

Bringing Employee Benefit Plan Audits Into Focus

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GG&G News - Employee Benefit Plan Audits

Congratulations to the 2013 Massachusetts Family Business Award Recipients!



On behalf of the entire staff of Gray, Gray & Gray, we would like to extend our congratulations to all recipients of a 2013 Massachusetts Family Business Award. Each year the Family Business Awards of Massachusetts

program honors family businesses who exhibit excellence in management, community involvement and business practices.

An extra special congratulations to Gray, Gray & Gray nominee Johnny Cupcakes - an amazing business, run by an equally amazing family - on their honor in the First Generation Businesses category. We wish you continued success!

Click here to view the complete list of winners and finalists in the Family Business Association Awards for Massachusetts for 2013.

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Last Chance to Register for Repair Regulations Webinar on November 1st

Have you registered for Gray, Gray & Gray's Expense vs. Capitalization: Understanding the Final "Repair" Regulations webinar on November 1st? You do not want to miss the critical information shared during this session. Click below for more details and to register now.

Expense vs. Capitalization: Understanding the Final "Repair" Regulations
 Friday, November 1st - Webinar

Two Times to Choose from:
 10:00am ET or 4:00pm ET

And be sure to register for our Year-End Tax Planning webinar on November 21st as well!

Please watch your email for announcement of more great educational opportunities coming soon.

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Timely Opportunities

Gearing Up for Next Year's Tax Season

The IRS has announced that there will be a one or two week delay in the start of the 2014 tax season (for 2013 returns), due to the recent 16-day government shutdown. This article explains the delay along with the other factors you need to prepare, including the 2013 income tax rates, investment income rates, new Medicare surtaxes, medical expense deduction changes and a list of expiring tax breaks.



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Nine Bright Year-End Tax Planning Strategies for Individuals



The end of another year is coming up, and with it, some of the last opportunities to minimize your individual 2013 taxable income. *The good news:* There's still time to take advantage of some tax-saving strategies before December 31st. Here are nine ideas to consider that involve charitable contributions, medical expenses, investments, college tuition bills and more.
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Employee Benefits

Plan Ahead to Make Company-Paid Disability Benefits Tax-Free



Company-paid disability insurance provides protection in the event you suffer a disability or become so ill that you're unable to 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, along with a strategy your company may want to implement to transform taxable disability benefits into tax-free payments for yourself and other employees.
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Benefits Administration

When Staff and Management Work Together, Benefits Costs Go Down



Most people in business agree, when managers and employees work together toward a goal, the results are generally better than when the two sides are pursuing their own interests. One company saved a bundle in health care insurance costs when staff and management set aside their differences and became a team with a common goal. Find out how your business can do the same.
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Benefit Tax Issues

Qualified Roth 401(k) Distributions Are Tax-Free



As with most areas of federal tax law, the guidelines governing Roth 401(k) distributions are complex. However, IRS rules regarding this issue offer guidance. Click "Full Article" to learn more about how these rules can help you review your 401(k) plan and administrative practices for compliance.
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