



“ Being on purpose is what it takes. Understanding the power and knowledge of what is at stake must create the motivation within each of us to succeed.”

- Lona Cook, D.C.

JUST TELL ME WHERE TO START!

INSIGHT ON BLASTING INTO
CHIROPRACTIC BUSINESS

By Lona Cook, D.C.

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Lona J. Cook, DC

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Appendix documents can be viewed and downloaded from
www.drlonacook.com

Foreword

Dr. Lona Cook has captured the hearts and imaginations of chiropractors both near and far from her Wisconsin home. "Just Tell Me Where To Start" is the perfect title for this beautiful and honest rendition of the challenges and solutions to starting a successful Chiropractic practice. Some might say that it is more difficult than ever to start a Chiropractic practice from scratch, but with her insights and "go for it" attitude even the new graduate can have confidence. The satisfaction of owning a Chiropractic practice, serving people, employing people, and contributing to the community are noble missions that each Chiropractor should endeavor to be successful at.

I have personally known Dr. Cook for several years. In that time I have seen her continually grow, each step along the way becoming more generous and thankful. This attitude, along with her solid foundation rooted in Chiropractic philosophy, makes her a powerhouse that all DC's can be proud to call their colleague. Truly a chiro success, not only in practice, but also with her financial discipline and personal fitness, Dr. Cook's emphasis on the business of Chiropractic practice is like a breath of fresh air. Lack of skill in this area keeps many DC's from starting, when a little training will allow them to go farther than they previously thought possible. Putting her words into action will charge and excite new and seasoned practitioners alike to create the practice of their dreams.

It is my sincere wish that chiropractors around the world benefit from Dr. Cook's thoughts and teachings, ultimately applying her principles in a sincere effort to bring incredible Chiropractic care to as many men, women, and children as possible, allowing them to live the amazing life they were born to enjoy.

Tory M Robson, DC DAAMLP
Chiropractor
Founder Winners Edge Chiropractic Consulting

First an Afterthought

Now, this quick intro was written as an afterthought, and I have to give all the credit to my colleague and friend, Steve Wiseth DC, for bringing it to my attention. He was the first person to fully read my manuscript in its rough stages, and he had some great insight.

He said, “Lona, I couldn’t put it down, but don’t you think you should just come out in the beginning and tell people what you have created. Give them your proof, and really tell them what has been done. Brag.” I think he is right.

I have given you all the opinions and knowledge I have gathered over my years in school and in the first two years in practice without telling you what I have really built (yes, I will include stats at the end).

So here goes. As I write this, my practice, Cook Chiropractic Center, has been open for two years and three months. In January 2010, on day one (the Friday before the practice opened), I saw my first “real” patient, so my stats for that day were: 1. One new patient on the books, one patient visit for the week, and one patient visit for the year at that point. Day one. And no collections.

I finished up my first year (in December 2010) with an average of 140 to 150 visits per week and an average of 30 to 35 new patients a month; I collected \$120,000 that first year.

Year two (2011), we (still myself and just one assistant) ended the year seeing about 250 visits a week, collecting \$320,000, and maintaining our monthly new patient average (though we do virtually no paid advertising anymore). We also eliminated Friday afternoon shifts in the summer of 2011, a very nice reward.

Now, three months into 2012, we are averaging 300 visits a week (our new best is 322 and at times see over 100 visits a day). We plan to keep growing for the next three quarters to set new records.

We also just hired a part-time CA (another rock star).

Practicing is fulfilling, fun, and everyone is working toward goals and inspiring others to a more vibrant existence. Who wouldn't want to be part of that?

One of the really stellar things that I have accomplished, which is directly related to the success of my practice and also the influence of my coach and mentors, is to take my \$150,000 student loan down to \$18,000 as of this writing, and I am planning to have it eliminated by June 2012 (which I did-May 30th 2012 to be exact). That means in two full years, my loans were eliminated (I started paying in July 2010 and will end in June 2012). Amazing.

We also are eliminating office hours on Fridays as of this summer (June 2012)! I am looking forward to doing more reading, writing, and things I enjoy then (of course while still serving my people on Monday through Thursday!). This also frees up my time to attend more seminars and hopefully start doing more speaking to help more chiropractors too.

These accomplishments are all real, and achieving (or exceeding) all of this is entirely possible for anyone who is on fire and wants to work. It's up to you. Steve (who I mentioned at the beginning of this chapter) is setting his growth on fire at record speeds, all related to his ability to get the job done!

I hope that by relating these numbers and my growth, I have demonstrated that doing well in practice at any stage is possible. I also hope it gives me some credibility when you read what's ahead. I am now setting goals for myself that I previously never even knew I would want. That's fun!

Expanding the mind, cementing your goals, and then reaching them over and over is such a powerful thing! Today I went back through a box where I keep thank you cards, notes, and past goals, and I felt so grateful! It's awesome to see the process. I want to turn it up even more now and create a successful book and a practice that sees over 400 in four days each week. Perhaps even bring in another chiropractor eventually. So many things to look

ahead to! Thank you for letting me share this little look into my brain and my practice life. I hope you can benefit from all that you read!

I have so much gratitude for those mentors who helped me develop and find my way into this great profession. I only hope that as I continue to grow and develop I can help others as much! Many, many thanks to my parents and family, Jin Hanlon, Tory Robson, Lisa Dean, MJ Gonstead, Matthew Fitzke and the many great mentors in this profession. With that said, enjoy the read!

“Action is the real measure of intelligence.” — Napoleon Hill

Preface

“Just tell me where to start!”

I was looking for an answer to that problem all through grad school. After being immersed in chiropractic schooling for 10 trimesters (on top of earning a four-year bachelor’s degree and completing 12 years of primary and secondary education before that), I felt such a strong pull to open my own clinic and get going. Doing anything else was not an option.

Failing to find guidance as I went through school, I recognized the huge need for a successful, principled, young chiropractor with a successful, principled, young practice to write a book about how the first years went and how the process unfolded. I hope to accomplish that in the following pages as I describe how I went from graduating in November 2009 to opening for business (by myself and securing my own bank loan) two months later. No associate position, no independent contract. Now, two-and-a-half years later, my practice sees over 300 individuals a week, we have reduced our work week to four days, and my student loans are paid in full. It can be done. It needs to be done. However, it’s scary not knowing where to start, and filling this information gap is the purpose of this book.

1 | Join Me

I will take you through what it was like to create my clinic from the ground up and also what it was like to establish myself as a Doctor of Chiropractic. I will share the struggles, the small things, and the headaches as well as the amazing things that can occur when putting together a true healthcare clinic that explodes into a community. Both the clinic and the doctor are results of a process that can start at any point, but the sooner the better. Each is directly connected to the other. Realize this.

My other hope is that this book is authentic and that young professionals, specifically chiropractors and other natural healing practitioners, will be able to use it as a great tool to motivate them to get out, take the first small steps and then progress to bigger steps that will make a difference in many communities, in this country, and ultimately in the world.

We TRULY need a shift in the healthcare paradigm, and our clinics can offer that. 100%. Together we can serve the truth to the masses... What better purpose?! Let's get started.

*"Have you more faith in a spoonful of medicine than in the power that
animates the living world?" — BJ Palmer*

2 | Pre-Grad School

I know this may seem a bit early to really get into what your business could be or what it will look like, but believe me the sooner some of these aspects are laid out (or thought out), the better. Don't worry if you didn't take some of the steps I discuss—you are not too late. Just pick out the ideas and implement them now, or at least recognize their significance.

I want to touch on several topics here. I am going to use chiropractic as the example because I am a chiropractor, but I hope you will recognize that what I am talking about is applicable to any profession.

First off, as with any advanced schooling, it is extremely important to have certainty that you are passionate about your career choice. Do you like what you will be doing? Do you love what you will be doing? Does it motivate you in such a way that you will be excited for your life in this profession? Have you at least had some experience in your chosen profession?

I know too many people who aren't excited about what they do and who dread going to work. Who wants to spend a life like that? That is a waste because every person has a passion, and passion converts to excitement and success. So getting this part right is a big deal. It is THE deal. It's your life.

For me, the thought of the corruption in American healthcare or "sick" care (i.e., big pharma and big business in hospitals) is enough to get me going every day. I love that with my hands and, more importantly, with my message—that health comes from within—I am touching and helping my patients, their families, and my community; even bigger than that, I am moving our world toward a healthier place.

Our healing intention creates small changes (and then bigger changes), and that is beautiful. I love that I have an ability to

share positive energy with families and help them in many ways as they grow. Chiropractic is the vessel that allows me to do this. This passion is how I connect my energy to what ultimately equates to success in my business life.

Perhaps the “care” portion is not what you are connected to, but you feel strongly about running a successful clinic and it excites you to see people coming in. Perhaps the marketing and business aspects are what speak to you. This is also great! You could even have more than one passion.

I am not innately drawn to the “care” portion. I love people, but I like empowering them rather than being the comforter or supporter. My nature with my patients is to be more assertive and quick in leading them toward health, and that is just fine.

So, with that said, I did not wake up one morning with all that passion and certainty and know that I was meant to be a chiropractor. However, I did know something about the profession before enrolling in school. I am aware that I went to school with some chiro students who didn’t know much or anything (about chiropractic) upon enrolling, and I am not sure how much they really knew upon graduation. Don’t be that person.

If you are already in school without much of an idea of what the bigger picture is, or what your profession’s main philosophy or ideals are, then you have work to do. Now. Without finding this passion in you, it’s going to be a hard route to success, so it’s better to tap into that right away.

This is why I say that starting earlier is better. In high school, I went to a chiropractor and thought she seemed like a pretty neat lady; in fact, she helped my whole family at one point or another. Most importantly, I knew she owned her clinic and ran that show successfully.

This seemed like the best situation I could imagine: being a respected doctor, playing by your own rules at your office, and directly seeing the benefits of your hard work. So I asked to shadow

her because for some reason in high school I was required to shadow some profession, and that seemed like a good place to start.

Another reality check here: keep in mind your actions and the possibility that something as seemingly insignificant as speaking with a kid who looks up to you or allowing a student to shadow for an afternoon could make a deep impact that might alter the course of a life. Huge!

Our actions carry a lot of weight. Dr. MJ probably had no idea that when I was in high school, I looked up to her so much and wanted to be like her. Make bold moves, and assume responsibility for them! Every kid who comes to my office and “pretends” to be the chiropractor while there is going to have a positive affirmation from me that it would be “cool” if they were a chiropractor some day. Why not?! What an awesome profession to inspire someone toward.

For me, shadowing really was the first step. In reality, I knew NOTHING about chiropractic practice, and even LESS about chiropractic philosophy and this amazing profession I had stumbled on. I say stumbled because that’s what it looked like to me. I was lucky enough (or I would like to think chosen) to be drawn into a profession that truly opened up a whole new world and endless ideas to me and that has permanently changed me and those I love for the better.

When I decided I wanted to be a chiropractor, I had no idea I was starting down a path that would make my life infinitely better than it would have been if I had picked another career. I didn’t know that I would help people understand that true health is within us, that I would live my life to this tune (and not be a contradiction), and that through my schooling I would meet wonderful people who would open me up to the law of attraction, to energy flowing in us and our world, and to awareness and an intention to serve. I had no idea how many blessings were in the works.

Also, traveling is high on my priority list, and I have had the opportunity to travel worldwide doing what I love. Each year I

have been out of the country doing mission trips and also traveling all over the country (and globe) on the weekends attending seminars for chiropractic. It's a blast! I love that I am seeing the world while "working."

These were all things that were under the surface of chiropractic, a profession that I unknowingly stumbled upon and that luckily blossomed within me. Now back on track...

"He who fails to plan, plans to fail." — Proverbs

3 | Undergraduate Years

Let's roll onto undergraduate school. Upon my asking, Dr. MJ, my chiro mentor, offered me a summer job, working at the front desk of her office, at the end of my freshman and sophomore years. In hindsight, this opportunity was invaluable.

