

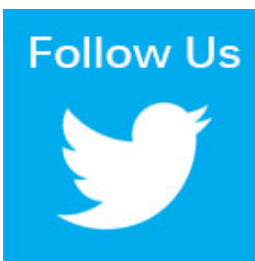
The Advisor

Going Beyond the Numbers to Deliver Insight, Guidance and Success

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Gray, Gray & Gray, LLP's News

Service Spotlight: Our Promise to You, Our Very Important Client...

At Gray, Gray & Gray, we take great pride in living our core values. What does this mean for our clients? Simply put, you can count on us to go beyond the numbers for you by providing advice and insights to help you be successful in your business and personal lives. Our suite of service offerings is based on our clients' needs and in alignment with our mission of being your complete and trusted business advisor. Therefore, it is important to us that you are aware of all the services available to you, particularly as your business evolves and your needs change. You can count on us to help you every step of the way!

In this "Service Spotlight" section of the newsletter, our goal is to help familiarize you, our very important client, with the wide variety of service offerings available to help you prosper. For information on all of our services, visit our website at www.gggcpas.com.

THIS WEEK'S TOPIC: OUTSOURCED SERVICES



[Why Your Accounting Should Be Outsourced](#)

By Kimberly Benevides, CPA, MST

In order to remain competitive, businesses today must remain nimble, run lean, and streamline operations. The result is pressure to do more with fewer resources. These imperatives run across all types and sizes of businesses.

One solution that many companies are taking advantage of is [outsourcing](#) select functions to achieve greater efficiencies and cost savings. Among the most common task being outsourced is accounting. Business owners who

outsource their accounting find that performance in this critical business function often improves when it is performed by experienced, dedicated professionals.

[Read more here.](#)

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Family Business

Plan Ahead to Make Disability Benefits Tax-Free



Company-paid disability insurance provides protection in the event you suffer a disability or become so ill that you can't work. But the value of long-term disability insurance benefits can be eroded if you have to pay taxes on them. Here's an explanation of the rules, and a strategy your company may want to implement to transform taxable disability benefits into tax-free payments for yourself and other family members.

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Human Resources

Examine Backgrounds Before You Hire



You want to ensure that your company hires trustworthy employees. Conducting pre-employment background checks is one of the best ways to protect your business and your staff from dangerous and dishonest colleagues. You can do this by hiring consumer reporting agencies or private investigators services to perform background checks.

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Management

Layoffs: Take Steps to Help Avoid Employment Lawsuits



Staff cutbacks just can't be avoided sometimes in order to ensure a company's survival. If your business is facing difficulties that require layoffs, be sure to take the proper steps to help avoid charges of discrimination or wrongdoing. This article describes six steps you can take to help reduce the risk of liability and the dos and don'ts of discussing the layoff with an employee.

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