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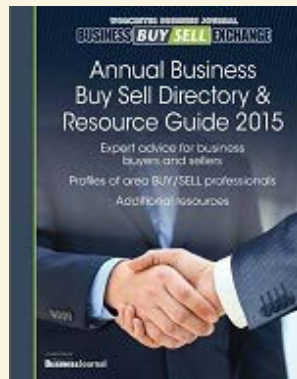
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Gray, Gray & Gray, LLP's News

Worcester Business Journal Buy/Sell Exchange Features Article by Gray, Gray & Gray's James DeLeo and Derrick Rebello



Congratulations to Gray, Gray & Gray Partners [James A. DeLeo](#) and [Derrick J. Rebello](#) on their article "Cut Through the Confusion with a Quality of Earnings Report," which was featured in the *Worcester Business Journal's Annual Business Buy/Sell Directory & Resource Guide 2015*.

In this article, DeLeo and Rebello discuss one of the most important outcomes of financial due diligence related to a potential merger or acquisition – a quality of earnings report – and why no two reports should be the same. [Read the full article here to discover the importance of a quality of earnings report for evaluating a company's financial health.](#)

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Family Business

Why You Need a Buy-Sell Agreement



To avoid future conflicts and to protect their interests, family business co-owners generally need a buy-sell agreement. Without one, an unanticipated event can damage — and even destroy — a business. Here is an overview of buy-sell agreements, along with the methods used to value business ownership interests.
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Benefit Tax Issues

Be Careful to Document Hardship Distributions and Plan Loans



The IRS is cautioning plan administrators that they need to keep documentation for all employee loans from qualified retirement plans. The same is true for hardship distributions made to employees. This article explains the basics about plan loans and hardship distributions, along with the paper or electronic records that must be kept.
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Getting the Most Out of Banner Ads



As anyone marketing on the Internet knows, it can be hard to get people to click on banner ads. How can you get the attention of prospective customers with an enticing banner given the limited amount of space there is to work with? Here are some ways your organization can get the most out of its banner ads.

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