

# The Advisor

Going Beyond the Numbers to Deliver Insight, Guidance and Success

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BEYOND THE NUMBERS

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

### Service Spotlight: Our Promise to You, Our Very Important Client...

At Gray, Gray & Gray, we take great pride in living our core values. What does this mean for our clients? Simply put, you can count on us to go beyond the numbers for you by providing advice and insights to help you be successful in your business and personal lives. Our suite of service offerings is based on our clients' needs and in alignment with our mission of being your complete and trusted business advisor.

Therefore, it is important to us that you are aware of all the services available to you, particularly as your business evolves and your needs change. You can count on us to help you every step of the way!

In this "Service Spotlight" section of the newsletter, our goal is to help familiarize you, our very important client, with the wide variety of service offerings available to help you prosper. For information on all of our services, visit our website at [www.gggcpas.com](http://www.gggcpas.com).

### THIS WEEK'S TOPIC: FIELD EXAMINATION SERVICES



#### "Trust, But Verify" When Lending Money

By Brian P. Jacobson, CPA

"Trust, but verify." President Ronald Reagan's sage advice about arms negotiations is also appropriate when lending money or investing capital. If you are a lender or venture capital firm, it is incumbent on you to discover the facts about the ability of a borrower to pay back a loan, or a start-up to produce a return on your investment.

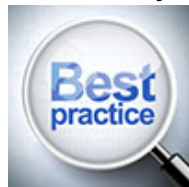
Borrowers eager to obtain financing may be able to provide substantial background information and a thick stack of reports showing themselves to be credit worthy. But due diligence on the part of a lender or investor requires digging deeper to discover the truth. That's where a **field examination** can become an invaluable tool in the verification process.

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## Family Business

### Old Habits May Be Costing You Dearly



**Family businesses, like the one** in the classic movie, *It's a Wonderful Life*, have their advantages, as well as their disadvantages. Some businesses hang on to outdated practices or continue to employ relatives who may be detrimental to the company's success. To help take an objective look at your operations, read the "Full Article."

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## Human Resources

### Benefits Cost Employers a Bundle

**The number is startling:** The typical employer pays out nearly 40 cents of every payroll dollar to cover benefits, according to one survey. How does your business payroll compare? Click "Full Article" to find out how your business can use the figures to improve employee morale.



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## Management

### Be a Hands-On Manager to Maximize Profits



**Get involved!** Take a lesson from the McDonald's business plan. You don't have to be a micro-manager, but it's good for your business if you roll up your sleeves and oversee the details of the operation rather than leaving that job to someone else. Click "Full Article" to see how rolling up your sleeves and pitching in can help your bottom line as well as how a profit audit might turn up some hidden cash.

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## Latest Headlines

### **Wall Street extends gains slightly after expected Fed rate hike**

*Reuters.com - Wed, 13 Dec 2017 14:37:50 -0500*

### **Fed raises interest rates, keeps 2018 policy outlook unchanged**

*Reuters.com - Wed, 13 Dec 2017 14:31:36 -0500*

### **Exclusive: Ford to base Fusion production in China, ship to U.S. - sources**

*Reuters.com - Wed, 13 Dec 2017 13:47:27 -0500*

### **Airbus leadership under fire as crisis deepens**

*Reuters.com - Wed, 13 Dec 2017 14:33:10 -0500*

### **Exclusive: Saudi Aramco to push ahead with market share, expansion strategy - CEO**

*Reuters.com - Wed, 13 Dec 2017 14:19:55 -0500*

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