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

### Happy Holidays!



On behalf of the entire Gray, Gray & Gray team, we hope this holiday season brings you happiness, peace, and quality time with loved ones. Please note **Gray, Gray & Gray will be closed Tuesday, December 24th and Wednesday, December 25th**, in celebration of the holiday. We will resume normal business hours on Thursday, December 26th.

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## Family Business

### Sell Corporate Stock Tax-Free to an ESOP



"Work like you own the place!" Family business owners love to say this, but have you ever considered making it a reality for all or most of your employees? Doing so is feasible by establishing an employee stock ownership plan (ESOP). And from there, you may be able to enjoy some remarkable tax benefits when you're ready to sell the stock. This article explores the details.

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## Benefits Administration

### Workers' Compensation Vs. Disability Income Insurance



**Among individuals** who are 20 years old today, one in four will become disabled by the time they retire. The disability may or may not be work-related, but either way, most people aren't prepared for life with a disability. Disability insurance or workers' compensation can help meet the financial needs that are inevitable. This article explains the difference between the two types of insurance.

[Full Article](#)

## Q&As for Employers Offering Benefits

### What Can Employers Do About Missing 401(k) Plan Participants?



The question we'll answer in this article is:

We sponsor a 401(k) plan, and we have a number of "missing participants." We've been told this is what to call account holders who are former employees with out-of-date contact information. What can we do about this issue?

[Full Article](#)

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