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

### Tax Quotes



"The hardest thing in the world to understand is the income tax."

- a. U.S. Senator Arlen Specter
- b. President George W. Bush
- c. President Ronald Reagan
- d. Albert Einstein

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## Timely Opportunities

### New Medical Loss Ratio Rules May Provide Consumers with Rebates



If you (and your employees) recently received notices or rebates from your insurance company about "medical loss ratios," you may wonder what it means. The notices are part of the *Patient Protection and Affordable Care Act*, which the U.S. Supreme Court upheld in June. This article explains why you got the notice and why it could mean a refund for you.

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## Business Finance

### Chapter 11 Bankruptcy: Time to Reorganize



Saving your business is possible when you are confident about its future success even if currently, it has fallen deeply in debt. If your company falls on bad times, it might be eligible for court protection against its creditors while you work out a survival plan. Here's a rundown of how Chapter 11 bankruptcy proceedings work and how they differ from other types of bankruptcy.

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## Management

### Don't Sink Profitable Ideas

Innovative thinking can help a business grow. But it won't work if the business has a culture that automatically rejects suggestions from employees. Here are 15 sure-fire torpedo phrases to avoid saying so that your company doesn't miss opportunities to become more profitable and efficient.

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