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Happy Memorial Day

Thank you to all of the brave women and men who presently serve and to those who have sacrificed their lives serving our country. We pause to express our gratitude and to honor you.

Please note: Gray, Gray & Gray's offices will close at 12:30pm on Friday, May 24th, and will re-open at 8:30am on Tuesday, May 28th.

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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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Management

# Steps to Help Avert Sabotage by Former Employees



**Firings or layoffs** can open your company to some serious damage and violence from disgruntled former employees. You can try to ease the pay with severance packages, outplacement benefits and counseling, but these won't satisfy all distraught former employees. Click "Full Article" for seven critical precautions to take that can help you protect your business from harm.

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Operations

#### **Profit From an Energy Audit**



In times of high energy costs, it's prudent to focus on ways to reduce the amount of energy used in your workplace. Many organizations can raise their profits by incorporating energy efficiency into the way they do business. It begins by performing an energy audit. While you may want to consult a specialist, this article provides 10 steps to get you started. Copyright © 2019

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