

# The Advisor

Going Beyond the Numbers to Deliver Insight, Guidance and Success

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

### Having an Outdated Will Could Hurt a Business Owner as Much as Having No Will at All



By Richard P. Feilteau, CPA  
*Gray, Gray & Gray, LLP*

With so many companies being owned and operated as family businesses, it stands to reason that personal financial security is often tied to financial success of the business. The problem is that many owners, focused on making their business successful, neglect the personal financial planning that is necessary to ensure a safe and comfortable future for their family.

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## Timely Opportunities

### Businesses: Tame the Variable Interest Rate Rollercoaster



All good things must come to an end, including the historic low interest rates that borrowers have enjoyed over the last few years. As the economy slowly heats up, interest rates will eventually rise. So if you have substantial variable-rate loans on the books, now may be a good time to lock into a fixed-rate payment. Here are some options to consider.

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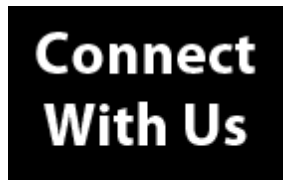
### 'Heartbleed' Bug: Eight Tips to Protect Yourself Online



A new security bug called "Heartbleed" has made Internet users vulnerable to having their personal information stolen. This includes credit card information, passwords, user names and other sensitive data. Here's a quick explanation of the problem, along with eight tips to help protect yourself online.

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## Family Business

### Sell Corporate Stock Tax-Free to an ESOP



One of the best tax breaks available to closely-held businesses is the ability to sell stock to an employee stock ownership plan (ESOP) on a tax-free basis. This strategy works well for business owners who are looking for an exit strategy and are committed to the concept of employee ownership. Click "Full Article" for the details.

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## Sales

### Design a Winning Logo



Successful companies know the best way to gain solid brand recognition is to develop an effective logo. But designing one doesn't have to break the bank. Here are some tips on how to have a memorable corporate image that is crafted for less money than you think.

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## Marketing

### Penetrating the B2B Media



Getting exposure for your company's products and services in a business-to-business publication can provide more credibility than standard advertisements and marketing. Plus, the coverage doesn't cost anything. Click "Full Article" for details on how to successfully get your brand into trade magazines.

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### Deutsche Bank denies report its CEOs' jobs are at risk

*Reuters.com - Wed, 16 Apr 2014 13:44:27 GMT*

### Fed should try to align projections with policy statement: Lockhart

*Reuters.com - Wed, 16 Apr 2014 13:34:34 GMT*

### Wall Street climbs after China data; Yahoo jumps

*Reuters.com - Wed, 16 Apr 2014 13:34:10 GMT*

### China Q1 GDP at 18-month low, to cut reserve ratio for small banks

*Reuters.com - Wed, 16 Apr 2014 13:26:56 GMT*

### GM to seek court protection against ignition suits

*Reuters.com - Wed, 16 Apr 2014 13:25:15 GMT*

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