

## How Long?

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A very interesting question. One that pertains to a lot of subjects that we have covered in this column before. Let's review a few now. Did you know that 50 percent of people in America feel they could maintain their standard of living for less than 26 weeks if they lost their income due to a disability. What about you? HOW LONG could you last? Do you have substantial savings that you could tap in such an emergency? Do you have any savings? HOW LONG would it last? Do you have a large accounts receivables? Accounts receivables are a real false sense of security. How much of those accounts do you really think you could collect if you were not in the office? HOW LONG would they last? Do you have any assets that could be turned into cash? What would they really be worth if you were forced to sell them to create cash? HOW LONG would that cash last?

HOW LONG is it going to take for me to convince you that you need a disability program to help you avoid all of these problems? HOW LONG? HOW LONG could you keep your office open if you weren't there? Do you have a good business overhead policy? If not, HOW LONG could you support yourself and your office?

What if you died? HOW LONG could your family live on your current assets? HOW LONG could your kids stay in school based on the cash that you now have put away for their college education? HOW LONG could your family maintain their current standard of living? HOW LONG would it take your family to sell your practice and equipment and how much could they get for it? HOW MANY articles is it going to take from me to move you to review your total insurance needs before there is a need that will not be satisfied? HOW LONG?

HOW LONG will it be before you retire? HOW LONG will it be before you will be able to afford to retire? HOW LONG will you be able to stay retired before all the money runs out and you are forced to go back into practice? HOW LONG is it going to take until you pick up your pen and drop me a line to check out the various options that are available to you in retirement plans? HOW LONG?

HOW LONG is it going to take me to convince you that you need to take control of your financial future and not depend on some financial guru that keeps telling you to just send money and he will take care of you? HOW LONG are you going to buy that garbage? HOW LONG?

HOW LONG are you going to let your local bank beat you up and take your money without even a "thank you"? HOW LONG are you going to keep buying those expensive checks? HOW LONG are you going to keep paying excessive fees? HOW LONG?

HOW LONG is it going to take me to get you to put your kids on your payroll so that Uncle Sam can pay for most of their college education? HOW LONG?

HOW LONG is it going to take until you buy that computer that you have been putting off for all these years? There are special networks that are out there just for the chiropractic community with endless amounts of information just for you, but you need a computer to get in touch. HOW LONG until you get on line and see that my information is out there just waiting for you to sign on?

HOW LONG is it going to take you to finally pick up that pen and ask me that question that you have been putting off for all these years? HOW LONG?

HOW LONG is it going to be before you review all of your "employees" including your attorney, CPA, banker, insurance broker, financial planner, and yes -- your money -- and see if they are all doing the full job that you hired them to do? If they aren't, fire them. May it's time to replace that staff. HOW LONG?

HOW LONG are you going to let Uncle Sam take advantage of you? You are probably paying too much in taxes and are not taking full advantage of all of the tax breaks that Uncle Sam has given you. Are you aware of all of the breaks that are out there for you? HOW LONG?

HOW LONG are you going to put up with this? You don't have to any longer. HOW LONG?

Don't you think its time to take control of your financial future and get the proper advisors who can help you accomplish what you want out of life?

Don't you think it's time to educate more people about the benefits of chiropractic? You will benefit and they will too.

Don't you think? HOW LONG?

Your comments and inquiries may be directed to:

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Please send a self-addressed, stamped envelope. Thank you.

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