Spending a prolonged amount of time in the office and seeing how the phones are answered, how people are addressed, how billing is handled, and basically observing the flow of a successful office was directly related to my ability to form dreams and thoughts of what I WANTED and EXPECTED out of myself and my own clinic experiences. (According to my favorite current Web site, www.tut.com, "Thoughts Become Things," so it is crucial to create images and to continually reshape them as you get a clearer picture of what you want. You must see your dreams first.)

The other thing I realized about this situation is that Dr. MJ was really just giving back. She probably didn't need me to help at the front desk, and she also probably didn't need to spend the money to pay me for summer help. She probably didn't really even need summer help, but she recognized the value in this experience for me and gave me such a great opportunity to peek at the life I was directing myself toward.

I can't even claim that the idea was mine—my dad was responsible for it. He knew my interest in becoming a chiropractor, and he really supported the idea. (Can you say "free chiropractic in the future"? He's no dummy.) So when I was making plans to return home for the summer break, he pushed me to ask Dr. MJ for a job, saying that it could be an invaluable opportunity and that I should work there even if she didn't pay me. I was like, What?!!! But he was right.

Fortunately, I am lucky enough to have parents with whom I have always been able to discuss things (like career options), and

I owe my father for his foresight on this one. I didn't really want to approach Dr. MJ about this because I didn't really want her to propose that I would work for free (meanwhile, mind you, I was working at night as a bartender and on other days of the week as a lifeguard). However, as always, the first step (just asking her) was the hardest. Things fell into place, and Dr. MJ actually offered to pay me a better hourly wage than either of my other two jobs were paying me. Bingo.

Having an experience, a prolonged early experience, in the type of career you are putting so much effort, time, and money into is the best idea no matter what career it is. I learned a few very valuable lessons from that summer job. I realized that I wanted to own my own business, just like Dr. MJ, who was the top dog at her clinic. Seeing the respect she received from other workers and her patients was very appealing. I also thought it was pretty cool that she was helping people with her hands.

Hands as tools; you take drugs away from most general practice MDs, and what can they do? Not much. (Wait, that's a great idea... oops, did I say that?) But as a chiropractor, your tools provide health, have virtually no risk or side effects, get great outcomes, and happen to be attached to your body. Those basic things were enough to assure me that I felt I was headed in the right direction and that continuing to take the prerequisites for chiro school was a good plan. Fast forward.

"Good fortune is what happens when opportunity meets with planning."
— Thomas Alva Edison

4 | Last Year of Undergrad

Now I was getting ready to leave for grad school. Things that helped me get to this point were:

- Having an independent mental attitude (for schoolwork and everything else).
- Working part time and full time throughout school.
- Just taking the first step.
- Having a plan that has been tweaked and revisited several times.

Let's look at each of these in detail.

Having an independent mental attitude really prepared me as I began the next level of my education and took on the responsibilities that came with entering grad school. In my case, I can credit the University of Wisconsin-Madison for much of my preparedness (oh yeah, and my parents). It's sink or swim there, unlike at other schools, where they throw you a life vest, two lifeguards, and some floaties to get you through. My point is, at Madison you become responsible for yourself and your own success. Classes are big, students are smart, and unless you're willing to go at it on your own, with self-motivation, you will probably be packing it up and moving home.

This lesson was such a huge eye-opener when I went to grad school. I couldn't believe how many grad students expected the professors and doctors to hold their hand through an assignment (that was not difficult or explicitly meant to trick) or how many people needed prior approval before writing a silly paper or beginning a project. This type of attitude and need for reassurance is going to get you nowhere in opening your own business and conveying a clear, strong picture of the world you intend to create.

Let me say this: You need to make your mark—so do it yourself. Come up with it yourself and then make it happen. Don't

get me wrong—you do need help with some things, but you should be able to write a sentence or two or do a small project without having three “attaboys” and someone rewarding you with a cookie. So with that said, muster some self-determination and say, “I can do this... now.” Then watch how far you get. It will amaze you.

Working part time and full time throughout school taught me many valuable time management lessons that became pieces of who I am. You always can accomplish more with the time you have when you use time management. It is key for fitting in work, studies, and social life as well as home activities when needed. I never knew how much time I had until I would look back. For instance, in grad school I was considerably busier with schoolwork than I was as an undergrad; however, as an undergrad I had occasionally felt like I never had any time.

There is always time. Everyone has 24 hours in a day; sometimes we just need to organize those hours better. A billionaire businessman has the same amount of time in a day as a bum on the street. So we can’t say we don’t have enough time. I learned quickly that if I wanted to make money, get the grades I expected, and have a blast socially, I couldn’t procrastinate and I needed to get good at organizing and prioritizing.

If this is hard for you, start here. Get a planner. That’s easy, right? Now, use it. Every time that you have a due date or test date in school, write it in. Then while you’re thinking about that assignment, put in other reminders for yourself. For example, let’s say that on February 26, a professor tells you, “seven-page paper due in two Fridays from now, on March 12.” Flip forward two weeks and write in, “Seven-page paper due for biology class.” Now instead of leaving it at that, write on March 5, “Have rough draft of seven-page paper done.” This is good way to hold yourself accountable and to avoid procrastinating until you get down to the wire. Okay, that may seem easy, but it needs to be said. Write dates.

Use your planner for daily to-do’s as well. These could

include, “go to grocery store for detergent, email Libby about career fair, attend the meeting on work-comp changes, remember to pick up dry cleaning.” If you write down the small stuff, you will have room in your head to do all of the other things! This is essential. Make lists.

While I am on the subject of daily keeping track of yourself, I can move onto another aspect of your daily life that should end up on paper: goal setting. I go much further in depth on this subject throughout this book but start here with personal life goals. Again, this seems easy: okay, set goals. But why is this important? Because if you don’t know where you’re going or exactly what you want, how do you think you will get there? If you do get there, it will be by chance. If you set goals, especially if you focus on the details of those goals and the other smaller goals and pieces that make up those goals, then suddenly your goal becomes a plan, and this plan will take you right on into the future in the directions that you had only dreamed of before.

So do goals have to be lofty and seemingly impossible? Most of us think of goals only in big quantities, as if a goal that is fairly obtainable is not a worthy goal. However, in this case, I am talking about even the smallest goals. In fact, small goals are a good place to begin as you start to see what I am talking about.

For instance, let’s say you have the dream of getting into chiropractic school next fall. What would be some goals to set first? 1. Visit three chiropractic schools (Palmer, Life, and Northwestern, for example) before the end of the year. 2. Call each school and find out what they offer for touring, new student seminars, and any travel stipends, etc. 3. Give yourself a deadline to complete and submit all of the necessary materials (your essay, transcripts, application, etc.). Keep a list of these goals, and refer back to it. That way you know what has to be done to achieve the bigger goal of getting into chiropractic school next fall.

This is what I mean by making a larger goal and then

breaking it down. In your planner, put the dates that the applications need to be sent by, when you're going to mail your transcripts, etc.

Just taking the first step. Something I have always thought, especially when trying to prepare for the future and determine what to do next, is that the first step toward any success is just to create action. For instance, preparing to go to grad school is not always simple. It's not like you can wake up one morning, think "I'm going to go to grad school," and just move to that school and start.

You need to follow the requirements to get in, and sometimes that seems daunting. However, AS WITH ANYTHING, taking the first step (which is why you need to break everything down into smaller goals) is exactly how to begin. The first step is the hardest, as you try to figure out which direction to take; after that you have momentum with you and things will keep rolling and falling into place.

So getting back to my example: I am now a senior and am getting ready to earn my undergraduate degree. I am accepted to Northwestern Health Sciences (upon a recommendation from my family chiropractor), and I am scheduled to start this fall. It's March; I am bartending at one place and managing at another and putting in 55 to 60 hours a week, give or take. I'm making great money but draining myself. It's at this point, with a lot of money coming in (relatively speaking), that I start to question whether I really want to start school all over again in less than six months. Perhaps I will defer starting grad school for a semester.

Having a plan that has been tweaked and revisited several times. One night when I was bartending, a lawyer came in and sat at the bar alone. As usual, a conversation started as to what my deal was. What was I in school for? Where did I see myself after graduation? I said I planned to go to grad school, yada yada.

He said, "Don't jump into grad school. Just wait. In ten years, you'll look back and wish you hadn't moved so quickly and had taken more time off. You're young; you don't have to do the next

great thing. Bartend, travel, party. As soon as grad school is over, you'll be working for the rest of your life, and the kids will start coming. Take advantage of this freedom." He had a good message and I did listen.

I started to think, okay, I'm going to take some time off and just bartend and see what else I want to do. That was in March. I graduated in May, and by June I was so sick of working long hours that I quit my jobs, went to Europe with three of my best friends to sightsee for one month, came back, and that same week moved up to grad school.

I am not saying this is the best path. However, I liked what the lawyer said, and I think timing is important. When you are ready to take the next step, you will know. Too many people do things because it seems to be the right path in their minds, but getting honest with yourself and exploring your options can never be wrong. So listen to your heart and intuition as to your path and then take action immediately.

I fully believe that all the vacations I have taken and the traveling I have done throughout my schooling have been worth double what I have paid and are INVALUABLE educational experiences. I have been to gorgeous resorts, beaches, and hotels and on one cruise. On the flip side, I have stayed in slums (in Haiti, Dominican Haitian villages, Costa Rica) and a Mexican orphanage. All of these opportunities were part of a process of collecting the lessons of life along the way, taking advantage of opportunities, and growing as a person. Best of all, with each trip I have become a bit different because I have greater world knowledge and power behind my life experience.

With that said, I now move into grad school life and how those 10 trimesters equated to my being ready to open my business within 1.5 months post graduation.

"To be prepared is half the victory."
— Miguel de Cervantes Saavedra

5 | Beginning Graduate School

So grad school. What makes it different? First, if you thought you were stressed and had no time to study in undergrad, you now surely know you were mistaken. Grad school is a glimpse at a 40-hour-a-week schedule. Forty hours of school, meaning in-class time. But don't forget the extra 20-40 hours studying, etc., to prepare for those class hours. It's long. It's not as exciting. But, it's still better. It's better because it's more real and there are higher stakes.

So before we get into what I did initially in grad school that catapulted me into a position to be successful in school and after, I want to go over a few things other chiropractors and influential people said to me along this journey of grad school.

- **If there is an option to go to an event or a seminar, hear a speaker, attend an after-class lecture, etc., take it!**

During your schooling, additional education is free. This fact alone makes it a no-brainer to attend things, because as soon as grad school is over... so are the freebies.

More important than the cost, though, is that you'll gain invaluable information and an ability to grasp your profession before you technically even begin it. By attending extra technique seminars, philosophy lectures, seminars on business preparations and marketing, and so on, I was much closer to opening my practice. If I had only attended what was required of me, opening successfully on my own would have been virtually impossible.

Also, without attending the extra stuff, you not only are doing yourself a disservice financially, but you are setting yourself up to fail. You will be the least informed on the profession and will already have labeled yourself as someone who is lazy to your class,

to your professors, and then ultimately to your potential employers.

If it's a choice between studying two more hours to ace a test or going to a philosophy evening seminar and getting a B, take the B! Grades only get you a colored rope at the end of graduation; true knowledge will get you your dreams by way of a plan for success.

Trust me, go to the extra stuff and then start forming your own opinions on your path based on the knowledge you've acquired. This brings me to my next point.

- **Form your own opinions.**

Many times, especially at educational institutes, there will be professors, students, and others who send out their opinions strongly to all impressionable minds. Remember that these are their impressions! Their opinions certainly don't have to be yours. It is up to you to form your own thoughts and views.

Let me give you an example. My chiropractic school gave off a very anti-practice management group sentiment. Practice management groups are organizations that you pay to help you make good choices as you set up your business and to help you create a better and more successful practice. (At least in theory that is what these groups do.)

Anyway, a few professors (three in particular) seemed to openly give off a strong sentiment that these groups all were a hoax or were moneymaking schemes with no value in them. Now, were some of their opinions possibly justified? Yes. But not all. Some very beneficial lessons and ideas come from these practice management groups (or coaches), and to write them all off completely because your professor has a bias is not fair to anyone.

Students may be urged not to attend those events where they might learn something from these groups. Ultimately, the professor's opinions may be irrelevant or outdated. Form your own opinion from your experience when possible.

