

The Advisor

Going Beyond the Numbers to Deliver Insight, Guidance and Success

GRAY GRAY & GRAY
CERTIFIED PUBLIC ACCOUNTANTS | ADVISORS

Westwood | Framingham | Boston

BEYOND THE NUMBERS

[Home](#) [About](#) [Services](#) [Practice Areas](#) [Partners](#) [Foundation](#)

[Personal Info](#)
[Saved Articles](#)
[Refer Colleague](#)
[Calculators](#)
[Unsubscribe](#)
[Feedback](#)



[Your Privacy](#)
[Disclaimer of Liability](#)

© 2013, Powered by BizActions

Gray, Gray & Gray, LLP's News

Breaking News! Gray, Gray & Gray Recognized as One of Top 200 Firms



Gray, Gray & Gray has the distinct honor of being recognized as one of the Top 200 Firms in the United States by INSIDE Public Accounting, a leading national publication for the accounting industry. Over 500 firms were included in this year's IPA Survey and Analyses.

[Read the full press release here.](#)

[Full Article](#) [Save Article](#) [Email GG&G](#) [Share This](#)

Have You Registered Yet?



Don't Miss Gray, Gray & Gray's NEW Year-End Planning Seminars!

Rapid and widespread changes in the business and financial world call for enhanced seminars designed to help you better manage your finances and your life.

We've assembled an all-star lineup of presenters representing the thought leaders in Boston's accounting, tax, legal and investment communities. With two great seminars to choose from, please [click here](#) to learn more about this year's bigger, better and more comprehensive seminars.

[Full Article](#) [Save Article](#) [Email GG&G](#) [Share This](#)

Timely Opportunities

Deadline for Reversing 2012 Roth Conversions Is Closing In



Converting a traditional IRA into a Roth IRA allows you to pay taxes now in exchange for tax-free withdrawals during retirement. But if the market value of your Roth account plummets after the conversion, you'll be stuck paying taxes on value that no longer exists. Fortunately, you have until October 15 of this year to reverse an ill-fated 2012 conversion. What's more, the IRS will let you to *reconvert* the IRA back to a Roth -- if you'd like to try your luck again next year.

Copyright © 2013

[Full Article](#) [Save Article](#) [Email GG&G](#) [Share This](#)

Personal Tax

Tax Court Tightens Exception for Education Withdrawals



In general, you can't take early distributions from your IRA without paying a penalty. But there are exceptions. For example, you can take out money to pay "qualified higher education expenses." Does a personal computer used by a college student qualify? Find out how the Tax Court ruled on that question by clicking "Full Article."

Copyright © 2013

[Full Article](#) [Save Article](#) [Email GG&G](#) [Share This](#)

Benefits Administration

Increase Employees' Appreciation of Benefits



Most employees have no idea how much your company pays in order for them to have benefits. Why should they if you don't tell them? Not just once, but periodically. After all, costs change and memories fade. Studies show that when employees know just how much their employers are out-of-pocket for such things as health insurance, they value and appreciate their jobs more. That leads to greater productivity and lower turnover... two excellent results. Read on for details.

Copyright © 2013

[Full Article](#) [Save Article](#) [Email GG&G](#) [Share This](#)

Latest Headlines

International Paper to close Alabama mill, lay off 1,100

Reuters.com - Wed, 11 Sep 2013 13:53:19 GMT

VW drives overseas expansion as Europe hurts

Reuters.com - Wed, 11 Sep 2013 13:42:32 GMT

Wall St. mixed, Apple drop weighs

Reuters.com - Wed, 11 Sep 2013 13:39:05 GMT

Another historic Swiss bank under U.S. tax spotlight

Reuters.com - Wed, 11 Sep 2013 13:35:05 GMT

EADS taking time on M&A, A350 is on track: executive

Reuters.com - Wed, 11 Sep 2013 13:09:32 GMT

Saved Articles

View Report

- No saved articles.

Disclaimer of Liability

Our firm provides the information in this e-newsletter for general guidance only, and does not constitute the provision of legal advice, tax advice, accounting services, investment advice, or professional consulting of any kind. The information provided herein should not be used as a substitute for consultation with professional tax, accounting, legal, or other competent advisers. Before making any decision or taking any action, you should consult a professional adviser who has been provided with all pertinent facts relevant to your particular situation. Tax articles in this e-newsletter are not intended to be used, and cannot be used by any taxpayer, for the purpose of avoiding accuracy-related penalties that may be imposed on the taxpayer. The information is provided "as is," with no assurance or guarantee of completeness, accuracy, or timeliness of the information, and without warranty of any kind, express or implied, including but not limited to warranties of performance, merchantability, and fitness for a particular purpose.

To ensure compliance with requirements imposed by the IRS, we inform you that any tax advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, for

the purpose of avoiding penalties under the Internal Revenue Code.

Investment advisory services offered through Gray Equity Management, LLC. Gray Equity Management, LLC is not affiliated with 1st Global Capital Corp. Securities offered through 1st Global Capital. Corp., Member FINRA, SIPC, (800) 959-8440

34 Southwest Park Westwood, MA 02090