

# The Advisor

Going Beyond the Numbers to Deliver Insight, Guidance and Success

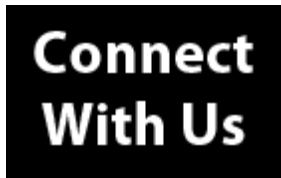
GRAY GRAY & GRAY  
CERTIFIED PUBLIC ACCOUNTANTS | ADVISORS

Westwood | Framingham | Boston

BEYOND THE NUMBERS

[Home](#) [About](#) [Services](#) [Practice Areas](#) [Partners](#) [Foundation](#)

[Personal Info](#)  
[Saved Articles](#)  
[Refer Colleague](#)  
[Calculators](#)  
[Unsubscribe](#)  
[Feedback](#)



[Your Privacy](#)  
[Disclaimer of Liability](#)

© 2013, Powered by BizActions

## Learn More About Gray, Gray & Gray's Managers and Directors

Get to know the many talented individuals who support and lead Gray, Gray & Gray's team daily, and find out how their myriad of experiences and expertise go beyond the numbers to help you maximize profitability and success.

Check out the new "Manager Profiles" and "Director Profiles" pages on our website!



[Full Article](#) [Save Article](#) [Email GG&G](#) [Share This](#)

## Timely Opportunities

### The Dodd-Frank Whistleblower Program: A Dozen Facts You May Not Know



The **Dodd-Frank Act** established a program that requires the SEC to pay cash awards to employees and business partner whistleblowers who provide original information about federal corporate crimes. Although the law has been in existence for more than two years, the whistleblower program is still misunderstood by many companies, executives and employees. Here are 12 interesting facts to help clarify how the program works and what types of violations lead to cash rewards.  
Copyright © 2013

[Full Article](#) [Save Article](#) [Email GG&G](#) [Share This](#)

## Benefit Tax Issues

### Gain Employee Loyalty With Commuting Tax Breaks

The tax law allows your company to help employees get to work by providing tax-free



transportation. Keep reading to learn about a fringe benefit that can result in appreciation from your staff members and a reduction in payroll taxes. *Note:* Bicycle commuters now get a tax break too.  
Copyright © 2013

[Full Article](#) [Save Article](#) [Email GG&G](#) [Share This](#)

## Retirement Plans

### The Decline and Fall of the American Pension Program



Copyright © 2013

Once upon a time, American industrial workers stayed on the job well into their 60s which is about when their bodies were beginning to break down under the strain. In return for a lifetime of service at one company, though, the employers were willing to ensure that their basic income needs were taken care of as long as they lived. Read on to learn how the system has changed.

[Full Article](#) [Save Article](#) [Email GG&G](#) [Share This](#)

## Latest Headlines

### Wall Street opens lower as market takes a breather

*Reuters.com - Mon, 11 Feb 2013 09:37:18 -0500*

### Square scandal highlights growing pains at tech start-ups

*Reuters.com - Mon, 11 Feb 2013 03:22:49 -0500*

### Economy, deficit top U.S. voter issues ahead of Obama speech: poll

*Reuters.com - Mon, 11 Feb 2013 09:06:51 -0500*

### Insight: Has Volkswagen discovered the Holy Grail of carmakers?

*Reuters.com - Mon, 11 Feb 2013 02:55:03 -0500*

### Novo Nordisk hit hard as U.S. rebuffs insulin drug

*Reuters.com - Mon, 11 Feb 2013 08:25:46 -0500*

## Saved Articles

### View Report

- No saved articles.

## Disclaimer of Liability

Our firm provides the information in this e-newsletter for general guidance only, and does not constitute the provision of legal advice, tax advice, accounting services, investment advice, or professional consulting of any kind. The information provided herein should not be used as a substitute for consultation with professional tax, accounting, legal, or other competent advisers. Before making any decision or taking any action, you should consult a professional adviser who has been provided with all pertinent facts relevant to your particular situation. Tax articles in this e-newsletter are not intended to be used, and cannot be used by any taxpayer, for the purpose of avoiding accuracy-related penalties that may be imposed on the taxpayer. The information is provided "as is," with no assurance or guarantee of completeness, accuracy, or timeliness of the information, and without warranty of any kind, express or implied, including but not limited to warranties of performance, merchantability, and fitness for a particular purpose.

To ensure compliance with requirements imposed by the IRS, we inform you that any tax advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code.

Investment advisory services offered through Gray Equity Management, LLC. Gray Equity Management, LLC is

not affiliated with 1st Global Capital Corp. Securities offered through 1st Global Capital. Corp., Member FINRA, SIPC, (800) 959-8440

34 Southwest Park Westwood, MA 02090