Along these same lines, one of my business professors spoke to this point in regard to many of the opinions about running a practice. He painted a great picture; to me the point is very loud and clear.

First, check your source. If an anatomy professor is giving you business advice on how to run your chiropractic office, but he has been teaching anatomy and not adjusting patients or owning a business for 15 years, is he the best source of advice to base your practice decisions around? Probably not.

It's like the business professor said: "I wouldn't go into a cadaver lab and try to tell the anatomy professor that the inferior vena cava was here and the supraclavicular nerve was right here, and that same anatomy professor shouldn't dabble in other areas that he is also unfamiliar with or poorly versed in."

His take-home point: There is a reason why a doctor of chiropractic is back in the school system, teaching, and most likely it's not because he was super successful in business and decided to quit and take the teacher's salary. (FYI: In his case, I believe he had to stop adjusting because he badly injured his wrist.)

These specific comments bring up the bigger point:
Form your own opinions. You need experience and must gather information to make an opinion... so find it. Ask questions and then ask yourself more questions about your answers.

Information from professors and other D.C.s is one thing, and it is helpful in trying to avoid mistakes. etc. Information that comes from another student, especially about practicing or running a business, is another thing entirely. Remember, they are in the same boat as you—they are forming an opinion and have not yet had much experience to back up their reasoning. So let yourself make your own conclusions; when things resonate with you, note that as well.

- **Keep an open mind.**

This advice plays directly off the last point. If you go into chiropractic college thinking that you know what chiropractic is all about and knowing what you picture for yourself after your schooling, you may miss the boat.

An open mind is what allows you to have a picture in your brain of your future: your future office, future job, future location, etc. However, you need to have the ability to adapt this picture and revamp it as you gather more personal opinions, experiences, and knowledge. This is growth, and growth happens when you take all the opportunities presented to you (as I discussed earlier).

Another way to emphasize the importance of these additional seminars is to think about it like this: If it was your mother seeking help with headache issues, which doctor would you choose: Doc A or Doc B?

Doc A is a chiropractor who maintained a 3.2 throughout school, attended the majority of her classes, and worked a part-time job waiting tables for some extra money so she could save some cash for her future business plan. She learned how to communicate with many types of people in her part-time job. She also took a few experiences that cost extra money and took additional time: several huge chiropractic conferences and a few personal trips to other countries because she was interested in seeing more of the world and seeing some other aspects of chiropractic not covered in school curriculum.

From these additional experiences, Doc A got a better grasp of chiropractic philosophy and how other docs are marketing their message to their patients. She also made several successful business contacts and viewed other docs' clinics to get ideas. The best part of attending more seminars is she learned the truth about the body and adopted a vitalistic outlook that impacts her vision for her future in all areas.

She also took time away from class to shadow and find a doctor of her choosing to work with during her clinic rotations out in the community. This doctor had a practice and style of adjusting that fit this student well, and she was excited about her opportunities. It took extra time to attend and search out people to shadow and sponge off of, but she thought it was more exciting than studying a book on the pathology slides. She had a business plan finished by T9 and was counting down the seconds to open her own practice and get started on her mission.

Doc. B graduated summa cum laude, at the very top of her class. Never missed class, had all A's in all her academic classes and only had one B for a short time in her fifth trimester but made arrangements to discuss why she deserved a better grade and was rewarded with a higher grade after proving a technicality to the professor on one of the written exams. She takes pride in studying until she knows all the material, her board scores were top of the class, and she was even asked to spend extra time in the anatomy wet lab discussing body parts to the other classmates who were struggling.

She has not had a job throughout any of her schooling because she doesn't feel she could balance employment with her studying. She also has not attended additional lectures because she needs to focus on her grades and memorization for boards. She can list all the muscle attachments; however, her communication style isn't very effective and her adjusting skills are not the best.

In her last year of school, she did her rotations at the school instead of out with practicing doctors because she felt more comfortable in the environment she was used to. She graduated at the top of her class and brought her transcripts along with her as she sought out a clinic to work for.

Now to me, the choice is obvious, and I am trying to make it that way. We all can recognize the benefits of having or being like Doc A. (And on paper Doc B looks great, and may be good as

well.) However, I just want to get across how important being a well-rounded doctor (and well-rounded human, for that matter) is to your success.

You may be the best adjuster ever, or the best person at diagnosing the problem, but if you can't communicate or develop a connection to people, you aren't even going to get the chance to display this talent in your office.

Many times in many professions this is true. You may have a gift, a God-given talent, but in order to really display that talent to the full extent, you must utilize some of your other, less-developed features first. All in all, don't forget that you are learning valuable lessons and acquiring critical resources in almost every situation you are put in; thus, the more you get outside of your habits and comfort zones, the more you will learn.

In my first year of chiro college, an older chiro student (who went on to start a very successful practice, which he still owns) took me under his wing and said, "Make sure you keep your mind open. It [your mind] will change so many times if you let it. This is how you will get the most out of everything." This leads to the next point.

- **Make yourself uncomfortable at least once a day or you're not growing as a person.**

This is great. We all know that funny feeling, that queasy pull, you get when you're about to walk into a group of people you respect or haven't had much experience around. You genuinely feel a mix of intimidation, fear, and adrenaline, and hopefully are a bit compelled to make sure the interaction goes smoothly.

People who relish these feelings are usually thrill seekers. But you know what? Thrill seekers are people who seize opportunities. They are people who realize the hardest step is the first one, and truly everyone must start somewhere—so why not now?

Since starting a business is so fresh in my mind, I'll bet I can

list five things that have made me uncomfortable this week:

- Calling a man whose back was so “out” that when he was in my office, the lightest touch literally made him scream. I needed to call and check up on him but was scared of what he might say. Result: After the call I felt better, and I am sure he did as well.
- Sitting down for lunch next to a dry businessman (twice my age and probably four times my income level) at the Rotary meeting this week and starting a conversation.
- Making a business decision based on what I thought was the best move for my business although it was NOT in agreement with another businesswoman I was working with and discussing my decision with her.
- Sending out a large bill (for the amount the insurance did not pay for) to a family who I am acquainted with when the easier thing would be just to write it off. (Note: This is also a lesson that money and financial arrangements should always happen first—I am thankful to report this does not happen in our office any more.)
- Walking into three businesses I have not been into, introducing myself, and leaving some information with them.

This is also a good place to note that you can do things easy-hard or hard-easy. It's always best to be assertive and deal with the tough stuff upfront so that later you can enjoy and relax, knowing the hard stuff is done.

It's easy to start seeing a patient first and then deal with the financial portion later; it's harder (but WAY better) to introduce the financial plan up front and let the patient decide on an option before you are weeks into care (and dealing with failed insurance or declined payment). Do the work first. Recognize that chiropractic care and adjustments have huge value. Never feel bad about your price; you are the best deal around and are serving love and truth—

what could be better? This confidence grows in you.

Now more than a year after I initially wrote this list, these items are all NON-issues. I do those things all day, everyday, and my comfort zones have grown hugely. But the point is, they wouldn't have grown if I hadn't pushed my own envelope. Now I need to challenge myself with bigger and better things again!

The funny, queasy feeling lets you know you are putting yourself out of your comfort zone. Remember the first time you were in a new group or the first time you raised your hand in class when you were younger? Eventually that just got easier.

Then you move on to bigger and better challenges. You can tell something is challenging when you sweat a bit or you feel a little jittery and start to talk yourself through the situation before it happens. This is a good way to determine if you are growing as a person. When situations that in the past made you uncomfortable have become part of your comfort zone, it means you're ready to move onto the next big thing.

When I was in the midst of the stress of grad school, one of my most influential mentors had lunch with me. She sat down and listened as I droned on and on about how I didn't know what was right for me. What would be the right location? Do I open my own? Do I work for someone?.. Yada, yada. I talked on and on about how tough and rough things seemed in determining the correct path for my future.

She looked at me and said, "Lona, you know your life is headed in the correct path when things flow. If it doesn't feel like it's flowing, then that's probably a hint you need to change or correct your path (life) and make new plans." At the time I thought, oh that's easy for you to say—but less than two years later, I completely agree with that statement.

Think about a few situations in your life that have gone VERY "wrong." If you're honest with yourself, most of the time there have been BIG hints along the way. GLARING hints, usually;

ultimately, we choose to ignore these little pieces of advice.

I like to think of this as either your life is flowing (good path) or is rocky (wrong path). Eventually push comes to shove and you end up back on the right path, although you may fight it out almost to the death. This is our EGO getting in the way of the part of us that wants something badly, focuses only on that, and strives for one direct straight shot to whatever is in focus.

This can manifest in a good plan at times, and at other times these plans are not the “best” way or the way that life is supposed to work out. It is here that we have two choices: 1) To sit around and whine that things aren’t going right or 2) To change it and reconnect to what is the right path even if it seems far away. Later in this book, I will get more into my own story about flowing versus fighting to find my way and how I ended up where I did.

Finally, I am going to add my two cents: I truly feel that in everything I have done (and if you are reading this, you most likely can relate), the first step is the main step that required me to make an effort and to point my direction. Once you make up your mind to do something and you take the first step, the hardest part is done and now you have momentum.

You are in motion toward your goal, and everything that is needed to make it happen is that much closer to your fingertips. It’s almost like now you have the car started and backed out of the drive and headed in the right direction; all you have to do is steer and put the pedal down. The hardest part of doing anything is deciding that you truly want to do it and then deciding how to go about the first steps.

The other important part to remember is that EVERYONE is given talents and abilities, and it is only what we do with them that sets us apart. We all have opportunities, and most people who take them do NOT look back and think, man I should have just continued to sit around and be indecisive. With these few lessons I think we

should begin the true tale of how to get this ball really rolling.

My purpose is to take you through what I did to get my business up and running and create a successful jump into practice. I will touch on some other nonbusiness aspects (such as personal affairs) that may not seem applicable but really are important. For the most part, I am now going to take you through the six months prior to opening my business and then the first year of practice!

Now to start the timeline: Quite frankly, the beginning is really something that spun out of what I went through in the earlier days of grad school and then really started to shift into a very vivid picture of what I wanted to achieve. I want you to get an idea of a few events that helped me get to the point of starting to make the bigger moves open up.

“The bigger the vision, the bigger the life.” — Liam P. Schubel DC

6 | Money, Mentors, Mindset, and Management

- **Main Event #1: Money.** Now it is a given that you are going to need a nice chunk of cash in one way, shape, or form to hang your shingle. That money, if you’re like most people, is not going to be something you just have sitting around. Therefore, putting yourself in the playing field if you are not independently wealthy is going to take some extra work.

This is a good area to be thinking about from day one of grad school or even before. First, if you are taking out student loans, try to use only that money and DO NOT put yourself in greater debt for your day-to-day living expenses (i.e., no credit card balances or maxed-out credit lines). You are going to need every ounce of your credit score to be in your favor to get a loan, so while in school try to live as frugally as possible.

I had so many colleagues who bought a new car during school or spent their money without really thinking about it and then would end up maxing out a credit card or two over the course of their years in school. At the time it doesn’t seem that bad because everyone is broke, but when you try to go to a bank and convince them that you are the right person for them to lend money to... that is a make-or-break-it situation. So avoid credit and try to stick to living strictly on student loans.

In my case, I worked all through undergrad (and bought a fairly new, decent, small Saturn SUV and paid it off during that time as well) and then had a part-time job in grad school. This money I used to live a comfortable life (in addition to the money I had from student loans). Any credit card balance I had, I paid off each month and kept my credit in good standing. I also tried to put away \$100 each month in a savings account; in addition, I had \$10,000 squirreled away in a market-yield account (from previous bartending

jobs) that was earning me a little money. This money was virtually untouchable in my mind. I never considered spending it, and I really didn't even think about it. This was my saving grace when I went to a bank and got a loan (from the first bank I approached with my business plan—not an easy feat!). The two biggest lessons to take away from the money aspect of preparing yourself is:

Save. Even if it is just a little each month –save some and put it in an account where you know it is just going to stay until you need it for your future plans. Saving weekly is better... I owe that lesson to my mentor Tory Robson. So Save.

Build good credit. Be mindful of your credit cards. Learn about your money and your credit score. A great book to read is Dave Ramsey's *Total Money Makeover*.

