

Bringing Employee Benefit Plan Audits Into Focus

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Gray, Gray & Gray Partner Rich Hirschen Talks Tax & Audit Planning on the Radio Entrepreneurs Radio Show



Gray, Gray & Gray Partner Richard A. Hirschen, CPA, CGMA, was interviewed recently on "Radio Entrepreneurs," a syndicated daily business radio program. During the segment, Rich shared tips on year-end planning and discussed reasons why businesses should consider thinking about their 2015 budgets now. Click here for more details about Rich Hirschen's

interview on Radio Entrepreneurs.

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Timely Opportunities

Think Outside the Gift Box This Holiday Season



Fruitcakes may be cliché. Business card holders may be passé. Alcohol is taboo. How can you use corporate holiday gifts to stand out from your competitors? A wellthought-out concept doesn't have to break the bank to reinforce your brand and cement business ties. Here we discuss some clever, relevant ideas, highlight some embarrassing faux pas and review the IRS guidelines related to holiday gifts. Copyright © 2014

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Employee Benefits

Weigh Three IRA Options



Retirement plans help ensure future financial security for you and your employees, but choosing the right one can be complex. Read on to learn about three pensions that may be good choices for your business, depending on how much you want to contribute, whether you have employees and how large your enterprise is. Copyright © 2014

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Benefit Tax Issues

Tax-Wise Way to Pay Medical Costs

There's a relatively new option to pay for out-of-pocket health costs. It's called a Health Savings Account and it provides individuals and businesses a tax-advantaged vehicle to pay medical bills. And unlike flexible spending accounts which have a "use



it or lose it" feature, you don't have to zero out the account every year. You can carry over any unused portion to the next year. Here are the details.

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Retirement Plans

Are Defined-Benefit Plans Extinct?



Defined-benefit pension plans have been on a steady decline for the last couple of decades, while defined-contribution plans, such as 401(k) plans, have increased dramatically. Here are some of the options, as well as the factors that led to the decline.

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