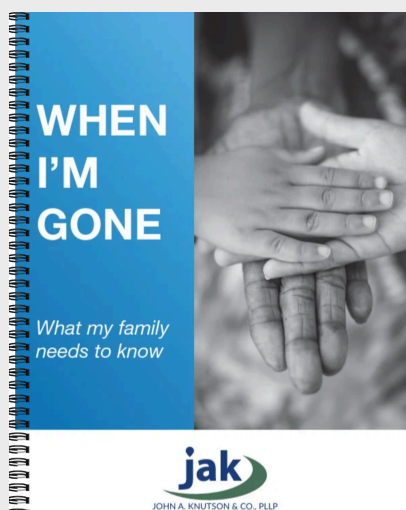


BALANCE SHEETS & BEYOND

Insight, advice, & guidance on tax news
that matters to you & your business



JOHN A. KNUTSON & CO., PLLP
100 YEARS OF TRUST



One of the Greatest Gifts You Can Leave Your Loved Ones? A Plan.

October 19–25

National Estate Planning Awareness Week

Estate planning isn't just about what happens after you're gone. It's about protecting the people you love, preserving what you've worked hard to build, and making difficult moments a little easier for those you leave behind.

In recognition of **National Estate Planning Awareness Week**, we're pleased to introduce the updated ***When I'm Gone*** Estate Planning Workbook. This practical resource helps you organize important financial, personal, and estate information in one place, so your loved ones aren't left searching for answers when they need them most.

Prefer a printed copy? We'd be happy to mail one to you or have one ready for pickup at either of our Minnesota offices. You can also [download the fillable PDF](#) and get started today.

And remember, you don't have to navigate estate planning alone. Our experienced estate and trust tax and planning team works with individuals, families, and business owners on everything from estate and trust tax strategies to wealth transfers and business succession planning. We also collaborate with a trusted network of attorneys, financial advisors, and other professionals to help bring the right expertise to your unique situation.

Have questions about your [estate or trust planning](#)? Our experienced team is here to listen, explain your options, and help you move forward with confidence.

**Thoughtful planning. Experienced guidance.
Peace of mind for you and the people who matter most.**

[Download Fillable PDF](#)

[Request a Printed Workbook](#)



ClientLine News

Could Investment Losses Lower Your Taxes?

Tax-loss harvesting allows investors to use realized investment losses to offset taxable gains and, in some cases, reduce overall taxable income. Understanding how holding periods and capital gains tax rates work can help maximize potential tax benefits.

[Read the Article](#)

Also In this Issue:

- [Life Insurance as a Gift](#)
- [Fall Into Smart Benefits: Enrollment Tips](#)
- [Higher SALT Cap May Change Your Filing Strategy](#)



JOHN A. KNUTSON & CO., PLLP

Articles From Our Team

Annual & Lifetime Gift Limits: A Few Exceptions Worth Knowing

by Cindy McLagan, EA, MIM

Minnesota's \$3 Million Estate Tax Exemption: What Families Need to Know

by Cindy McLagan, EA, MIM

Your Guide to Early Retirement: Steps to Build a Financially Secure Future

by Victor Gliva, MBA

Insights For Construction Businesses

The OBBBA: What It Means for Your Construction Business

by Jason Loven, CPA, CCIFP®

How Your Financial Statements Drive Your Bonding Capacity

by Logan Kalis, CPA, CCIFP®

A New Look for Our Invoices!

We're making a few updates to our billing system to improve your experience!

You may notice that invoices from John A. Knutson & Co., PLLP have a slightly different look. We're also working toward **delivering invoices electronically**, making it easier and more convenient for you to receive and keep track of your billing information.

As we make this transition, please watch for future invoices arriving by email from:

jakbilling@jakcpa.com

Sent on behalf of jakbilling@wolterskluwer.com

There's nothing you need to do right now. We simply wanted to give you a heads-up so you'll know what to expect!

As always, if you have questions about an invoice, please don't hesitate to contact our office at 651-641-1099.



You're Invited! Hill Capital Summit 2026

November 12, 2026 8:30 a.m. - 5:00 p.m.
CHS Field, St. Paul, MN

John A. Knutson & Co., PLLP is proud to sponsor the Hill Capital Summit, bringing together entrepreneurs, business owners, and investors for valuable insights, networking, and conversations about business growth.

[Matt Luckmann, CPA and partner at our firm](#) will be attending, and we'd love to see you there!

We have a limited number of complimentary tickets available! Contact our office at 651-641-1099 to reserve yours.

Fall Office Hours

October 15 - December 1

Monday - Thursday
8:00 a.m. - 5:00 p.m.

Closed Fridays

Outside office hours, documents can be left in the secure drop box near the front entrance of our Falcon Heights office.

You can also [securely upload documents online](#).



Due Dates to Know

October 31

2026 Q3 Payroll Filings (*due to October 31 falling on a Saturday, the due date is extended to Monday, November 2*)

December 15

2026 Q4 Estimates for 1120S

January 15

2026 Q4 Estimates for 1040, 1120



review us on


Follow us on



[Visit our Website](#)

John A. Knutson & Co., PLLP | 1781 Prior Avenue North | Falcon Heights, MN 55113 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!