Educate yourself as soon as possible on your money and you will see the areas where you can spend and where you should be saving and being conservative. Bottom line, you don't want to put your dream clinic (which will make you money) on the back burner because you were not smart with funds earlier.

To get a ballpark idea of what you should be shooting for, it is safest to assume that the bank will want you to have about 30 percent of what you're asking for in funding. So in my case I had about \$20,000 that I was going to put toward my business. I asked for \$60,000, and I received \$55,000 to work with.

The other great point is by going to the bank with some money in your corner, you are letting them know you have planned ahead and were thinking and preparing for this day. You are investing in you. When I went to the bank the first time (business plan in hand), it was interesting to see the banker's reaction to the fact that I had my end of the deal pretty well laid out. My plans as well as some money I had personally saved to put toward this dream made a big impression on the lender.

Many people ask for a loan without much knowledge of what it is actually going to take financially, and they make the

mistake of going into the bank and showing a weakness in not having done much planning. When trying to obtain your loan, you want to give the bank every reason to have confidence in you.

Financially to be ready for this point: You are going to need to be careful with money and make sure to keep some green on your team. I further discuss my planning for the bank and also the business plan later on.

- **Main Event #2: A handful of exceptional mentors**

Being ready to take the step into the business world requires a lot of homework in this department. You need to do your research on who are the most successful chiropractors in your area, which internships you are going to learn the most at, what seminars are the most beneficial, and who is like-minded so that you spend your time with those who are also trying to excel.

One phrase I like that sums it up is: Eagles soar, chickens scratch. You want to be around eagles; you want to be an eagle. And until you are, you gotta fake it until you make it. It's best to do this by hanging around others who uplift you and help inspire and teach you.

I like thinking about vibrational energy. Tune into your own energy and into those around you. Who makes you excited? Who does, and who does not, attract you? Protect your energy. It is important in what you are creating. If someone makes you feel like crap, that person is an energy black hole for you and should be avoided.

An area you want to be very concerned with is your internships. I saw many students just take the luck of the draw for the clinic they got placed in. Others took a situation where they were still in their comfort zone and didn't have to push their skills and their knowledge of the profession. I do not suggest this. You are only hurting yourself professionally in the long run—it may make the moment more comfortable, but you are giving yourself a

disadvantage when it comes to the real world and your abilities after graduation. This really is what it is all about, isn't it?

• **Main Event #3: Mindset.** Probably hands down the most important concept to grasp and then LIVE before opening your practice is the truth that YOU CREATE YOUR OWN REALITY. You make you.

You want to be negative, your life is negative, your career is negative... everything is. You truly want to succeed and be more fulfilled than ever... you will be. Do not have incongruence in your world. Know what you want, and then shape your mind, your "self talk," your relationships, and your day-to-day life, and make it what you want.

How does a successful, happy person greet someone? How do they act in their internships? How do they act out in public? What do they look like? How do they carry themselves? Whose opinion matters to them? Whose doesn't?

Whole books are written on getting your mind in this frame, so utilize those books, utilize your mentors who express this, and always seek out those who uplift you toward your goals instead of trying to deter you. There will be plenty of people on the path who, if you let them, will want you to be unsuccessful and will put limits on your mind.

Some people even mean well but really are doing you a mental disservice. My dad has always been my biggest fan; however, when I was in the process of opening and then during my first year, he liked to remind me that being realistic was important.

He would say things about the first year being "tough," and I would talk about my goals, and he would try to keep me "grounded." Screw that.

You know you; you feel what you are capable of. Don't let anyone tell you something less than that, even if that person is your father, for example, and means the best. Shelter that mind and shelter

your drive. Nobody gets anything done by playing small. Remember that you (and only you) can allow people to put those limits on you. Don't be a pawn.

• **Main Event #4: Time management.** It is said that if you want something done, give it to a busy person. With that in mind, be one of those busy people who gets more done in one day than most do in two weeks. Learn to manage your time, and remember those who are most fulfilled (with success in all areas of their lives) learned how to maintain balance even in times when they seemingly are too busy.

Remember your health and your relationships as you embark on your journey. All people who have walked this earth operated on the same 24 hours a day. Einstein had 24 hours in a day; Bill Gates has 24 hours in a day; Oprah—yep—24 hours. Excuses are just that—excuses.

“I am not a teacher, but an awakener.” — Robert Frost

7 | Six Months Out from Graduation

The Where. I don't know the "where" at this point. Meaning, I want to open a practice and I view myself as a business-owner-to-be already, but the location escapes me. Where to live? Where to settle? Where to put down a few roots and make some connections?

So because I am at a loss on location at this point, I am trying to dip myself into every option available at school, attending everything and starting a club on campus.

Good lesson there: To start anything takes an idea and initiative and an ability to see how it can benefit people. I started one club on a technique and another club that aligned itself with a specific practice management group (so it involved marketing and reaching people). I was the president of those groups, which is beneficial—again, this is going outside most people's comfort zone, and it takes initiative and creativity to get things going.

Also, no matter what your plans are after graduation, this experience is going to look good to future employers, to bankers, and to anyone else who takes a peek at your resume. Now, creating a student campus group meant that I had a bit more (and I mean a small amount at this point) work to do: I organized meetings here and there and put up some advertising basically to sell it to the rest of the student body.

My point is that it is beneficial to get involved with groups and organizations while you are in school. You will learn to communicate your profession at a higher level, and you will get an early start on the process of expanding your comfort zone. Luckily, some older chiro students as well as my mentor doctor from back home really pushed me to attend things when at first I was hesitant or feeling intimidated. I am forever grateful for their help!

Chiropractic-ly, this gave me one of my first chances to put

myself out there—to use my skills to broaden the field of chiropractic in my microcosm called grad school. The other bonus I see in getting involved at any level in school clubs, other service groups, and really any organized group is that you get to taste how things are run in a managed setting. You experience first-hand how things can be put on the back burner when you’re not the only event or a main event. Club needs were brushed off due to lack of funding, and really that’s just how it’s going to roll at times.

To me, these frustrations drove deep and were a reminder that owning my own clinic was the way to go. I call the shots, I run the show, and I am responsible for what is happening and what isn’t. To me, that’s the only way to live. To many others, that’s just too frightening.

If you are someone who perks up at the idea of:

- setting your own hours
- working late for yourself because you want to/need to
- creating something from nothing
- receiving pay that you cut for yourself directly in relation to any service you provide
- setting the tone for your business and life and being the main ace in the hole

... then you can consider yourself a minority and someone who should perhaps become an entrepreneur and develop those desires further. Remember a great saying: The only thing worse than working for yourself is working for someone else.

As I was approaching graduation, I started to feel the certainty that I had to open my own office. The idea that I was on track and had a deep passion within me was reaffirmed and cemented by all the additional lectures and conferences I attended, speakers I heard, books I read, and mentors I met with. My gut loved the idea of opening, but I had to find the “where.”

My brain kept fighting to move somewhere drastically far from the Midwest (I rented a place in California and sought out an

internship there); however, life always has an uncanny ability to get you to the place you are supposed to end up. A rocky, messy month after setting up in San Diego, it became very apparent that God had other plans, and I had to change my course (unwillingly at first... remember flowing versus rocky decisions) and begin to look around the Midwest.

Things started to fall into place, and it became a lot easier to see that starting to create my dream was supposed to take place close to home and where I grew up. Just being open to what the Universe was saying was a huge weight off my shoulders, as it is very difficult at times to know what direction to head. However, the answers will be there, although perhaps in a different form. Let me take you through the beginning of Cook Chiropractic LLC.

Now I am opening up my own written timeline (taken from the planner I used during that year) starting with September 2009, five months before the grand opening month (I opened my office January 2010). Let me hit the highlights of each month in detail.

“All life is an experiment. The more experiments you make the better.” — Ralph Waldo Emerson

8 | Five Months Before Opening: Planner Entries

This account may seem a bit scattered at times, but truly it's a day-to-day look at building the certainty to open a successful business. At this point I still had not decided on the location but had narrowed it to two cities in Wisconsin: Chippewa Falls (my hometown) and Hudson. I had a lot of homework to do to make a decision, and an educated decision at that. Below are notes I jotted in my planner during that time.

“Stop in a few places.” Ah, this note—the “drop-in” to find a location for your business. At this point you are not in business yet and currently are not a “threat” in the eyes of other business owners in your line of work (more on this later). Pop into as many businesses as possible within the locations you are considering.

You are doing legwork and scouting out the area. Check out the offices of your competitors; if they will give you a tour—take it; if they will talk to you about the area and about practicing—listen and soak it in, although with a grain of salt.

Knowing your “competition” better is going to give you better credibility in the future when you start your business and people coming in to you have been to other chiro offices in the area. Plus, you can get great ideas of spatial layouts for your office, make note of who is doing what, and observe additional things that are happening in their office. The idea of competition is really irrelevant; hear me out.

The other thing I sensed by doing these drop-ins was who is doing it right. Who opens their doors to others in the profession? Who isn't afraid of competition because they know they have a good thing going? Who is going to help support you because they recognize that in a profession like chiropractic, having more people spreading the truth about health is a good thing? The majority of the

population is not adjusted regularly. We NEED more chiropractic warriors.

We should tell all chiros to open up in our town because everywhere there are people in need of chiropractic. Really saturated markets do not exist for an ON-PURPOSE, SERVING chiropractor. There will be people who need you. There will be people seeking a chiropractor as an alternative to drugs, surgery, and cellular death. Really, there will be whatever you want there to be. If you worry about competition ... you guessed it, it will be more of a struggle in your eyes. So put your brain on the positive. We need a strong profession because there are a lot of sick people.

So how many offices should you look at in an area? How about as many as you can? Do your homework: Google offices in your city, suburb, or region, depending on the population dynamics. See enough to get a feel.

Finally, this step is extremely important for someone who does what I did and goes from clinical internships straight to owning her own business. No position as an associate, no contracts with other doctors... straight into solo practice. Spending time seeing other practices, asking questions, and shadowing is extra important because you have less to go off of, having never worked a “job” for someone else in your field. You have less experience, so the more impressions and knowledge you can gather, the better. I also may mention that you have not had the chance to learn someone else’s bad habits in practice, and that is a blessing. So you can do it right if you set out to learn as much as you can!

Now one main thing to watch out for when doing your legwork is letting someone who isn’t *you* scare you about what you’re about to do. There are so many people out there looking to tell you that you can’t do it. That it’s going to be a certain way. They are not *you*. They do not have your drive, or your brain, or your opportunities, or anything the same as you. So their opinions are great and should be treated as good information to take lightly.

Remember what you set out to do and what your dream is, and when you seek out other examples in the area, DO NOT let any negative feedback crash your party.

Those who want to tell you that you cannot do something probably aren't doing it themselves, and their pessimism is really insecurity. This is also a good lesson to remember whenever you want to give someone negative feedback. Where is the negativity coming from? Is it really what you should be giving off?

“Screening from 10-2.” This note was written to remind me to go to work. I took opportunities to market for other chiropractors probably about 15 times throughout grad school. I know others who did over 100 screenings (marketing)! This meant learning how to do marketing events on another clinic's dollar, and even making some money doing it.

It was a truly invaluable experience to get the guts to go out and pound the pavement and talk chiropractic, approaching communities with an offer of healthier lives through the GOOD NEWS of chiropractic. A great time for personal growth, really.

First, it gave me confidence that I was good at talking to others about my profession. It also gave me know-how about marketing and a feeling that I COULD get people to come in as new patients to a clinic. This is huge!

It is critical to build confidence that your clinic will succeed in the future. It also looks great to a bank when you ask for a loan and say, “I have marketed for five different chiropractic clinics 15 times and gotten these results on average; I expect this many new patients my first month,” etc. Credibility to your statements always builds power.

Bottom line—try to learn on someone else's dollar and time. Ask doctors, clinics, anyone you want if you can do some marketing for them—most will not say no and will give you a bit of training, then unleash you to try things. Building confidence leads to the next point.

