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## How Can Small Business Owners Lower Taxes for 2022?

**Good news:** There's still time for small businesses to make some tax-smart moves between now and year end to lower their federal income tax bills this year. Plus, there probably won't be any significant unfavorable federal tax changes that will take effect in 2022. That means you can plan with greater certainty this year than last year. Here are some ideas to consider before New Year's Eve.

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## Employers: Beware of Improper Employee Retention Credit Claims

**The IRS** is warning employers to beware of third parties who are advising them to claim the Employee Retention Credit (ERC) when they may not qualify. Some third parties are taking improper positions related to taxpayer eligibility for — and computation of — the credit. This article explains the danger, as well as the basic rules for the ERC.

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## Year-End Tax Planning Tips for Individuals

**Have you** taken the time to evaluate your personal tax situation for 2022? Fortunately, the federal income tax rules haven't changed much from last year — and it appears that no major last-minute changes are in the works. So, you can plan with more certainty this year than in some past years. Here are several strategies to consider implementing before year end.

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## Medicare Coverage: 2023 Premiums



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## and Key Tax Considerations

For some people, one of the advantages of getting older is qualifying for Medicare health insurance coverage. But it's not free. Premiums are deducted from your monthly Social Security payments — and the cost can quickly add up depending on your situation. Here are some important basics you should know about different types of coverage, monthly premiums for 2023 and tax considerations.

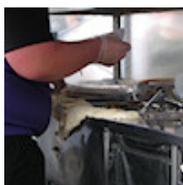
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## 8 Compelling Reasons to Outsource Your Accounting Functions

Many companies are having a tough time tackling all their accounting needs in-house. Given the ever-changing tax and accounting rules and increasingly complex software solutions, finding the right fit for the right price in today's tight, high-cost labor market can be challenging. A cost-effective temporary or long-term solution might be to outsource your accounting chores. Here are eight key benefits to consider.

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## Help Your Children Build Savings With a Roth IRA

Do your children or grandchildren work part-time after school and during the summer? They are not too young to start saving for the future. This article describes a family plan that can help industrious kids save money — and save on taxes — by using a Roth IRA. And in some circumstances, the accounts can be tapped before retirement.

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Year	Growth Stocks	Value Stocks
2019	27.1%	10.4%
2018	1.1%	13.1%
2017	1.1%	1.3%
2016	7.1%	1.8%
2015	27.1%	16.1%
2014	32.1%	12.1%
2013	15.2%	16.6%
2012	4.7%	1.7%
2011	16.2%	14.6%

## Value Versus Growth Investing

Value investors look for bargains. In other words, they attempt to find stocks that are trading below the value of the companies they represent. In contrast, growth investors are using today's information to identify tomorrow's strongest stocks. Read on to learn more about the strategies that value investors and growth investors use.

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