



# The Advisor



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## Gray, Gray & Gray, LLP's News

### Gray, Gray & Gray Awards College Scholarship to Local High School Students



Gray, Gray & Gray has announced the winners of the 2022 Gray, Gray & Gray, LLP Scholarships. The firm has awarded a \$2,000 scholarship to four local 2022 high school graduates who will be attending a four-year accredited college and majoring in accounting.

Click [here](#) to read the full press release.

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## Family Business



### Value Your Business Internally and Externally

**Should I stay** or should I go? At some point in time, every family business owner must confront this difficult decision. When deciding whether to keep the company, sell it or pass it on to a family member, a professional business valuation is critical. This article explains the difference between internal (investment) value and external (fair market) value.

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## Personal Tax



### Maximize Social Security Benefits When You Retire

**Do you** want to retire before reaching your full Social Security retirement age and work part-time? If so, you need to read this article so you can start planning to preserve your Social Security benefits. We'll explain the rules involving how much you can earn and still qualify for full Social Security benefits, along with when you will reach "full retirement age" in the eyes of the federal government.

[Full Article](#)

## Benefits Administration



### Reduce Expenses By Monitoring Dependent Benefit Eligibility

**The cost of providing health insurance** is a growing concern among most employers, and there doesn't appear to be relief on the horizon. If your plan includes a large number of employee dependents, this might be a good time to reexamine their eligibility. Removing those who, for any reason, are no longer eligible could save substantially on the cost of providing health insurance.

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