“Build certainty.” Why did I write that? Because as I mentioned before, you have to know what you want and get down to the details before you can manifest it. Uncertainty breeds inaction. I did NOT want that. Inaction would by definition be the death of a new business and clearly not a great way to launch a career or begin paying student loans or make any more exciting moves.

So when I wrote this I was affirming, “Lona, each day you need to be building in your mind, carving out the where, the exact spot, the paint color, the size of the office, and the front desk staff who will be perfect—take time to think.”

This is building certainty—it’s the gut knowing that something is right and that you can and will manifest it. Get honest and find where your certainty levels need work and then go to work. Tell yourself, “I will because I can.”

I have to add a note that on many of the pages in my planner surrounding this five-month mark, I wrote reminders to myself to finish and re-edit my business plans. Now, since I had been debating whether I wanted to live and work in Chippewa Falls or Hudson, I had created a business plan for each. So five months out I am about to finish one of the most important steps, and that is the final business plan for the future office. I include my plan at the end of this book so you can see what I brought to the bank.

For timeline purposes, just note that you need to have most of the plan completed and ready for revision at about this point. You can always alter it. Also, as I said, I took my plan to the first bank, and I got my loan. However, in my last semester of school, I turned this plan in for a final grade in my business class and got a C. School is great. It’s not everything, but I already talked about that. Jump through the hoops so you can get on with the more exciting stuff.

“Get personal income tax records from past three years together.” You are going to have to show your financial past in your business plan (past income, etc.), so keeping these in order and being able to find your tax statements will be a necessary part of going to

the bank.

“Set up time to talk to/shadow Pam.” Yes, another shadow, but this one is different. Pam is a connection I have at another office, and Pam is the office manager/insurance guru. I need to talk to Pam because she truly is a wealth of knowledge and will get me started on learning the impossible—insurance.

Make notes to yourself in your planner when you meet someone who will be a great resource in the future and then do what no one else does and follow up with them. Pick that person’s brain; ask stupid questions. Most people are dying to help and love to show you that they are experts (again, grain of salt needed, but take it for what it’s worth).

Don’t shadow only chiropractors; also shadow their assistants, their office manager, and even their accountant. Get a sense of how they feel in the office and in their positions.

“Meet Dr. Schultz at noon. INTERVIEW.” Even if you are certain you want to start your own business, does an interview hurt? No. You learn what offers are out there. You see more practices, meet more of your colleagues, and probably open some much-needed connections in the area.

If nothing else... it’s a fallback plan if necessary. Not that you need to spend all your time looking for jobs while you start a clinic; my point is that it doesn’t hurt to sniff out and look at a few opportunities so you’ll know what’s out there. If anything, it should increase your certainty that you are making the right decision.

For me it did. I realized I needed to do it for myself; I needed to do chiropractic the way I saw it in my head. Examining the possibility of working for someone else made me certain that I wanted my own office. This thought was a great indication that I was on the right path and going solo was resonating with me.

“Call Wisconsin state board.” This is a good idea for any upcoming graduate or business owner. Find out who regulates licensure in your state, get the number, and call. Speak directly

to the person in charge of your profession. What tests need to be completed? (For instance, when do you need to take your jurisprudence test? Is it online? Is it open note? Are there even any tests to take?) When do all of your transcripts need to be sent? What is required for continuing education? How often do you need to reapply?

“The Bank. Meet with Jerry K.” This is one of the biggest meetings I had set up. Earlier that week, I had been discussing with many people my decision to open a practice in midwestern Wisconsin. Some of my connections had offered their advice on which bank to contact to start looking for a loan if I decided to locate in Chippewa Falls. So I took my newly finished business plan, fresh with stats on the local area, stats on my profession, details on how I planned to market, and many other items that I had spent time to put together in a complete, functional way.

That week I used my free time to stop at three banks, asking to speak to their small business loan department or whoever would be in charge of that area. I came with business plan and a smile for each person. I introduced myself, stated my intent, and asked whether it would be all right for me to leave my business plan with them and when we could set up a time to discuss possibly working together on starting this business.

Coming prepared is essential because it lets the bank know this is serious. You can be taken seriously, and they should seriously begin thinking about getting behind you.

One of my leads took me to a bank where they graciously agreed to meet after looking at my plan a bit further, and we set up an appointment. At the first appointment (the one mentioned above with Jerry K), their banker asked me a number of questions that seemed to try to seek out the holes in my business or imply that starting on my own was a bad idea.

I did my best to answer honestly and let him know that I was confident in my plans and could explain them fully. By the end,

I could tell he was impressed with my knowledge, guts, and ability to take questions and criticism; he also apologetically told me he had to always try to find the holes.

Guys, this is my point—if you get it in your head that the bank is going to be making a smart choice to do business with you, and if you put in the legwork and brain power, THERE WILL be someone waiting to get behind you when you need them.

This bank got me a fabulous loan (through an additional small business program) as well as a line of credit to start making my dream a reality. This was huge because I had heard horror stories about the loan process. My process was quite smooth, but that was because I came to it prepared and confident.

"A man sooner or later discovers that he is the master-gardener of his soul, the director of his life." — James Allen

9 | Four Months Out: Affirmations and Creations

I have a note written to myself that I did not utilize. The note states, “Start door-to-door.” Now this is a controversial topic. Door-to-door is just that... going around your new neighborhood or the place that you are fairly certain you will be opening up in a few months and introducing yourself.

You walk up (dressed well), knock, and state the facts quickly, with a powerful smile: who you are, that you intend to open a new chiropractic wellness center just up the road and that you were wondering how they liked the community, any new happenings in town to be aware of, etc. Most importantly, you ask if it would be all right to send them an invitation to the grand opening of your clinic in a few months, once you open your doors. Done.

You get a list, hopefully a very long list (that has taken a lot of effort to build), and then mail to everyone on it a fabulous invite to your grand opening party as well as an offer to be a patient. This is a good marketing endeavor, especially for people opening a practice where they know no one. Although I had good intentions, I could not bring myself to find the time or to make the effort. So I skipped it. This does not mean that was a good idea.

I did go business-to-business for the first six months and some after, introducing myself and grabbing a business card to build my list of connections. I also gave out some exam coupons or info on our office. This also was a great thing to do.

I wanted to mention the tactic of going door-to-door because it is a great idea for someone who has the guts and time to put into it. Also, if you know no one in your community, it is all the more important because a base must be built. To get an idea of the numbers we are talking—meeting 1,000+ people is what you should shoot for. This is going to take you at least a month. Figure five days a week,

50 houses met in a day... 250 a week... takes four weeks to cover about 1,000 households! Clearly that's if you're able to put that kind of time in (aka full time); otherwise, it will take longer.

Let's Talk Affirmations

On a page of my planner I have written a neat little blurb in the corner. It goes like this, "I am the successful, amazing owner of a beautiful, thriving chiropractic center and business. I am helping 100's of patients every week by March 1." This is a vision that I wrote as an affirmation in October, seven months prior to March 1, to get my mind to the level of KNOWING that I would reach these goals and keep moving. Affirmations are extremely powerful ways to use our language. They are a way of getting your goals down in a positive message that sinks deep to resonate with your subconscious mind.

Are you wondering how important it is to write down goals? Let me tell you a quick story that blew my mind. At a seminar this year (2012, as my office is up and doing very well), my coach, Dr. Tory, hands me a handwritten sheet from 2008 (as a Trimester 7 student) that I had written at one of his student success classes.

On this sheet I had written down the goals I thought I was capable of when starting out in practice. Weirdly, I had hit or exceeded every one of them in the timeline I had laid out. I really didn't even know what I was writing back in 2008 (but I had some clues from seminars and my thinking at the time). It blew my mind to go back and read what I had laid out for myself years earlier. Do not ignore the power of this. It will change your life for the better. Now back to the affirmations.

As an example of how to do an affirmation, let's say you have upcoming student loans that need to be paid and you are worried about them and would like to make the payment. Most people would think along the lines of "I don't want to miss payment on my \$2,000 student loan; I want to be on time with all my

payments in 2010.” But an affirmation would state it like this: “My student loans payments are all paid on time and I am able to pay a surplus each month. Each day I am growing closer to paying off all my loans.” There is a positive expectation in that thought, no worries of being late, and no thinking from “lack.” You have to speak to yourself as if what you want is already there. As if it’s a certainty.

Affirmations are deciding what you want and speaking to yourself as if it’s already done. Learn to do this and you will uplift yourself and in doing so create so much positive energy that you help others around you as well. You can’t help yourself without helping someone else, too, so don’t worry about being selfish… you have to want what’s best for you in order to help the most people.

Doing Business and Creating

What are you putting out? While we are on the topic of creating and still on October in our timeline, I have to mention another great note. On October first, I had written: “Dharma Yoga” and their phone number. Now remember at this point I have not signed my lease or committed fully to either Chippewa Falls or Hudson.

I was still waiting for a full go-ahead with my business loans, and the leasing options were still out there on the table. I had this yoga center’s name written down in my planner because I knew of this young woman who had opened her own yoga studio in the past year and thought she might be a good person to contact. I didn’t make a connection with her until after our doors were open in January, but I had been thinking about her for months, knowing that she would probably be a like-minded person to seek out and connect with. (Notice I have that note written in my planner in October of 2009.)

Fast forward. After attending her class one evening in February (2010), I stayed to chat about business, and we got to

talking about her lease. I informed her that we had an open 1,100 square feet in the suite next to mine. Within a month she had moved her studio over to join us, and now instead of being a Lone Ranger chiropractor, I had a wonderful small yoga/massage business sharing my building, which could do nothing but promote my business and also uplift the energy of the building. Creating happened so quickly.

Finally, before we move on again... this is a good place to bring up doing business, using the yoga studio as an example. I went to several classes there to get a feel for what the owner offered and how her classes flowed. I had my own agenda for attending her studio, but I wanted to find out about her business first. My point is that you need to do business and get out of your house to visit others, see what they do, ask questions, and make connections. You cannot expect others to spend the time and energy to talk with you about your business if you do not do the same with them. Be the business contact to someone else that you are looking for. Even if you don't get what you "came for," it's still a win-win situation to build connections.

On the flip side, let me discuss one other instance that will come up. As the owner of a new center getting ready to open, you are going to make many, MANY purchases right off the bat. This is a great opportunity to do business around the area and make contacts, as you have to spend your money somewhere to get what you need. Many people will advise you to go out and spend locally.

You want to buy from local businesses in order to make those contacts. This is good advice, similar to the yoga studio example. I made an exception to this rule when we were selecting paint for our 1,100 square foot office—we needed primer for all of the walls as well as paint for EVERYTHING. Trust me on this, it turns out to be many more gallons than you would ever imagine.

So taking the advice on making connections, I went down to the local decorating place in town that was recommended. Being younger-ish at this point (25 years old) and never having

painted much before, I had several questions. The lady at the local store (where paint was easily two to three times as expensive as it would be at Walmart or Sherwin Williams) was uninterested in my questions and rude as I was looking at colors for what would have been a paint sale worth over \$1,000.

It was probably a good thing, because after being turned off by their customer service, I went to the lower-cost store, bought my massive amounts of paint, and thought about what I had learned. Business is not hard: Be good to people and offer a GREAT service, and you will come out farther ahead than you ever knew was possible. Do the opposite, and people will remember and will not conduct business with you, nor should they. Also, know who is working for you and what their attitude is like. It could be killing your business.

“Go confidently in the direction of your dreams. Live the life you have imagined.” — Henry David Thoreau

10 | Leases Finalized

So if I am buying paint, I obviously have solidified my location at this point. My decision really came down to the fact that everything started to fall into place in Chippewa Falls. I narrowed down the spaces I was looking at to one in particular in Chippewa, and the fact that the bank in Chippewa was working so well with me for lending purposes also seemed like a sign.

Looking at this October day in my planner, I would say this was one of my busiest days for getting things lined up. It was on this day that I was given my lease to read and then sign when I was comfortable.

I had found my spot. It needed a small build-out done and new paint everywhere, but it was the spot! I needed to set up my personal health insurance as well as professional insurance. I also needed to locate some used equipment as well as develop some professional relations quickly in order to get my business set up and functioning as a registered entity correctly and promptly.

In addition, I was tossing around ideas about signing up with a business management group during this time, so I was busy doing my homework there.

