

## Just Say No

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I'm sure that you have all seen and heard that statement in conjunction with a major campaign to stop drugs in this country. Whether you feel it is an effective campaign slogan or not, you must admit that it is catchy. I have decided that I will also adopt that theme as it pertains to chiropractors, not from a drug related point of view, but just good advice. Just say no. Boy would that have saved a lot of you tons of money and a lot of grief. In what areas you ask? Let's explore just a few.

"Just say no" to financial advisors who tell you that you don't need disability protection. That's just plain stupid. If you don't get anything else, you need this.

Just say no to bankers who won't reduce their monthly charges on your account. There are many banks out there who want your business so maybe it's time to do a little "shopping."

Just say no to any advisor who wants you to put them on your payroll without asking this question: "Will this person really save and make me more money than I can on my own?" If you are not sure, just say no.

Just say no to anyone who tells you that a qualified retirement program is no good. Whatever they are trying to sell you, just say no.

Just say no to any insurance agent who will not give you the rankings of their company according to A.M. Best, Standards and Poors, and Weiss Reports.

Just say no to any disability plan endorsed by your state association that you have not compared to what is out there for chiropractors. Companies are not kind to chiropractors these days. I know because I have just checked them all out.

Just say no to any life insurance agent that across the board feels that you should only buy term and invest the difference. More likely you will "spend the difference."

Just say no to any long distance carrier who wants you to be "in the family" until you are positive that it is the best thing for you.

Just say no to any investment that is a once in a lifetime deal and you must act now or lose it. That's good advice: lose it.

Just say no to anyone who says you don't need to review all of your insurance at least every two years.

Just say no to an agent who won't supply you with a complete list of your coverages so you can have it reviewed properly. What are they trying to hide?

Just say no to any of your credit card companies that won't lower your annual rate of interest. There

are others just waiting for your business.

Just say no to anyone who tells you that taxes will not go up.

Just say no to advisors who feel you can save enough in an IRA. You can if you never plan to retire.

Just say no to the financial advisor who tells you that you don't need to file the tax form #8606 if part or all of your IRA is non-deductible. Big trouble. Just what is 8606? Maybe it's time you dropped me a line to find out.

Just say no to any advisor who tells you not to drop me a line.

Just say no to any insurance agent who tells you that you won't save money by increasing the deductibles on your policies.

Just say no to any financial advisor that it's good to pay in extra taxes so the I.R.S. will leave you alone and will send you a big refund check in April. That's the dumbest idea I have ever heard. They get to hold your money and pay you no interest.

Just say no to anyone who tells you that a charitable remainder trust is not a good idea for someone who has a lot of property or appreciated stocks and wants to avoid capital gains.

Just say no to banks that tell you that my list of "cheap checks" won't work on their system. They are full of it and just trying to sell you their "expensive checks."

Just say no to anyone who will be advising you who does not believe in chiropractic or is not going to a chiropractor. I should not have to explain.

Just say no to anyone who tells you that you cannot put your kids on your payroll and pay them a salary that will save you tax dollars.

Just say no to anyone who tells you that a 15-year mortgage is much better than a 30 year mortgage and will save you money. I just reviewed that in "Staying Financially Well." Need a copy? Drop me a line.

Just say no to any advisor who tells you that a mortgage is a bad thing. Remember this, mortgage money is the cheapest money you will ever buy.

Just say no when you hear that savings bonds are the best tool to use to pay for your child's education. They haven't read the fine print.

Just say not to anyone you are considering going into practice with who says that you don't need a written agreement.

Just say no to that face you see in the mirror every morning who keeps telling you that you can't save money and take control of your financial future. That person has never written me for information. Pity.

Just say no until you have followed the advice that I give in every article to just drop me a line and request information you need. Why not? The price is right. Whatever you need, I won't say no.

Your comments and inquiries may be directed to:

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

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