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Gray, Gray & Gray, LLP's News

Can a Trust Replace a Will for Estate Planning?



An increasing number of people are using a *revocable living trust* instead of a will to transfer their assets to their heirs. The primary reasons are to avoid the expense and delay of probate, and to keep the contents of the estate from becoming public knowledge.

Many people mistakenly believe that if they have a will, they can avoid probate. This is not true as a will, to have any legal effect, must be probated. This adds time and cost to the settlement of the estate, and also exposes the contents of the estate through public records.

Although there is some cost involved with setting up a trust, the benefits outweigh the expense for many people. Avoiding probate through a trust can often save time and cost, as well as preserve privacy. Click [HERE](#) to learn how:

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Timely Opportunities

Estate Tax Update: Here We Go Again



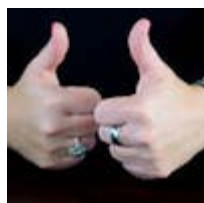
For more than a decade, the federal estate and gift tax rules have been changing and next year will be no different. A tax law passed in 2010 established estate and gift tax rules that will expire on January 1, 2013. To add more uncertainty, the upcoming presidential election is likely to have a large effect on what eventually happens. This article explains the rules as they stand now, as well as what might happen next year.

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Business Finance

Increase the Odds of Getting a Loan



Bank Lender. Now that's a title that can cause anxiety for many business owners, particularly when it's time to borrow money. But in many cases, you simply need to understand the lending process and be prepared. Click "Full Article" for an insider's guide that can help level the playing field.

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Management

Workplace Retaliation: Reduce the Chances of a Claim



Retaliation claims filed with the EEOC are on the rise. But cases of retaliation may not be as simple as they may seem. They don't just involve an employee making a claim of harassment or discrimination. They might involve co-workers and family members of the employee. This article details some cases of retaliation, along with the basic definitions of what constitutes illegal actions.

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