So backtrack for a second. Previously I had discussed going around your areas or area if you were already pretty set on the location and starting to look at what's available. Look at where the businesses are. Look at options for traffic flow as if you were a customer (and a regular customer at that). Would it annoy you to access the building at certain locations? For example, is good parking available? Are the intersections dangerous or hard to spot? Is the signage on the business easy to miss? Check these things; notice the details.

How annoying is it when you are looking for a specific place and you keep driving past it because they have the worst-marked

business? Or how about a business that is difficult to access because there is never enough parking (I used to go to a yoga studio like this in Minneapolis, and it made me reluctant to go). Also note what other businesses are in the area. Are you okay with being located next to a pharmacy? A Subway store? A Walmart? Or do you prefer to be the Lone Ranger?

You want to be where the most people are going to see you and where the most people do the type of business you are trying to attract. If your street is dead, you definitely will not have the ability to attract as much walk-in traffic.

However, there are other forms of marketing that will be a must if you don't have good visibility. In my case, it was not love at first sight for the main location I looked at. The space was in a business building in the medical/industrial park of Chippewa Falls, and it had been empty for over two years. It also had horrible paint and was dungeon like. I found it hard to imagine the space becoming vibrant. It seemed cold, dark, and too big—2,200 square feet—which in turn also made it too expensive.

However, it had good features as well. First, the location in the medical district offered an awesome opportunity for me to have a lot of traffic already present (from the hospital and other clinics). A brand-new orthopedic clinic was right down the road (1/4 mile); it had new digital X-ray machines, and I thought I might be able to convince them to take my X-rays.

Second, with the industrial park of Chippewa Falls right in my backyard—over 15 huge businesses all within a short distance—there was a good to-and-from-work traffic flow.

Third, although I am not crazy about Subway as a food source (though there are much worse things), it did drive a huge amount of people to the business building from 11 a.m. to 2 p.m., during their lunch breaks. So that would do foot traffic advertising for me; all I needed to do was to put up a nice sign.

Finally, another great thing about this building was that,

given the state of the economy, having a building sit empty for two years really gave the landlord a stomachache. The owners were dying to rent it. I had my pick of how things would progress. I looked at the building three times; my father accompanied me for the last two showings because he was previously a construction company owner, and I wanted his opinion.

Note this: When you are about to sign a lease to rent a business space, it's a good idea to bring in someone who knows about building structure and possible problems that could arise. Ask questions before signing... best idea.

Also good advice is not to act too excited and to let the owner know that you are looking around at other locations; if they need to rent, they will be more than accommodating. The third time I looked at it, I let them know I was interested in half of the space. He said that was fine, he could divide the 2,200 square feet. The common area would be the entryway with the shared bathroom. He also offered a lowered rent for the first two years and then a jump in rent for the third year of the lease.

After mentioning these things, he put me in contact with the property manager, and negotiations went from there. I ended up getting two years of reduced rent and two free months of rent while the build-out was happening (while I was not actually open for business but nevertheless in the space, which meant no income was coming in at that point).

He also made sure that I had a first right of refusal on the other 1,100 square feet that was left available after we divided the space. My point is this: Get more ballsy than you think you should. In hindsight, I should have asked for more than two months of free rent in the beginning, because I think I would have gotten it. Who else was going to rent? Many times you can even negotiate your build-out.

Also, have a lawyer dissect the rest of the lease agreement, and make a list of questions to go over with the landlord. It's hard

to interpret the jargon in most leases, so it's a good idea to have someone else help you decipher meaning, and to ask questions when necessary.

Lease term is another great topic. Two things to think about: How long do you want to be locked into that space? Most commercial leases will go for five years. I got a three-year lease, which made me more comfortable than committing to five years when I was first starting.

However, when you have to renegotiate your lease, your rent can go up quite a bit, so there are benefits to signing longer-term leases. Many different issues must be considered to determine the best length of lease terms for each situation.

The main questions to ask include who picks up the garbage, what types of signage are approved, who is responsible for snow removal and outside maintenance, and who will take care of plumbing and electrical issues. Also, if there is an additional area you may end up being interested in (especially if it's connected to your space, as in my case), ask for first right of refusal so you can have the space first before someone else if you should decide you want it.

One last thing about leases and lawyers: If you are moving/living in a small community, make sure the lawyer you use is not your landlord's lawyer as well to prevent a conflict of interest. You want things always to be in your favor.

"Life is the expression of tone. In that sentence is the basic principle of chiropractic." — DD Palmer

11 | Equipment Decisions

Now let's talk about buying your equipment. As a chiropractor, there were clearly a few things I had to have. It did not make sense to me to buy all new tables if I could find ones I liked that were used and for a good price. I ended up buying one used table (my favorite, actually) and one new (with hydraulics on it—which is a tax write-off due to accessibility for disabled people).

I also ended up buying a used Insight EMG scan , which was under half the price a new system would have been. The deals are out there; you just need to check schools' used equipment Web sites, eBay, and other chiro Web sites for instruments and tables.

Make sure you get a receipt because even though the equipment is used, it still will be a tax write-off. Also, make sure you have a written return policy in case something on the table or equipment is not what the seller said it would be. Buy nice-looking, gently used equipment at a decreased price, and you will save yourself a lot of overhead that can be put toward marketing or just saved on the front end. Recovering tables only costs about \$500, so keep that in mind.

Other things to consider: Are you going to use X-ray? Does it make sense to buy an old machine if it's already outdated? Are you going to go paperless? Does it make sense to start with written notes if that system is already outdated? Plan ahead.

For me, starting with electronic notes through an online program was a no-brainer. I didn't want to start fully with paper files and then have to switch once the clinic became busy and we were seeing lots of people. It's a bigger headache to switch in the future. I saw this first-hand when I was interning in an office. It's harder to teach an old busy dog new tricks, if you get my drift.

This is probably a good time to mention the electronic records piece. Clearly right now it's a controversy to go electronic

rather than paper because a lot of offices are still using paper. However, many offices are switching. Make sure to look into multiple options; this is probably the best time to ask for advice from other chiropractors and business owners. How do they do their notes? Do they like their system? Ask if you can see how they create notes when you are in other doctors' practices for your shadowing and interviews, etc. That way you are privy not only to seeing how a system works but also what is annoying to the doctor. Believe me, they will tell you if they are having headaches with their systems. (Side note: I use Vericle Billing Precision, and overall have been happy with the system.)

"To live fully, we must learn to use things and love people, and not love things and use people." — John Powell

12 | Insurance Pipe Dreams

Now, I don't know if this is the best time, but I will bring it up anyway. We all know that one of the biggest issues or snafus in practice is labeled as the evil insurance companies. So during school everyone wants to know the answer to the big question: Do you accept insurance or just cash?

A stigma gets placed on those practices that take insurance, as if they aren't true to chiropractic because they are in the game with the insurance companies. Let's look at this.

Going through school, I had big ideas that I would not take insurance. However, after getting out into the market, I decided I could grow faster if I did accept some insurance. Growth clearly is of utmost importance.

Now this created a bit of mental controversy because insurance does not fit the mindset of "health" and "wellness," and though we wish every patient out there was healthy and coming to us to stay that way, the truth is that most people do have some issues to begin with.

You are helping to correct the cause of the issues and then working to keep your patients problem free and expressing higher levels of life and health. You may as well take their insurance (depending on what you deem worthwhile to accept) if they have it; if they don't, lovingly accept them as cash patients! Win-win.

The trick is to communicate to patients the overt benefit of their care and educate them to stick with it so they know why even if (or when) their insurance runs out and the pain is gone, they will want to keep seeing you and will bring their whole family for the rest of their lives. This seems like a no-brainer, but it is a process. Communication is huge: Whether it is spoken, visual—even the essence of your adjustment—it communicates something to them. What is it?

You feel the pressure from them when they say, “Just make me feel better or just fix my back,” and though you want that for them, it’s more than that. You first need to get it through your head that EVERYONE deserves the knowledge that you have.

Ridding your body of subluxations is one of the best choices you can ever make, and to continue to have regular adjustments is one of the most beneficial things you can elect to do for yourself and your loved ones.

When you chicken out as a doctor and leave out the good stuff (i.e., the philosophy behind chiropractic—the “why”—the reason they stick with you besides the “I feel better”), then you are doing your practice a disservice and you are doing your patients an EVEN BIGGER disservice. So get your mind right—and then stretch it. It may be hard at first to try to change someone’s paradigm about health right from the get-go on the first visit, but you sure as hell better at least start the process. They deserve to know about the power in their body!

Always go back and think about what you would want for yourself. I know I would want my family to be taken care of by a principled doc who went the extra mile to help them understand the power of their body. It may not happen on day one, but over the course of your adjustments, helping patients shift their thoughts is so powerful. Keep working at it. Master your communication.

Also make sure your CAs know the story so they can follow-up your message. If your CAs love chiropractic as much as you do, that’s huge. I am so blessed to have two really on-purpose women working in my office. They love the principles of chiropractic, and they also know that what they say and do influences how practice members perceive what is going on! It all creates the healing experience.

So stretch yourself. It is good to make yourself a little uncomfortable about the conversations you will bring up. You don’t want to go through your day thinking, I wish I would have had that

conversation with that family. It's too late then.

With that said, the sooner you get your mind there (which does not happen overnight), the sooner you will have more certainty and fun in your practice. I am continuing to build my own mind, and my practice goes right along with that because I am not lazy about growing my philosophy and sharing it.

You never want to feel like you didn't do everything you could. It starts with your conversations, beliefs, and intentions. If your patients could read your mind, would they like what they saw?

"I've failed over and over and over again in my life, and that is why I succeed." — Michael Jordan

13 | Student Loans

Here is a good place to mention looking into my scary loans. Meaning up to this point I have basically ignored my exponentially growing student loans. Now I have to go through the process of a loan check and may need smelling salts when I see what the total figure is.

\$151,000 for eight years of college—phew, chump change! Just kidding.

With that said, make sure to read some good financial books on not only what you want for your business but also for your financial and personal life. My suggestion is anything by Dave Ramsey; he doesn't sugarcoat debt.

Cash in hand is good. Loans are bad. Pay off all your loans as soon as possible—no exceptions—and then save money to buy things in your life with cash. There, now you don't have to read the book.

Okay, I am lying. You should read it. But truly, getting more information on financial steps is the only way to excel. My coach, Tory Robson (financial and chiropractic guru), always says to take financial advice only from an expert, meaning someone who is as wealthy as you would like to be. Also, when you select your accountant (a topic I discuss in the next chapter), ask some questions about all existing loans and what to pay first.

In previous chapters I have talked about having a good part-time job during your schooling, and I do believe that extra cash and extra “people experience” is only going to take you places. However, when it comes to starting your business, you need to focus only on the business.

Avoid on-the-side jobs, if possible. Put time, effort, and

then more time and effort into getting that business set up as soon as possible. Get busy right away because that is where you will earn the most money and set yourself up for much better things.

On my calendar I had jotted a note to apply for bartending or waiting jobs, thinking that for the first six months, as I was getting the build-out done and getting things set up, I would have some cash flow. I am glad I didn't actually go out and get a job. I was TOO busy as it was; adding in a job, where if I was lucky I would have made \$100 a day, would really not have been worth it. Putting my energy and time into getting the clinic together and open in record time, with all things in order, was the best decision.

My dad put it like this, "Why would you take your time? Get that business up and running because the sooner the doors are open, the sooner you're going to get to the point where you have a successful business making you money." That time is more valuable than you think.

"Always bear in mind that your own resolution to succeed is more important than any other." — Abraham Lincoln

14 | Accountant Stuff

Okay, let's get into the accountant talk now. This is definitely a smart place to spend some time searching out a good fit. Don't stop until you're satisfied. I had a few issues that led me to this conclusion. When you are new in business, new to making money, and new to doing taxes for a business, you are going to need someone from the start to help you sort through the financial aspects of running the practice.

To locate a good one, especially if you are new to an area, I suggest getting opinions from other professionals in your area. Who do they use? Who do they recommend, and why?

My first mistake was to take my bank's advice on a good accountant to go with before asking others. Your first visit should be an interview; you are deciding whether you want to hire that person. You need to find out if the accountant will meet with you (for free) to make sure you're a good fit.

