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Congratulations to **Todd Koch**, **CPA**, **MBT**, **CFP**. Todd is the recipient of the Distinguished Service Award from the **Minnesota Society of CPAs!** Todd continuously advocates for CPAs and their clients as a community leader in government relations.



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Client Line

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Choosing when you'll start collecting Social Security benefits is a personal decision and the right time to begin varies from person to person.. **See full article.**

In this Issue:

Classifying Business Meal Expenses for 2021 and 2022

Negotiating Post-Covid Benefits

Deduct Mortgage Interest

Deduct Business Expenses







