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Going Beyond the Numbers to Deliver Insight, Guidance and Success

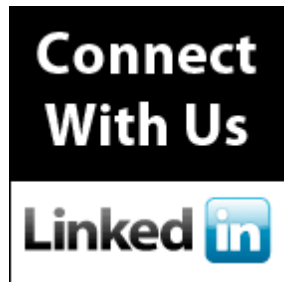
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Gray, Gray & Gray, LLP's News

How Convenient Banking Can Lead to Fraud

By Dana Fortini
Gray, Gray & Gray, LLP



Banks are bending over backward to make life easier for their customers. Extended hours, branches open on weekends, and a host of online banking services all help to save customers time. Among the most innovative and convenient of these new services is the ability to deposit checks by submitting a scanned image or digital photo of the check via a smartphone or tablet device. *What could be easier?*

Stealing from your employer, that's what...

[Click here to read more on convenient banking and fraud.](#)

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Year-End Tax Planning Webinar Reminder



Don't get lost in the tax maze of confusion.

Register now for Gray, Gray & Gray's Year-End Tax Planning Webinar!

If you missed our October Year-End Planning seminars, or you would like a refresher on the tax planning information shared, then this is the webinar for you.

Year-End Tax Planning Webinar

November 21, 2013
10:00am-11:00am ET

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Timely Opportunities

IRS Allows \$500 Carryover for Unused Healthcare FSAs

Flexible spending accounts (FSAs) recently became a little more flexible. That's because the IRS modified its "use or lose" rule, which returns any unused FSA balances back to employers at year-end. Now employers can elect to allow plan participants to carryover up to \$500 of their unused healthcare FSA balances into the following year. This election is not a sure win. Like many IRS rules, there's a catch to the \$500 carryover



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What's the Impact of Claiming Section 179 Deductions for Real Property?



The latest tax law provided more options for deducting qualified real property costs. Specifically, a business can elect to immediately write off such expenses (up to certain limits) under tax code Section 179, rather than depreciate them over time. However, new IRS guidance explains that claiming Section 179 deductions for qualified real property can lead to high-taxed ordinary income when the property is sold. This article explains.
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Family Business

'Partnership' Culture is Best for Success



A certain type of employer, with a certain type of culture, achieves the best financial results. That's the finding of a survey of thousands of employees in various industries. So, what's the best-performing type of culture? Click "Full Article" for the answer.
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Management

Don't Sink Profitable Ideas



Innovative thinking can help a business grow. But it won't work if the business has a culture that automatically rejects suggestions from employees. Here are 15 sure-fire torpedo phrases to avoid saying so that your company doesn't miss opportunities to become more profitable and efficient.
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Operations

A Legally Binding Contract



Contracts require precision and clarity, and the more complex the deal, the greater the chance of ambiguity that could lead to a legal dispute. Click "Full Article" for some basic tips about drafting binding agreements and some common special provisions you may want to include.
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