Be prepared to ask about their knowledge of small, new practices like yours and anything else that may make your future financial situation interesting. Find out their hourly rate, their phone and email rate, and if they have knowledge of whatever bookkeeping software you plan to use. Ask if they do payroll. And ask how they handle keeping pace with a fast-growing business.

Now, especially in the first year after you select your accountant, you will want to meet at least quarterly, and probably more. I wanted my accountant to double-check my books, look at my overhead, and prepare my payments to the government for unemployment, etc.

One thing I learned is that if you don't feel like you're getting your questions answered or if you feel that the accountant isn't explaining things to you in a way that you can make sense of—you probably don't have a good fit. You need someone who is going

to help you to decipher the financial aspect of your company. The accountant is your ally and should ultimately make your life much better and easier by making sure that all payments are made on time and that your overhead is allocated to the correct spots to get the tax breaks you deserve.

Your accountant also must figure out the best way to report your income and even tell you what debts it would be best to start paying off first. Bottom line: You take care of spines and people's health; you are not an accountant. Your accountant needs to be knowledgeable about managing the financial aspects of your company and must be willing to take that burden off your shoulders.

I went to the accounting firm recommended by my bank, where the accountants chatted with me and then charged me a boatload for virtually no advice, which created an even bigger headache because of their enormous bill. I was ready to say see you later, and I took advice from loved ones to go see a different financial/accounting firm, who made it much easier.

Remember, you don't need to like your accountant, and you don't need to be friends or even want to chat (in fact, it's probably cheaper if you don't), but your accountant does need to be giving you the valuable service you deserve and that is worth quite a bit.

I switched to two new local accountants, who saved me \$11,000 in my first year by changing how I report income and where it was placed (legally). That was worth their fee! You want to make money, but you don't necessarily have to look like you make money if there are better ways to report your business income legally. Get a good accountant that you can trust, and it will make your life easier. Since then I have switched accountants again. Remember that paying taxes means that you are making money. Look at it as a good thing. I want to pay a lot of taxes!

As the owner of a fast-growing office, I was making good money, but the accountants I was working with did not understand my type of business and practice and the acceleration of growth

we were going through (although I really thought they were doing a good job for me). That becomes an issue when you are trying to prepare for quarterly tax payments.

My coach suggested paying weekly taxes to prevent having a huge quarterly amount due, and that sounded like a better option to me. Be on top of your taxes year round.

Remember, you have to love paying taxes, because it means you are making more money when you are paying higher taxes. Making money is a good thing, so we have to look at all aspects of that positively. I ended up switching to an accountant based out of Ohio (remember that I am in Wisconsin), and he has been even better yet.

I feel very capable of understanding the financial nature of where my office is headed, and that means easier sleep at night. This is worth its weight in gold. My best suggestion is try to get an accountant who specializes in chiropractic offices, and pay your taxes weekly to keep the tone of growth under control for tax purposes. All of this I learned from Dr. Tory Robson, who hammered into my head that a business must be set up on a good foundation of money flow.

Now, this brings me to another point. If you feel you are getting screwed, stick up for yourself. If you don't think a bill is right or the correct services were rendered for the amount or you were not satisfied with whatever you purchased, then speak up. A closed mouth doesn't get fed. Be firm.

When I got my first huge bill from the accountants I initially was using, I was like, "WHHHHHHHHHHAT!-the-##@." I went and talked to my wise chiropractic assistant about the bill. My complaint over the bill was that nothing was produced from it: I had chatted about my office with my accountant in the first "free" meeting and then sent two lousy emails without really receiving any feedback and nothing actually accomplished. My CA, being older and wiser and more schooled in the ways of paying taxes (compared

to my greenhorn at the time), said—"Call them." Brilliant.

She said, "Tell them you're very disappointed and ask them to explain the bill and how it could be that high when you haven't received any service." So I did. I hung up. Then my assistant looked at me and said, "You're too nice. Give me the phone." She got it whittled down to 50% of the initial bill.

Be firm, state your case, and don't give in right away. Second lesson from this: Hire someone who can fill in your weak spots. Then keep that person engaged and happy in your office. My office manager is a huge asset to our business! So is our newer assistant. Both are great employees, and I love having them support our mission.

"Part of your heritage in this society is the opportunity to become financially independent." — Jim Rohn

15 | Graduation Month and Smelling Salts

Exit counseling needs to be completed. Time for reconciliation with the fake money I had been receiving (just kidding, but it did feel fake). Until this point you have never really seen this money, and believe me you can keep pretending it doesn't exist and get into an even deeper hole.

My student loans worked out to about \$150,000. No big deal. Now think about this... my loans are all at 6.8% interest. What is 6.8% of \$150,000? It's about \$10,000. A year. That means every year that these aren't paid off I go at least another \$10,000 in debt. Crappy!

So even if for the year I pay \$10,000, I really have only broken even—no loan has really been paid. So pay these off! You don't even want to know what the numbers look like for someone who selects a 30-year repayment plan! Talk about money wasted.

The other sad thing is that your interest is not tax deductible, so you have to gut it out and do like Dave Ramsey says: Pay those loans off ASAP! My strategy is to pay as much as possible each month. The first month my payment was due (June 2010), I paid \$1,000. The second month I paid \$2,000. The fourth month I paid \$4,000. Make a goal that as your business grows, you will keep squirreling away money to those loan payments.

As soon as you pay that off (holy moley!), you won't know what to do with all the extra money, but we all can figure out something. Like saving it. Oh, and having fun. Or finally getting a new car!

Now, not quite two years after I began repaying my student loans, these loans have been entirely paid off. I am so blessed and so thankful. And so happy I had mentors to advise me to get this under control and the drive to do it. As my reward, I ordered a new Range Rover Evoque. I worked really hard, and when you do that and you

make a goal happen, you deserve a celebration. Pain first. Reward second. Yay! How good will that feel?!! Especially knowing the amount of interest you saved!

Don't look into too many options with your loan—just pay. People will talk about consolidation and taking on a longer loan term, or you can go into deferment of payment due to financial hardship and the money will still seem not real. Don't make these mistakes. Start paying from the beginning because it's only going to get worse and more painful.

When I was still in student clinic, a doctor I worked for stated she was still paying student loans and she had been in business 18 years. To me, this was appalling, frightening, and most of all, disgusting.

I didn't go through eight years of education to still be paying measly student loans two decades later. C'mon, we can do better than that. Have some money sense: Don't buy more until the loans are paid off and then you won't have to take out more money on credit. Credit is bad (in most cases). Get some financial books, and study your course of action.

"The privilege of a lifetime is being who you are."

— Joseph Campbell

16 | Negotiating Leases

We have already discussed that you have to stand up for yourself when it comes to business and doing business with others. Remember, everyone else really is out for themselves, even if they are coming from a good place. When it comes to signing your lease for your office location, take someone with to evaluate the place. Have a lawyer review the lease for any final issues or additions before you become the tenant. Don't skip the lawyer. Money saved now is better than a lot more lost later.

This is also a great time to remember that nothing is set in stone, and most people don't start with their bottom line. Ask for what you want. I wanted free rent until we opened our doors. I got November and December rents waived because I asked. I should have pushed for more.

Recap: Some things to discuss include any shared space, snow removal/parking lot upkeep, flooding issues, utilities and past bills from utilities, entrances to the building, security, and garbage and recycling days. If possible, talk to other tenants about their lease and the landlord. Try to have the landlord do any changes to the space before you move in. Some landlords will do a build-out (or the construction work) to a space just to entice you to move into that office space. A build-out (especially in a space that is blank) can be very expensive when it is done well; negotiating this would be a huge win!

I did hire someone to do the build-out. Ask several contractors to bid on your plans, and then pick the one you want (based on price or whatever your criteria are). I suggest getting at least three bids. Also, it's a good idea (especially if you're a woman) to have another person with you when you are having discussions with the builders. I am not being sexist; I am just raising the point that if someone thinks you have no clue about construction (and you

may not), then it's more likely that you will get screwed. This could happen no matter what city or state we are talking about.

We know about health, not necessarily construction. Have someone who is familiar with dealing with construction/building projects and has some experience discussing the process. After the company is picked out, you will be asked for a portion of the payment upfront. Make sure you have discussed at what points you will make more payments (hopefully not until the end of the project, when everything looks fantastic, just as you had planned).

This is a good place to note that as you are starting to purchase more and hire jobs for your office completion, the people you will deal with are all potential clients. People do business with those who do business with them.

Try to link up with other smaller businesses in your city to make connections with people who are immersed in the town and have a lot of contacts. It's worth spending the extra money—don't be bashful, tell them who you are and give them a card. Also, collect all the cards you can because you will need email and mailing addresses on file to send invites to grand openings, etc.

Reminder: keep all of your receipts in a file and also keep track of your mileage (if you have already hired great accountants, they will ask you to pay for your gas through your business account, and they will keep track of all this). Any tax write-offs will come in very handy! This leads me into my next topic: money.

"It's not that I'm so smart, it's just that I stay with problems longer."
— Albert Einstein

17 | Banking and Money

Okay, we have already discussed getting a loan and the need to have cash on hand and a great business plan. So once you get the loan, what is your game plan with the money?

Rule number one, you make more money when your overhead is lower. So you don't have to go crazy spending just because you have money.

Rule number two, you need receipts for EVERYTHING! (I think I just said that.) One of the easier ways to control the bank account and balance it is to use a credit card for all purchases during the month; that way you have the receipt and you have the credit card statement to go by. Plus you don't have to balance your checkbook every day.

Make sure you know what you're spending and why you're spending it. Pay that credit card statement off each month so you don't get into trouble. I used QuickBooks to do my payroll and balance my checkbook/document all my purchases (which is very time consuming) until I hired my rock-star third accountant. It's worth the time and money to have them keep track, and you stay on top of it with their help.

Now let's get into my specifics so you can see some real numbers. First, my loan amount was just under \$25,000, which works out to be a payment of \$254.00 a month (at 4%, a great loan interest rate at the time). I also had a line of credit available through the bank for \$30,000, which I was hoping to never touch.

The day I opened my office doors, I had already spent \$23,000 as well as a bit more cash that I had put into the business from my personal funds. (Remember to keep a paper trail so you can later reimburse this money to yourself tax free.)

My monthly expenses are as follows:

- \$300 a month for our management company (which later

increased to \$600 when I switched business consultants and then later increased again to \$1,000; be aware that there is range of prices, and some are much higher than this)

- \$1,500 a month for rent (I've figured in about \$150 for electricity and heat—told you I got a great deal); remember that my space is about 1,100 sq. feet

- \$30 every quarter for garbage removal

- \$800 every two weeks for my employee at a starting salary of \$20,000 a year (salary worked better than hourly for me, as some weeks she worked more hours and others weeks fewer and it seemed easier for the accountant to base it off of a 40-hour-a-week job). I get into specifics on paying your employees in a later chapter. (But as the clinic did better, so did my employee; she made \$30,000 the second year I was in practice, and her salary continues to increase! Remember, bonuses are important.)

- \$300 a month for our billing software (rented), and 8% of our collections from insurance was also taken by the same company—working out to about \$1,000 to \$1,500 a month or more during the first two years

- \$300 a month, give or take, for office supplies and other oddities

In addition, any traveling, gas, and other business-related expenditures will be paid for by the business on its credit card, although these items may not qualify for a full tax deduction.

In total, my starting monthly bills were just under \$4,000, and they have grown to about \$9,000 (more seminars and travel, higher employee salary, etc.) in my third year, but we have also tripled our collections.

(Note: I will give you specifics further below, but the first year we collected \$120,000, the second year \$320,000, and in our third year we are on track for \$450,000.)

One question to ask yourself is how much overhead you

want to be responsible for. The answer is... as little as you can get away with and not compromise yourself.

For a period of time we had a massage therapist renting space, so that was a nice help with the monthly rent. Make use of your space, but make sure it's the right use.

