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By Michael D. Koppel, CPA, MBA, MSA, PFS, CITP Gray, Gray & Gray, LLP

Every day we see another statistic that indicates most people have not saved enough to retire comfortably. Many people have simply not paid enough attention to retirement saving and planning until it is too late.

When is the best time to start saving for retirement? The answer is simple: as soon as possible.

Read the full article here.

If you have any questions regarding this issue, please contact our Tax Department

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**Timely Opportunities** 

# Self-Employed: Tax-Saving Domestic Travel this Summer



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**Vacations are even** more enjoyable if they're subsidized with tax deductions. If you're self-employed, there might be ways to combine business trips with pleasure and still generate write-offs. But you must follow strict rules. Here are the details when your travel destination is within the United States. (There are different rules for foreign travel.) Copyright © 2013

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## **Employee Benefits**

## Dependent Eligibility Audits Emerge as Cost Cutting Tool



In the face of ever-rising health insurance costs, employers who provide coverage need to take every legitimate measure to hold costs down. Eligibility audits eliminate people from a plan who are not entitled to coverage, such as an ex-spouse of a staff member. This may not be popular with employees, but for companies that are watching costs, an eligibility audit may be just what is needed to keep health insurance in place.

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#### **Benefits Administration**

#### **Two Perspectives on the FMLA**



**Since its passage**, the *Family and Medical Leave Act* (FMLA) has caused many employers to voice concerns about the effects on business operations. That's one of the reasons the Department of Labor put together a report describing the FMLA experiences of both managers and employees. Keep reading to learn some comments from the report that details the strengths and weaknesses of the law.

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#### **Benefit Tax Issues**

#### Audit Your Retirement Plan Before the Feds Do



**Many companies are unaware** that their retirement plans have problems until they are audited by the IRS or investigated by the Department of Labor. However, by self-auditing your plan, you can identify and correct any problems *before* the federal government initiates an investigation. Continue reading for six areas that can get your company in trouble. Copyright © 2013

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