

# The Advisor

Going Beyond the Numbers to Deliver Insight, Guidance and Success

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

Happy Thanksgiving from Gray, Gray & Gray!

This Thanksgiving, we give thanks for all of our amazing team members and clients. Your success is truly our success.

*We wish you a wonderful Thanksgiving surrounded by family and friends!*



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## Timely Opportunities

Food for Thought When Making Year-End Charitable Contributions



'Tis the season for charitable gift giving. Studies show that the average charity receives about 40 percent of its annual contributions between Thanksgiving and New Year's Day. Here are some tips to ensure your contributions are tax deductible in 2013 -- and that they will actually go to a legitimate charity not a scam like some disaster recovery frauds occurring in the wake of Typhoon Haiyan.

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U.S. Reaches FATCA Accord with France, Cayman Islands, Costa Rica

The United States enacted the *Foreign Account Tax Compliance Act* to help uncover who is evading taxes by putting money in offshore financial accounts. It involves the U.S.



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making agreements with other countries to share information about account holders. The U.S. Treasury Department recently announced that it has made more agreements -- with France, the Cayman Islands and Costa Rica. Here are the details.

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## Family Business

### Keep Family Employees in Line



Solid, successful companies have standards that every employee must meet - and that should also be true for family-run businesses. Click "Full Article" for tips on how to ensure your family members are meeting performance standards and not generating resentment among the other employees.

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## Sales

### Use the Post Office to Increase Sales



Even small details can make a big difference in the results from a direct mail campaign. Here are some important tips that can help improve your return rate.

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## Marketing

### Maximize Profits By Minimizing 'Departmentalism'



Want to boost sales without spending a fortune on advertising? Your company can probably accomplish this by simply asking: "If we could *never* run another newspaper, radio, television, direct mail or online ad, how could we bring in customers?" Click "Full Article" for the answer.

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### Wall Street opens lower on Fed worry after 8-week run up

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