

## Are You Trying to Go Bankrupt? Part III

I've never written a column that has generated so much response. The phone calls, e-mails and regular mail have been considerably more than usual. I found some of it disturbing, even depressing, because it underlined how accurate I've been. I have a few more things to say on the subject and then it's back to more practical matters.

I received a phone call a few days ago from a doctor who asked me, "Why do you feel so strongly about this when most of the chiropractors I know don't?" Now, there's an interesting question!

Does it strike you as odd that a non-chiropractor is angry, worried and frustrated with the state of practice today? The sad state of affairs of many practices recently communicated to me makes me ask myself why so few are addressing the financial problems affecting the profession and practice today. Where are the people leading an outraged profession to correct the inequities that affect us all? I certainly have no interest being your Jeanne d'Arc. I remember how she ended up! How come no one is mad? Why don't we have anyone actually "doing" something concrete?

I know that some of you are trying, but the profession seems to be suffering from a sort of malaise ("dis-ease"), not sick enough to name it something, but not really well. I believe part of the problem stems from who we (you) are and where we come from. I once heard someone describe the situation as such: "To be a chiropractor, you need to be a prima donna and have a poverty complex!" Pretty brutal - and pretty accurate. Chiropractors, like most primary care physicians, have strong egos. You have to have a strong ego to put that adjusting force into living matter with the faith, confidence and belief that the power that moves the universe will do the rest. You like to think you do it, but those of you who know, know you are just the servant, not the master.

If you have the guts to do the big stuff, taking on the forces of life and death, why haven't you got the guts to stand up for yourself in financial matters? A friend of mine, Dr. Bob Hoffman, had it right when he said, "Deep down, we're afraid someone won't like us (if we make them pay)." You don't need to be a psychologist to figure this out. This is where the poverty complex comes in. Most of us, myself included, came from families where money was always an issue. There wasn't enough! Most of our families made it from paycheck to paycheck. The majority were pure blue collar. We didn't have any experience at handling money and developing good money attitudes. If you know anyone who was born into a family that was financially comfortable, you'll know that they view money differently.

I know that my kids, who were raised in far more affluent circumstances than I was, have never seen money as the powerful motivator I did. Right from childhood, you have a "poor kid" attitude about money. (I know I'm exaggerating for some of you, but stay with me.) You graduate from college and start making more money than you (and probably anyone in your family) ever made. You are so happy and proud of your success that you can hardly stand it.

And then it happens. Someone tries to "guilt you" about your fees, your income or something about money. And guess what? It works! After all, you're just little Joe or Josie Blow. How can you have the nerve to charge so much for what you do? You got your license from the back of *Popular Mechanics*, didn't you?

If you'd really gone to college for years, studied hard, done without, scrimped and saved, worked for slave wages in someone else's office, and then finally mortgaged your soul to have an office, then maybe you'd be worth what you're asking for a fee. But that can't be so, or no one could ever "guilt you" because you'd know you'd earned your fees. If you were really worth the fees you charged, you'd never let someone "beat you up" over it. You would very reasonably explain the contents of these two paragraphs and say no, thank you! Remember, I'm not talking about the truly needy here.

The trouble is that you think everyone is truly needy except you (and your family). There's no other explanation for our (the profession's) crazy attitudes about money and fees. When someone tries to make you feel guilty about wanting a reasonable fee, that old poverty complex slides right in under all that education and cuts you right off at the knees. This has nothing to do with loving people, wanting to spread the chiropractic message, or any of the other high principles of the profession. This has to do with being sensible enough to realize that everyone who can pay should pay. That way, you can make a decent living, pay your bills, send your kids to a nice school and retire some day if you want to.

You may have heard the saying, "The best way to help poor people is to not be one of them!" I received the saddest letters from a few of you, filled with frustration and sadness at their inability to make a living in chiropractic. Some I felt sorry for, but most I wanted to shake to wake them up. They were not victims of PPOs, bad economies, rotten insurance companies or anything else. Life has changed! Insurance sucks! If you want to be successful in practice, don't settle in the poorest county/city in your state, where everyone is on Medicaid. Go there a day or two a week and run a free clinic if you want to, but make sure that your patients who can pay do pay, so that you can afford to give it away to those who need it!

If you are a sucker for a sad story, stop listening to them! Hire a financial manager who discusses all finances with patients using your guidelines. Stay out of it. If you can't talk about money without losing the farm, hire people with a good - no, great - money ethic. They will be able to explain fees, collect and, when necessary, negotiate well for you. Do not hire people with serious money troubles: they will be far more sympathetic to your patients' money troubles than to yours!

You have a choice. You can realize that practice isn't the same as it was 15 or 20 years ago. Polish up your presentation skills and learn to sell the wonderful service you have to offer. People did it for 70 or so years before insurance! You can too if you want, or you can moan and groan, write me sad letters, whine and cry to your friends, and go into real estate.

I think I've got this all off my chest - for now, anyway. If I make you angry, tough. This issue has needed (and still needs) public airing for a long time. As my hero Forrest Gump said, "And that's all I've got to say about that."

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