

Fueling Your Future.



Information for Oilheat,
Propane & Petroleum
Business Leaders

GRAY GRAY & GRAY[®]
CERTIFIED PUBLIC ACCOUNTANTS | ADVISORS
BEYOND THE NUMBERS

Canton | Framingham | Boston

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It takes more than numbers.

Gray, Gray & Gray is here to help you "Fuel Your Future" by going beyond accounting services. With 70 years in the energy business, we go beyond the numbers by delivering insight, guidance and knowledge to our energy clients so they can achieve growth and profitability.

Announcing Gray, Gray & Gray's 2015 Year-End Business Planning Seminar

Gray, Gray & Gray's 2015 Year-End Business Planning Seminar will be like none other...

Sure, we'll cover changes in the tax landscape that will affect your business and personal situations, but the focus will be on providing you with the strategies you need to elevate your business in 2016.

We've looked at our close working relationships with over 4,000 clients and identified the current trends of what the best and brightest companies are doing. This November, we'll share these best practices with you! **Register now to learn tactical tips and strategies to plan for a successful year ahead.**

Seminar will take place at Gray, Gray & Gray's office in Canton, MA. Space is limited, so be sure to reserve your spot early.

November 4, 2015 *Exclusively for clients*
November 5, 2015

ELEVATE
your business strategy



[Click here to learn more about the discussion topics and register now.](#)

2015 Year-End Tax Planning Letter

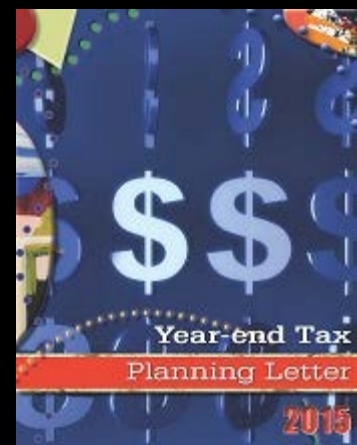
With the end of the year and the income tax filing deadline on the horizon, tax planning presents more of a challenge than usual.

So far, Congress has passed minimal tax legislation. However, the Senate Finance Committee at the end of July 2015 approved a two-year extension of the tax provisions that expired on December 31, 2014. Early passage of an extension is hoped for but not assumed because the House of Representatives is pursuing an agenda that would make the provisions permanent.

Another issue that arose in 2015 is the vote by the House to repeal the estate tax. But the bill is languishing in congressional nether land as the Senate has shown little inclination to consider it.

An additional tax concern as the 2015 tax season and the year 2016 approach relates to the health insurance requirement. You should be aware that the penalty for failure to maintain qualifying health insurance shot up this year.

As in most years, tax law changes - or possible changes - make it worthwhile for you to stay informed so you can minimize taxes or at least avoid missteps that could



complicate your life.

[Click here to view the 2015 Year-End Tax Planning Letter for more information.](#)

As always, please [contact Gray, Gray & Gray](#) with any tax planning questions - and be sure to [register for our upcoming Year-End Business Planning Seminar](#).

Thanks for Visiting Us at Last Month's Energy Conferences!

Thank you to everyone who visited us at the Oil Heat Council of New Hampshire Annual Convention in Meredith, NH, and the CEMA 65th Annual Meeting & Southern New England Energy Conference in Newport, RI, last month. We hope you found our *"Planning for the Upcoming Winter - Making Your Company More Valuable"* seminar interesting and informative. In case you missed this seminar, we covered everything from how to plan for the upcoming heating season to the importance of margins, the importance of cash flow, whether now is the time to sell, whether now is the time to grow through acquisition, and building value in your company.

As always, our goal is to help you prosper in the present and future. If you would like additional details about the information shared at our recent seminar or if you have any questions, please [contact Gray, Gray & Gray's Energy team](#) today.

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