

# The Advisor

Going Beyond the Numbers to Deliver Insight, Guidance and Success

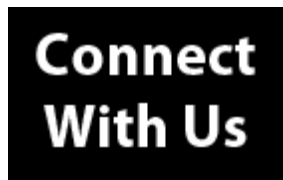
GRAY GRAY & GRAY  
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## Gray, Gray & Gray, LLP's News

### Gray, Gray, & Gray Enters Collaboration with South American Accounting Firm



This week, Gray, Gray, & Gray, LLP signed a collaboration agreement with OGC Contadores Asociados Ltda., an accounting firm based in Bogota, Colombia. The firms will share resources to assist and support companies from Colombia who wish to enter the U.S. market, and for U.S. firms doing business in South America.

"This is an important step for both of our firms as we work to help our clients expand globally," said Rick Tardiff, CPA, International Business Partner at Gray, Gray & Gray.

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## Timely Opportunities

### Unpaid Interns: The Landscape Has Changed



It's summer...a time when many organizations traditionally bring in student interns. Many of these interns are unpaid with the idea that they are gaining valuable experience that will lead them to land future jobs. While the practice may be common in some industries, it has come under fire recently for federal and state laws. Here is a description of recent legal actions, along with the six factors from the U.S. Labor Department that must be met before an internship can be unpaid.

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## Benefit Tax Issues

### Tax-Wise Way to Pay Medical Costs



There's a relatively new option to pay for out-of-pocket health costs. It's called a Health Savings Account and it provides individuals and businesses a tax-advantaged vehicle to pay medical bills. And unlike flexible spending accounts that have a "use it or lose it" feature, you don't have to zero out the account every year. You can carry over any unused portion to the next year. Here are the details.

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## Retirement Plans

### Educational Boundaries for Plan Participants



When advising employees about retirement plan options, there is a fine line between investment education and investment advice. This narrow distinction is important because giving employees advice regarding their retirement plans is largely prohibited. Keep reading for guidance on how to educate plan participants about their options without crossing the line.

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Greenberg may pursue narrowed lawsuit over AIG bailout  
*Reuters.com - Wed, 26 Jun 2013 20:02:17 GMT*

Microsoft releases 'refined' Windows, revs up developers  
*Reuters.com - Wed, 26 Jun 2013 19:53:12 GMT*

SocGen CEO says EU should avoid flexibility on bank failure  
*Reuters.com - Wed, 26 Jun 2013 19:30:01 GMT*

Wall Street jumps as GDP data eases fear of Fed pullback  
*Reuters.com - Wed, 26 Jun 2013 19:12:26 GMT*

More spending cuts for Britain, but austerity pill is sugared  
*Reuters.com - Wed, 26 Jun 2013 18:36:47 GMT*

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