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## Gray, Gray & Gray, LLP's News

### Tax Credits Available in Federal Empowerment Zones

*By Dana Fortini, Supervisor at Gray, Gray & Gray, LLP*



If your business is located in an economically distressed location, you may be able to apply for significant tax credits if you have employees who live and work in what is known as a federally-designated "Empowerment Zone." But you have to hurry!

Empowerment Zones were introduced in 1993 as part of a federal government effort to reduce unemployment and generate economic growth in distressed cities and regions. Businesses in Empowerment Zones were offered federal tax incentives and the awarding of grants to encourage hiring and participation in the plan. Although the original program ended in 2011, it was revived again through the American Taxpayer Relief Act in 2013, but expired again at the end of the year.

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## Timely Opportunities

### Equity Crowdfunding Could Affect Private Business Values



If private equity crowdfunding catches on, it could affect business values by exposing firms to bigger pools of prospective investors. It also could alter expected cash flows. But what comes first: The value of a business or the offer price? Some might argue these values are interrelated. So why haven't we seen an explosion of private equity crowdfunding offers yet?

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### Will March Bring Madness to the Workplace?



"Selection Sunday" tips off on March 16! With 68 college teams playing over three weeks, the 2014 NCAA men's basketball tournament is likely to be a workplace distraction. Proactive employers develop and communicate a March Madness game plan.

Who are the highest paid NCAA coaches? We'll tell you inside.  
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## Family Business

### Understanding the Need for Key Employee Insurance



Your family business probably depends on the special skills and personalities of a few key people. What would happen if you suddenly lost those people? Could your business survive? Protect your company with *key employee insurance*. Read on for the details and the tax implications.

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## Management

### Develop a Strong Hand to Negotiate Loan Covenants



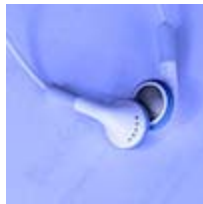
When you need financing for your enterprise, step back and think about what covenants you are willing -- and able -- to accept as part of a deal with your lender. If you negotiate well, you may eliminate some constraints and loosen others. That can help your business more easily comply with loan obligations and keep capital flowing. Here are a few issues to consider before you talk to a loan officer.

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## Operations

### Earbuds: A Risk in the Workplace



They look harmless... those little earphones people stick in their ears to listen to music and talk on their iPods, MP3 players and other personal media players. But these "earbuds" can result in permanent hearing loss due to the high volume from the media players, listened to for extended periods of time. The technology raises questions in many workplaces: Should an employer have a policy on playing and listening to personal media devices?

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