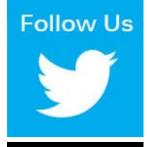
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## **GG&G News - Employee Benefit Plan Audits**

## Happy Thanksgiving from Gray, Gray & Gray!

This Thanksgiving, we give thanks for all of our amazing team members and clients. Your success is truly our success.

We wish you a wonderful Thanksgiving surrounded by family and friends!



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# **Timely Opportunities**

# Food for Thought When Making Year-End Charitable Contributions



'Tis the season for charitable gift giving. Studies show that the average charity receives about 40 percent of its annual contributions between Thanksgiving and New Year's Day. Here are some tips to ensure your contributions are tax deductible in 2013 -- and that they will actually go to a legitimate charity not a scam like some disaster recovery frauds occurring in the wake of Typhoon Haiyan.

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## U.S. Reaches FATCA Accord with France, Cayman Islands, Costa Rica

**The United States** enacted the *Foreign Account Tax Compliance Act* to help uncover who is evading taxes by putting money in offshore financial accounts. It involves the U.S. making agreements with other countries to share information about account holders. The U.S. Treasury Department recently announced that it has made more agreements -- with France,



the Cayman Islands and Costa Rica. Here are the details. Copyright © 2013

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## **Employee Benefits**

### **Defined Contribution Plans Versus Defined Benefit Plans**



What is the best retirement plan for your business? The answer depends on several factors, including the ages of owners and employees, the number of years to retirement, and more. This article explains some of the options available and how they can benefit you and your business from a tax-savings standpoint.

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#### **Benefits Administration**

#### Improve Productivity by Promoting Family Stability



Does your business have to comply with the Family & Medical Leave Act? If it does, what is expected? Keep in mind a direct correlation exists between stability in the family and productivity in the workplace. To understand the FMLA, its requirements, and its effect on productivity, keep reading.

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## **Benefit Tax Issues**

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



Many companies are unaware 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 which can get your company in trouble. Copyright © 2013

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