

Fueling Your Future.



Information for Oilheat,
Propane & Petroleum
Business Leaders

GRAY GRAY & GRAY[®]
CERTIFIED PUBLIC ACCOUNTANTS | ADVISORS

Canton | Framingham | Boston

BEYOND THE NUMBERS

Issue No. 62

It takes more than numbers.

Gray, Gray & Gray is here to help you "Fuel Your Future" by going beyond accounting services. With over 70 years in the energy business, we go beyond the numbers by delivering insight, guidance and knowledge to our energy clients so they can achieve growth and profitability.

IRS Checklists for Retirement Plan Sponsors



If your business sponsors an employee retirement plan, you have a fiduciary responsibility to make sure the plan is governed and operated in compliance with federal guidelines and regulations. These rules are designed to protect both plan sponsors and participants, and apply

to a wide range of plan types, including 401(k), 403(b), SEP, SARSEP, Simple IRA, and other plans.

Fortunately, the Internal Revenue Service (IRS) provides a number of helpful checklists and guides to help plan sponsors more fully understand their responsibilities.

We're Growing

As our team continues to grow, we'd like to introduce you to Gray, Gray & Gray's managers, supervisors, senior and staff accountants, bookkeepers, and support team members who joined our team in 2017!

Together, we strive to provide you with the personal attention and quality service you deserve. Our goal is to not only ensure compliance needs are met, but to also help make our clients' lives easier and their businesses more profitable.



Kimberlyn Adams - Processing Support, Tax
Jeff Berman - Bookkeeper, Emerging Business
Anna Bowers - Supervisor, Restaurant & Franchise
Felipe Brown - Staff Accountant, Tax
Amer Chahine - Staff Accountant, Client Services
Sean Denehy - Staff Accountant, Client Services
Kathleen Doris - Staff Accountant, Tax
Tim Dufficy - Staff Accountant, Tax
Nancy Forbes - Senior Staff Accountant, Restaurant & Franchise
Jackie Gilmartin - Staff Accountant, Tax
Anisa Hoxha - Processing Support, Tax
Linda Jackson - Processing Support, Tax
Michelle LaMorge - Operations Assistant, Restaurant & Franchise
Angela Ly - Staff Accountant, Emerging Business
Lianne MacIndoe - Operations Assistant, Emerging Business
Ny Mahasadeth - Operations Assistant, Client Services
James McDonnell - Staff Accountant, Client Services
Carly Minsker - Staff Accountant, Tax
Tim O'Sullivan, CPA - Staff Accountant, Client Services
Rebecca Palma - Staff Accountant, Client Services
Jessica Santos - Senior Staff Accountant, Restaurant & Franchise
Tyler Savoie - Staff Accountant, Client Services
Tracey Siravo - Bookkeeper, Emerging Business
Jerry Stavros, MST, EA - Manager, Tax
Linh Truong - Staff Accountant, Tax
Chris Veiga - Staff Accountant, Client Services

LAST CHANCE!

**Gray, Gray & Gray's Year-End Business Planning Seminar:
Where is Your Business Heading in 2018?
Tomorrow - Tuesday, November 7, 2017**



What plans are you making for your business for 2018...and beyond? 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. **We hope you will join us tomorrow for this exciting seminar, including the following sessions:**

What's Your Magic Number?

Moderator: *Larry Gennari, Partner, Gennari Aronson, LLP, & Adjunct Professor, Boston College Law School*

Panelists: *Jim DeLeo, Kelly Berardi & Dan Romano, Gray, Gray & Gray; Don Garcia, Boyd Coatings; Kathryn Berardi, Imugen, Inc.; Mike Cook, Corporate (IT) Solutions*

Tax Update

Speakers: *Brad Carlson and Derek Rawls, Gray, Gray & Gray*

Cyber Security

Speaker: *Bobby Garrett, Gray, Gray & Gray*

The Outlook for Business One Year into the Trump Presidency

Keynote Speaker: *Chris Hennessey, Professor Emeritus, Babson College*

[LEARN MORE & REGISTER HERE](#)

It Takes More Than Numbers.

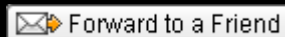
"Gray, Gray & Gray has been Coan Oil's accounting firm since 1945. We were one of their first clients and the fact that we are still with them today says a great deal about the relationship between our companies. For [over] sixty-five years they have helped keep us on track, growing and profitable. Gray, Gray & Gray not only knows our business inside and out, they understand the oilheat industry and how to make the most of our opportunities. We have always relied on Gray, Gray & Gray to keep us on top of the many changes occurring in the accounting field as well as changes in the oil industry. Our relationship with Gray, Gray & Gray has strengthened from generation to generation, from my father who worked with the original Gray brothers to my own connection with the firm today. We count on them as more than just accountants, but as someone we can trust with everything from business strategy to financial planning. It's been a great partnership."

- Kevin Coan, Coan Oil, Inc.

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We're Growing!

**View our current job openings and the many benefits of
joining our team.**

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