

illuminations



facts & figures from people with a *brighter way*

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The Ohio Incumbent Workforce Training Voucher Program: The Sequel

When it comes to Hollywood blockbusters, the sequel rarely lives up to the original. But, this summer, Ohio business owners should prepare for a comeback that's even better than the original. The Ohio Incumbent Workforce Training Voucher Program is coming back this summer – and this time it's bringing \$30 million in cash to Ohio businesses!

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How Health Care Reform Will Impact Small Employers & the Labor Market

As you have probably heard by now, starting Jan. 1, 2014, you will have to comply with the "pay or play" guidelines of the Affordable Care Act (ACA) if you have more than 50 employees. If you have anywhere near 50 or more employees, hopefully you are looking at the requirements and considering your options. If you have less than 50 employees, you may jump to the conclusion that the ACA will not impact you. Not so fast...

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Financial Tips for College Freshmen

My daughter will graduate from high school this spring. I wanted her to take a personal finance class this year, but it didn't work out with her schedule. Last fall, I thought that I had plenty of time to discuss finances with her before she leaves for school next fall; but if the next five months go by as quickly as the last five months have, I need to sit her down for a serious discussion sooner rather than later. If you have a son or daughter heading off to college, here are a few issues you should consider discussing.

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Tackling Ohio's Tough Municipal Tax Issues

If you're the type to procrastinate, you might be thinking endlessly (or maybe, not at all!) about filing your federal return before the deadline. You're wondering what credits you get and what deductions you can claim and hoping that there's a refund in your future. Your federal return may have the most money on the line, but don't forget about your state and local returns, too. Although it may be easy to think of local returns as small, their demands on your time are anything but.

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Timely Opportunities

How Does Your 401(k) Plan Measure Up?



If your company has a 401(k) plan, or you participate in one as an employee, you are in good company. Approximately 60 million Americans are covered by 401(k)s.

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The IRS recently surveyed plan sponsors and released a report that reveals characteristics of the popular retirement savings tools involving participation requirements, contributions, "top-heavy" rules and more. Take a look at how your plan measures up.
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Business Valuation

Family Limited Partnerships: Follow Up is Critical



Setting up a family limited partnership is a great way to cut taxes. But you must monitor these partnerships or they risk being overturned by the IRS. Here's a checklist of important steps to take.
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Management

Take a Pro-Active Stand Against Harassment



Harassment suits are something your company works hard to avoid, but even the best efforts can fail at times. If an employee does file charges, you can bolster the chances of winning the case by taking certain steps. Conducting a timely, comprehensive investigation shows that your business has zero-tolerance toward harassment.
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Operations

Restrict Cell Phone Use While Driving



Phoning or text messaging while driving can be as tragic a mix as drinking and driving. If your employees routinely conduct business on cell phones while they drive, they increase the odds of an accident and of your company winding up in court. Click "Full Article" for research showing the dangers of using *both* hands-free and hand-held cell phones on the road, as well as steps your company can take to help reduce liability.
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