

# 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

## GG&G's Patient Protection and Affordable Care Act "Pay or Play" Cost Estimator



How much could providing your full-time employees with affordable health insurance cost you? Gray, Gray & Gray helps you to do the math with our Patient Protection and Affordable Care Act (PPACA) "Pay or Play" Cost Estimator. Utilize this tool today to get a quick estimate.

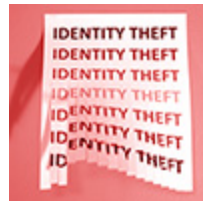
[Click here to check out the PPACA Calculator now.](#)

*This calculator is intended to provide an estimate of the cost to provide qualified health insurance to "full-time employees" or pay the penalty beginning in 2014. Please contact Gray, Gray & Gray's Tax Department at (781) 407-0300 or your insurance advisor for more specific details.*

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

## Timely Opportunities

### IRS Cracks Down on Tax ID Theft: Could You Be a Victim?



In recent years, the IRS has been inundated with thieves filing tax returns using fraudulent information with the goal of stealing other individuals' tax refunds. The tax agency announced that it is cracking down this filing season. Here are the details of the tax identity theft crackdown, as well as a list of "high-risk" areas identified by the IRS and what you can do to help protect yourself.

Copyright © 2013

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

## Marketing

### Keep Your Web Customers Satisfied



Your e-commerce site may glitter and flash but that doesn't mean online customers are going to complete a purchase. You need to make your online operation user-friendly to keep it humming with business. Click "Full Article" for some critical elements of a successful commercial website.

Copyright © 2013

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

### Covenants Not To Compete: Protection for Your Business



If your business requires employees to sign agreements that contain non-compete covenants in case they leave the company, make sure they are not overly restrictive. Here are the factors that must be in place for non-compete covenants to be enforceable, as well as the tax rules involved in deducting related costs.  
Copyright © 2013

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

## Latest Headlines

### Stock futures lower with flurry of data on tap

*Reuters.com - Thu, 21 Feb 2013 07:32:13 -0500*

### Wal-Mart holiday profit rises despite lackluster sales

*Reuters.com - Thu, 21 Feb 2013 07:27:24 -0500*

### Chesapeake Energy posts lower quarterly profit

*Reuters.com - Thu, 21 Feb 2013 07:22:31 -0500*

### Analysis: Bankruptcy filing may be bad option for Detroit

*Reuters.com - Thu, 21 Feb 2013 07:07:25 -0500*

### Bombardier profit falls on charge; delays Learjet 85 service entry

*Reuters.com - Thu, 21 Feb 2013 07:14:23 -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