homeless and impacted in so many ways by these disasters that special tax relief and assistance has been extended to those who were impacted by the untamed wrath of storms with damaging winds. Hurricanes Katrina, Wilma and Rita showed no mercy as they left lives in ruins. The states involved include Alabama, Florida, Louisiana, Mississippi and Texas.

The area of the Gulf Coast of the United States is covered under the Gulf Opportunity Zone Act of 2005 which expands emergency tax relief to those people who experienced impacts from these three hurricanes. The tax laws are altered to help those who experience losses, in some cases everything they owned and held dear. This act also made it more beneficial, in terms of income taxes, for individuals and corporations to help with the charity efforts to assist those who suffered as a result of the devastation.

One of the tax benefits made available to these hurricane survivors is the fact that tax penalties for early distributions and loans from retirement account have been changed. The limitation on deduction of losses has been eliminated and earned income tax credits as well as refundable child tax credits have been altered to be more beneficial.

In the past, in the event of a casualty or theft loss, a taxpayer had to reduce the loss by \$100 AND reduce the loss by 10% of their adjusted income. Only that amount over these limitations was deducted from their income. Because of the recent hurricanes, these limits have been lifted and the entire amount that will not be reimbursed by insurance can be a valid tax deduction. Specific dates of the losses and other restrictions apply, but you can find all the details about this change by searching the Internet.

In past cases, if a debt was cancelled it was still to be considered taxable income. For those living in the area devastated by Hurricane Katrina on August 25, 2005, any debts that are cancelled due to the circumstances are not considered to be taxable income, giving many people a slight break in taxes due. And these people need as many breaks as possible.

For anyone who lived in the Gulf Opportunity Zone on the date of hurricane landfall of any of these three major hurricanes and were displaced because of the disaster, these taxpayers may choose to use the earned income tax credit or refundable child tax credit amounts from the previous year's federal income tax return instead of using the actual figures from the 2005 earnings year.

For those who had to access and use their individual retirement account or obtain loans against those accounts to survive the post-hurricane devastation, tax breaks have been established. Provided the disbursement of funds was after the date of landfall in that person's area of

residence, the 10% tax penalty on early distribution is waived up to the first \$100,000 taken from the account. Instead of including these funds in income spread over three years, the funds are treated as if they had been placed into a roll-over account, incurring no taxes.

Because tax issues are so complex and so important, if you believe you fall into the geographically areas included in the Gulf Opportunity Zone Act, you should contact someone who is an expert at income tax preparation and learn how much you can save on your taxes as a result of the terrible experiences of the past year.

### **Injured Spouse Claim and Allocation Income Tax Form**

An injured spouse is a man or woman who expects that all or some of their income tax refund will be applied to their spouse's child support, alimony, past-due federal taxes or other debts that are withheld from income tax returns like student loans. The injured spouse is defined as the spouse that did not incur these legally enforceable and collectible debts.

Many people who fall into the situation of being an injured spouse do not know about this tax form that can allow their tax refund not to be withheld toward payment of these debts. By using IRS Form 8379, Injured Spouse Claim and Allocation, the injured spouse can get their refund or that part of a joint refund that would be theirs. This can make a huge difference in the emotional environment of the home as well as allow the family to pay expenses rather than allowing them to pile up.

Suppose you marry a man or woman and later learn that he or she owes back taxes from several years before you met him or her. Would you have to pay that spouse's back taxes for them by having your tax refund money withheld? The answer is no, by filing the injured spouse claim form, you can still obtain your own tax refund while any money due to be refunded to your spouse will be withheld and paid toward the debts owed. Often this fact is overlooked by tax preparers and almost always overlooked by individuals who prepare their own taxes at home.

An innocent spouse is not the same as an injured spouse. The innocent spouse is someone who believes that his or her tax liability should be paid in full by the other spouse. For example, if you owe taxes because your spouse omitted income or used false deductions or tax credits and have divorced or separated from that spouse, it would not be fair to hold the innocent spouse liable for the actions of an estranged person. Innocent Spouse Relief can be filed in this situation, providing all the information necessary. Form 8379 may allow you to obtain your share of the overpayment of income taxes provided you are not liable for any of the taxes.

If you have any type of special tax situation such as those above, it is wise to seek professional advice from a well-trained tax preparer or accountant before filing taxes. The Internal Revenue Service will not know your situation and will not adjust your tax forms for you. You could end up failing to get hundreds or even thousands of dollars in tax refund money because you failed to take the time to explain in detail to the IRS your special circumstances.

While these special circumstances are relatively uncommon for those who fall into the tax category, if the circumstances qualify them for an injured spouse or innocent spouse, the tax refund they enjoy can be a great benefit. Always ask questions if your situation is special in any way and learn about any possible solutions to uncertainties. There may well be a way to get your refund, even if your spouse has tax problems. After all, your taxes and issues surrounding taxes should be individual when the special circumstances warrant and support the need for individuality.

