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Gray, Gray & Gray's 2023 Year End Planning Seminar is In-Person on December 5<sup>th</sup>. [Click to learn more & register.](#)

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

### Announcing a Live Webinar from Gray, Gray & Gray and Sendmarc on November 15th!

#### Protect your business against impersonation & phishing attacks



In today's digital age, it's easier than ever for fraudsters to mimic the look and feel of your company's emails, making it difficult for recipients to spot the difference. But don't let that scare you. You have the power to protect your business from devastating cyber-attacks like deposit fraud, ransomware, identity theft, and even reputation damage. Join our upcoming webinar on November 15th at 1:00 PM EST with industry experts Bobby Garrett of Gray, Gray & Gray and Kieran Frost of Sendmarc to learn how to safeguard your brand from cybercriminals. [Click HERE](#) to learn more and register.

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## Family Business

### Host a Family Meeting To Discuss Your Estate Plan



**They say everyone** has a secret or two. If you're a family business owner, one thing you *don't* want to be a secret is your estate plan. Ideally, family members should have a pretty good idea what to expect when the time comes. This article advises business owners to hold a meeting involving family and a trusted advisor to discuss an estate plan and the reasoning behind it.

[Full Article](#)

## Business Tax

### Handle Payroll Taxes With Kid Gloves



**Here's a business rule** you don't *ever* want to break, even in a tough economy such as we're now facing: Don't borrow from payroll taxes withheld from employees. The IRS views this money as sacred. That's why the penalties involving these funds are severe. Continue reading for an important heads-up.

[Full Article](#)

## Demystifying Personal Casualty Losses



**In recent** years, many Americans have been the victims of natural disasters including hurricanes, wildfires, tornadoes, earthquakes and floods. At the same time, the rules for deducting casualty losses have changed significantly. If you're unfortunate enough to suffer a personal casualty loss, here are the current federal income tax implications.

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