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**Bond Troubles**

Illinois abruptly postponed a $500 million bond auction due to growing investor concerns about its $96.8 billion pension shortfall, the worst among U.S. states. Officials feared they would have to pay higher interest rates if they went ahead. The delay came after Standard & Poor's downgraded the state's credit rating.

**It's Not Payback Time**

Many taxpayers who are used to filing early and getting refunds in January will have to wait until at least mid-February, thanks to IRS delays attributed to the down-to-the-wire "fiscal cliff" negotiations. Farmers and fishermen, many of whom file by March 1, are getting an extension this year to April 15, the IRS said.

**Living on the Edge**

Some 26% of U.S. households earning between $55,465 and $90,000 a year have less than three months of savings, according to the Corporation for Enterprise Development. Nearly 44% of all households don't have enough to live at the federal poverty level for three months should they lose their jobs.

**Pricier Loans**

Mortgage rates continued to trend higher as the economy and housing market rebound, according to Freddie Mac, said. This was the first week the 30-year fixed-rate mortgage averaged above

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Not-So-Sweet Charity
The 2% increase to the payroll tax that went into effect in January could damp some people's charitable giving, according to a survey commissioned by ChildFund International. Among its findings: 20% of Americans will reduce donations by an average of 29% in the coming year, while 21% won't give at all.

Stocks Forge Ahead
The Dow Jones Industrial Average reached the 14000 mark for the first time since October 2007, rising 0.8% from last week to 14009. The Standard & Poor's 500-stock index rose 0.7% to 1513.17. Stocks rallied due to encouraging January U.S. employment numbers and better-than-expected economic data.

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