## **Ways to Get Help Filing Your Federal Income Taxes**

Filing income taxes each year can be a dreaded process. However, there is help for those who don't understand tax issues that may impact how much tax refund or how much tax payment is due. Some of these forms are helpful while others cost a small sum, but getting professional help can be a big advantage to the taxpayer who might otherwise pay too much in taxes or unknowingly reduce their refund through lack of knowledge.

The first place to look for help in filing your income taxes is the local library. Many cities and towns have local tax experts who hold workshops or tax preparation events where you can have your tax return prepared for no cost or a very small fee. Frequently, the cost to students, the elderly and disabled will be waived even when a fee is charged. Many retired professionals volunteer their time to help people through these events and it is entirely possible that your local library may have a date set aside to help you get assistance filing your federal income taxes. Some libraries even offer state income tax assistance as well.

You may have a family member or very close friend that has worked in the tax preparation field that would be willing to assist you or at least answer some questions for you. Many times, if you want a second set of eyes to review your own work, friends or family members are more than helpful in checking your federal income tax return or your state income tax return. It is so easy to miss a line, make a mathematical error or another mistake that can cause your return to be rejected or take a long time to process and get you the refund you may have coming.

The IRS will actually figure your taxes for you if you wish. You can sign and submit the proper form (1040 or 1040EZ) and, provided you do not have a complex tax issue, the IRS will calculate and notify you of what you owe or send you your refund. This service is completely free.

Professional help is always called for if you have a complicated tax situation. You can turn to your regular accountant or to a tax preparation service. These professionals are paid to know how to minimize your federal income tax liability and will be glad to help you. Many even guarantee their work and will go to court with you should your return be challenged by the IRS. H & R Block is noted for being one of the best professional tax services in the US and many will find help from their tax professionals is not only needed but over time very cost effective. H & R Block keeps documented records of your returns for several years which can help you out when you need a quick copy of a return which you can not find.

Filing your income taxes really should be done by a professional if at all possible. If you take the time to do something right the first time, you normally don't have to re-do it and the same applies during tax season. Give a tax professional the opportunity to file your taxes for you and do it right the first time.

## **Income Tax Attorneys**

Do you owe back income taxes or are you being audited by the Internal Revenue Service? If so, you may want to talk to an income tax attorney to learn about your rights and have the best possible assistance in getting the situation straightened out completely.

There are some television advertisements about income tax attorneys indicating tax problems can be resolved at only pennies on the dollar owed. It is not wise to put too much faith in these nice sentiments. Sometimes cases are resolved through adjustments of previous tax returns which can lower the income tax liability and a settlement agreement, but it is more frequent that back taxes have to be paid off over a period of time. However, the income tax attorney can help you determine exactly how much, if any, your personal financial liability may be and help you reduce that liability by reviewing past income tax returns and adjusting those that have errors or missed deductions.

If you have experience the situation of the IRS placing a lien on property due to tax problems, you should seek the help of an income tax attorney. These specialists can help you get resolution as quickly as possible and provide you the comfort of knowing exactly what recourse you have in the situation you find yourself.

For those who have failed to file income taxes for several years, an attorney that specializes in federal income tax can help you repair the damage that you have caused. Too often, someone may realize they owe money to the IRS that they do not have or perhaps they simply choose to ignore the problem. After a few years, the problem escalates and compounds due to fines, fees and interest on any money owed. A good federal income tax attorney can advise you how best to rectify the problem and get you back on good standing with your income tax.

If you need a federal income tax attorney, you should look for one that has experience with the exact type of tax problem you have encountered. Ask the lawyer's office how many cases like yours this attorney has handled and how many had positive results for the taxpayer. You also want to know all about fees and charges up front and know exactly how payment can be made. When you find yourself having IRS problems, it is no time to scrimp on legal fees. If you need to pay a federal income tax attorney to minimize your risk when dealing with serious tax problems, it should be considered an investment in your future.

**You are invited to pass this report along to as many people as you like,** provided that you make no changes to it and that you give it away for FREE.

If you would like **your own Private Label Version of this report** and hundreds of others just like it on hot, high interest niche topics – all of which come complete with 5 custom cover graphics – [click here to visit our Niche Reports Resource](#).



**WOW: Where Vision and Value Go Hand in Hand with Information & Opportunity!**

Please click below to check out all of our entrepreneurial friendly sites and products.

=> <http://www.The-WOW-Experience.com>

Always something NEW on the horizon. Always something for YOU to use to grow your business!  
That's what WOW is all about. Your success is our ultimate goal and our reason for growth.