

# The Advisor

Going Beyond the Numbers to Deliver Insight, Guidance and Success

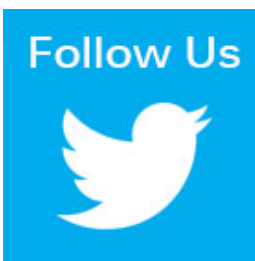
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### Per Diem Rates Updated



Do you or others in your company travel for business? The IRS has released the 2017-2018 per diem rates for substantiating employee business expenses for lodging, meals, and incidental expenses incurred while traveling away from home. [Read more on our blog.](#)

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### Have You Registered? Gray, Gray & Gray's Year-End Business Planning Seminar



**Where is Your Business Heading in 2018?** Gray, Gray & Gray has assembled a lineup of leading business authorities to provide expert insight and actionable recommendations for making the future a bright one for your business. **Join us as our guest for the following sessions:**

**What's Your Magic Number?**  
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## Family Business

### Long-Term Care Insurance Can Be a Tax-Free Perk

**For tax purposes,** long-term care insurance grows more attractive depending on who buys the policy. There's a big difference in the tax implications of a policy purchased by you as an individual and the same policy purchased by your family business. To find out how to maximize the tax benefits before buying, read the "Full Article."

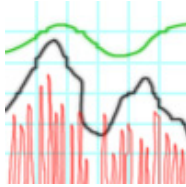


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## Human Resources

### Use Polygraph Tests With Caution



**Polygraph tests are highly** regulated, but they can be used in certain circumstances following very strict standards. Click "Full Article" for a look at the law and what companies need to know before they even suggest a lie detector test.

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## Management

### Negative Thoughts Can Negatively Impact Profits



**Make a choice:** Encourage positive thinking among your employees and increase your company's profit potential, or let your managers be cynical and run the risk of missing some incredible opportunities. To really understand how negative thinking can hurt your company's strategy and bottom line, take a look at these unbelievable examples.

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### **Goldman creates 'brain trust' in effort to boost deals business**

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### **Wall Street sluggish at the open as earnings kick off**

*Reuters.com - Wed, 11 Oct 2017 09:39:54 -0400*

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