

The Advisor

Going Beyond the Numbers to Deliver Insight, Guidance and Success

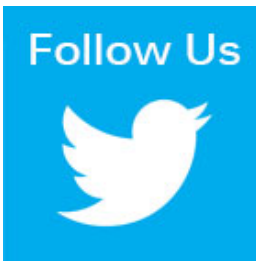
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CERTIFIED PUBLIC ACCOUNTANTS | ADVISORS

BEYOND THE NUMBERS

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Gray, Gray & Gray, LLP's News

Labor Day



Happy Labor Day from Gray, Gray & Gray!

Special thanks to all our team members for your hard work and dedication to going beyond the numbers every day.

To all of our clients, team members and friends of the firm, we wish you a happy and safe holiday!

Please note: Gray, Gray & Gray's offices will close at 12:30pm on Friday, August 31st, and will re-open for normal hours on Tuesday, September 4th, at 8:30am.

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Family Business

Why You Need a Buy-Sell Agreement



To avoid future conflicts and to protect their interests, family business co-owners generally need a buy-sell agreement. Without one, an unanticipated event can damage — and even destroy — a business. Here is an overview of buy-sell agreements, along with the methods used to value business ownership interests.

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Human Resources

Here's the Skinny on Starting an Internship Program



If you're considering launching an internship program, getting the most from it requires careful planning. You also should be aware of the potential pitfalls. The biggest mistake to avoid: regarding interns as merely an inexpensive source of labor and relegating them to menial tasks. Here's some guidance to help you set up an effective and successful program.

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Management

Develop a Strong Hand to Negotiate Loan Covenants



When you need financing for your enterprise, step back and think about what covenants you are willing — and able — to accept as part of a deal with your lender. If you negotiate well, you may eliminate some constraints and loosen others. That can help your business more easily comply with loan obligations and keep capital flowing. Here are a few issues to consider before you talk to a loan officer.

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