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

Happy Holidays from Gray, Gray & Gray!



All of us at Gray, Gray & Gray wish you and your family a wonderful holiday season and prosperous new year.

We are especially grateful to our clients, as our success would not be possible without your loyalty and trust. We look forward to helping you achieve your business and personals goals in 2013.

We also appreciate the relationship we have with all of our friends, business associates, referral sources and vendors. Our accomplishments are truly a team effort for which we are grateful.

> Warm holiday wishes, Your Gray, Gray & Gray Team

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# Meeting Your 401(k) Fiduciary Obligations with a Focus on Fees



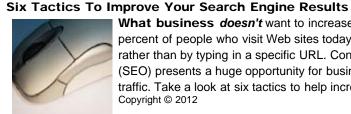
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Earlier this year, employers and employees received detailed new disclosures about fees being paid for 401(k) services, thanks to new Department of Labor regulations that took effect back in the summer. Whether or not employees have read the statements carefully, employers can't afford to set them aside with the general intention of reading them some day. Here's why. Copyright © 2012

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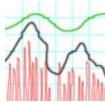


Marketing

What business doesn't want to increase traffic to its Web site? More than 90 percent of people who visit Web sites today enter them via search engine links rather than by typing in a specific URL. Consequently, search engine optimization (SEO) presents a huge opportunity for businesses looking to increase their site traffic. Take a look at six tactics to help increase your Web site traffic. Copyright © 2012

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## Use Polygraph Tests With Caution



**Polygraph tests are highly** regulated, but they can be used in certain circumstances following very strict standards. Click "Full Article" for a look at the law and what companies need to know before they even suggest a lie detector test. Copyright © 2012

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