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Happy Thanksgiving from our family to yours!



We wish you a day full of family, friends, food and fun! Each year during this time, we reflect on what we are most grateful for. We are thankful for our continued partnership with you and all of our clients as well as our team members who we consider to be the best in the industry.

Thank you for your continued loyalty. We look forward to serving you in the years ahead!

Please note Gray, Gray & Gray's offices will be closed Wednesday, November 21st, through Friday, November 23rd, in celebration of the holiday. We will resume normal business hours on Monday, November 26th.

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# **Family Business**

## **Build a Strong Board**



Directors play a crucial role in the route your company takes and the successful attainment of its goals. Many family businesses restrict board membership to relatives, but that may not be the best road to take. Click "Full Article" to see how your business compares with other family-run firms and how to beef up your board.

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#### **Benefits Administration**

# New Guidance: Independent Contractor versus Employee Classification



**Is the person** performing work for your organization an employee or an independent contractor? It's a question that employers have wrestled with for years, and getting the answer wrong can result in financial penalties. In an effort to settle the issue, the U.S. Department of Labor issued new guidance to help make clear the difference between an employee and an independent contractor.

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## Marketing

#### **Customer Service: Seven Ways to Lose Business**



Good customer service seems easy to provide. Yet at some businesses, customers experience rude or curt treatment. This tends to result in bad word of mouth from unhappy people. This could mean your business loses thousands of dollars in potential sales. Here are seven no-nos that can result in lost business and profits. This article also provides some tips for handling telephone calls.

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