Okay, so what percentage of your income do you want to shoot for to be your overhead? Let's aim for 25% to 35%, especially by year two, when you won't have as many big purchases. So if my overhead is \$48,000, I need to make a good \$200,000. Just get it into your head that you want your overhead to be as low as possible! Think about that when purchasing items or deciding whether you want new or used. Bigger doesn't always mean better. As you grow, come back to this idea.

"The greatest wealth is health." — Virgil

18 | Help Around You

Have you heard of a SCORE office? It's a small business support organization that helps new business owners or people looking to start a business and wanting some help with their business plans, etc. SCORE volunteers can give you good advice on loans and opportunities in the area. They even may have some good examples that you can refer to for your specific office size and type.

When you contact SCORE, they typically will set you up with an advisor, who is usually a retired business owner who loves to help others with questions on the initial startup. Check whether your area has an organization like this, and ask the Chamber of Commerce whether there are seminars for new businesses. Also, it's a great idea to join the Chamber if you haven't done so already.

Many Chambers have Young Professional clubs that are great for new businesspeople. Find a few groups to network in. Also, when I was doing my business plan, I utilized the Regional Planning Committee's facts and figures on the region. A lot of great local resources are available for small businesses; you just have to look.

Remember, though, that many of these groups hold weekly meetings at lunch, etc. Don't overcommit yourself so that within a year you have to drop everything. Personally, I attend a weekly Rotary International meeting and try and make some Chamber events each year. I also volunteer and mentor through the school district and coached a tee ball team for one summer. The take-home point is to get involved.

"There are three constants in life... change, choice, and principles."
— Stephen Covey

19 | Insurance and the Various Forms You Will Need

Your insurance agent is also important. Get someone you can trust and you feel like you can expose your weakness to (i.e., that you know nothing about insurance, unless you do know about insurance and you just need help to get all your ducks in a row and get covered).

You are going to need **general malpractice insurance**, which most DCs get from NCMIC, but there are other carriers out there. Lately I have heard some great things about other carriers that have a more chiropractic stance on the future of our profession and preserving our philosophy. As soon as you graduate, you will begin getting information in the mail on obtaining malpractice insurance.

I got the best insurance offered, the kind that even if I were to practice for only one year, the malpractice will continue to cover me for the rest of my life. This is called occurrence coverage. That way if someone 10 years from now says, “My chiropractor caused some problem 10 years ago,” you will still be covered. It’s a good plan to have.

Now, if you’re opening your own practice, you need **general liability insurance** for anything that may happen on your premises (like someone slipping in your bathroom, etc.). You also will need to decide whether you want to insure yourself in **worker’s comp**, and you definitely need to get worker’s comp for any employees you have. I opted to not cover myself in worker’s comp; however, know that you can always add yourself if you decide to do so next year.

It may be well worth insuring yourself in case you get hurt, get in an accident, or, God forbid, injure your wrists and cannot practice. So look at **disability insurance**. Depending on your financial setup and family size, this may be important. I am in my third year and finally attempting to figure out my coverage options

here. Depending on your carrier, if you haven't been in practice for five years, it can be more difficult to get.

Finally, you may need **health insurance** if you are single, since you are working for numero uno. I elected to have a very large deductible plan, basing my decision on getting regular adjustments and to barter massages and acupuncture. If I need dental treatment or a physical from an MD, then I pay cash.

Proactivity on my part along with a little luck should ensure that I won't have a need for much insurance. Investigate putting tax-free money into a health savings account; this is something to discuss with your bank. It's not like most of those in our profession will need much in the drug realm (thank God), so that really makes health insurance a smaller issue. However, a badly broken wrist or ankle and you may be very happy you have it.

Okay, we are now jumping a small step ahead. However, don't think for a second you are taking time off. You're not. Until those doors are open and you're more full than you can imagine, there are things to do. You need to be learning, meeting and greeting, brainstorming, taking care of yourself, and getting all your ducks in a row.

"When in doubt, blast into action." — Tory Robson

20 | Two Months from Opening—LOGO TIME!

What will your logo look like? This is a tough question. Your logo means a lot. It's your symbol. Regardless of what your name for the clinic or business is, you need a professional graphic designer to brainstorm with you and then come up with some ideas to go over and over again until you are happy with the outcome. It matters.

You want your logo and colors to be right, to represent you and what you stand for. I love my logo. Most importantly, your logo really does make your brand. Now in case I need to reiterate this, if you're like me, you don't want to make graphic designers feel bad if you don't like their ideas. Nonsense!!! They are there to come up with ideas (of course you are helping), but if they come up with 10 new logos and you hate them all, please say so.

It's going to be one of your most important decisions, one you don't want to have to redo. Bottom line—this symbol represents you! So if you don't like it, what does that do to you mentally? Not a good thing at all. We need all the balls in our court so don't make a silly and expensive mistake like this. Remember your signs and all your "stuff" will have this on it for the world to see.

"Sooner or later, those who win are those who think they can."

— Paul Tournier

21 | Branding

This brings me to branding. Branding is huge. Meaning that anytime someone sees your ad, handout, business card, letterhead, and even something online about you, it will have your colors and your logo and perhaps even a headshot (if that's to your advantage). When you walk into my clinic, you will see that even my paint colors match my logo.

This helps create a memory for each person who comes into contact with me. Remember that you are trying to build a great perception; if things look sharp and have a theme or commonality, they are more memorable. The person ultimately may not decide on chiropractic care (or whatever) until a later date, but you have implanted your brand in their head.

Smart marketers are the ones who are healing people in the clinics. Don't disappoint. You can give off a great brand. People should expect greatness by your branding, and when they step into the physical office, they should see the same thing. Then the branding and what you are creating is congruent, and that is powerful.

Back to the Web site. Again this is huge, and it is probably only going to get bigger and better and more important. YOU MUST have a nice clean Web site. And YOU'D BETTER have a video on it to show people you and your office and give them the confidence that they are in the right place. The basics (phone number with "call now," email address, and street address) should be listed on every page.

Many of the standard chiro Web sites are so clogged up that they come off looking poor. If the person gets lost in all the text, they don't get a true feel for your office. They are just overwhelmed. Your Web site is like an extended version of your office. If you can have

someone build your own and make it look personalized, I think that is best. When I say this, I mean have someone who ACTUALLY knows what they are doing create a nice Web site, and then have it optimized and updated continually.

Not many people actually click to see many pages of information. They just want to get in, know what's going on, and feel better! You can do more education once they are in your schedule. So having super in-depth articles or blog links is not necessary but is fine if you are interested in doing that.

Your Web site mainly needs to show you smiling, looking comforting and inviting, and like you know what is up. If you don't have an inviting mug, then you'd better take some good pictures of your office staff or massage therapist or family with you. Including a video tour if you have a nice, warm, clean office (which I strongly advise) is a great idea as well.

Other than that, you should provide basic information and possibly a link to capture information about potential clients (e.g., email address and phone numbers). Be careful: A lot of companies promise to do great Web sites and to optimize you to the top, but they can cost a lot and may deliver subpar material. That's why you have to lock into a contract. I made a mistake in my choice of Web optimization professionals, and then I hired someone who actually was passionate about good online marketing and doing things properly. This prevented future glitches with my Web site, and I liked having my own custom-designed site instead of one that was bought and premade for chiropractors.

If you don't like how something looks or the terms of a contract, then trust your instincts and find something that works better. Not doing so can definitely be a costly mistake. I signed a contract for six months with a company that I was not satisfied with and had to endure it even though I hated the Web site and it did nothing for my business.

In addition to your Web site, you need to consider getting your information onto other online sites. There are many wellness listings, meaning places you can list yourself as a Doctor of Chiropractic (or whatever your profession is) and link in your name, number, and face.

Clearly facebook is a good place to start. Create yourself a page and create your office a page, then start linking up with everyone you know on facebook. Tell them you want them to suggest links to their friends. The higher the volume of “followers” you can get online, the better. Online is the now; it drives business. Of course you also need to take action on the pavement, but if you’re a new-generation person, meaning younger than 60, you may never open a phone book again in your life because Google is a more effective way to search for a business! It is very important to come up in search engines, so it is important to be listed in all “chiropractic” and “wellness” Web sites that people can find. Frequently check this, as it continually changes.

A note on the Web site design: There are many places that want to design Web sites for you and optimize for you, and if you are in a larger city or metro area it’s a no-brainer that you are going to need assistance with design and optimization; otherwise, you will be listed as the 345th chiropractor in your area, which won’t drive any business to you.

However, with this said, if you are in a smaller area, like myself (again times may change), then it may not be necessary as long as you and your Web site person are savvy and can periodically optimize and keep new information coming.

Constantly check your Web presence and try to increase your awareness of what is out there, what you are connected to, and how you can continue to modernize and keep up with the times. Those of us who are able to respond and learn new ways to sell, communicate, and connect really keep ourselves and our businesses

fresh. Stagnation sucks in all areas of life.

This brings up another point about facebook and social media. Facebook is important for staying connected in your area. The more people you have as “friends” within your area and tapped into you or your office, the more buzz is going to take place. It’s good to create energy, and it’s good to get people talking. With that said, you are going to have to edit down your profile so that all the beer-drinking (sloppy drunk) or otherwise inappropriate pics are taken down. Also, you may want to watch what you’re posting. If this is going to be a challenge for you, I suggest that you make your personal FB presence very limited and just create a page for your office.

I have a large number of friends around the world and a lot in my area of practice, so it was a no-brainer to create a FB page for the office and suggest it to all my friends near and far and also to use my personal page for some promotion and communication.

It’s a personal choice, but again you are trying to brand yourself, your style, and your business, and that is no different on FB. It is good to add some of your personality to your posts, your likes, and dislikes, because those are the things that people are drawn to. They want the information and the guts of an article or post, but they also want to know YOU. So give them some of you when they are online as well. Just make sure it’s a bit censored. No one needs to see your drunken make-out session from 2006. Delete.

A quick checklist for online habits:

Have a Web site, and keep it updated. Check it monthly to make sure that it’s coming up toward the top in searches on Google, Bing, Yahoo, etc. Search your name (for instance, “Lona Cook” or “Lona Cook Chiropractor”) and see what comes up. Then check the listings that are there to make sure the information is current. If not, get to work. You want to make sure that those who are already searching for you can accurately find you, because how easy is that?!

Hire someone to do this if you are too busy. Lots of computer and online-savvy people are out there to help you.

Have a good Web site person or company help you in the process of optimizing your Web site. It's a big project, and unless you are trained in it, you most likely won't be able to meet the demands, and thus your Web site will be worthless (especially in a city). Online marketing and presence are where it's at.

Have a professional account (yet with your personality and flare) on facebook, Twitter, LinkedIn, etc. It's a good idea to have both your own and business pages. Make sure you're adding conscientious material at least weekly; daily would be better. Maybe first thing in the am? Postings, thoughts, quotes, health articles... as long as it fits your vision for your business, it will help project to those online what your place is all about. With that said, don't waste your time on there—it's the biggest time suck ever.

Tap yourself in. As time goes by there will be more and more media options. Know what they are so you don't become outdated before you even start. Try to stay tuned into other ideas of what you can be doing.

For my practice, my vision is to create a positive healthcare paradigm that focuses on the responsibility we have to ourselves to be healthy naturally and that it's a realistic choice for everyone. I am constantly adding things to my FB pages that I feel fit that picture and help my online viewers to make better health choices and of course to have a positive outlook. To me, this is a reality that everyone needs. If something bad personally happens to me, I still avoid putting out a negative vibe even on my personal FB page because that's not congruent with what I want the world to see.

Facebook has ads that can help target specific users in your area who may be a good market. I have done some of these campaigns, and I do believe that the more you expand on the Internet, the more your physical business will expand. So just

because those people who follow you aren't physically coming into your office—yet—doesn't mean they aren't valuable.

Okay, now one month out from opening, let's talk bigger picture.

"There is but one cause in disease; the bodies inability to comprehend itself and/or its environment. There is but one cure in disease; the bodies ability to heal itself. And there is only one thing that any doctor can do for a patient. And that is to remove an obstruction to healing thus facilitating it."

— Dr. Fred H. Barge

22 | Several Laws to Live By

The Golden Rule

How much explaining does this need? Do onto others as you would have done onto you. Where do you want to be? Who do you want to hang out with? What kind of chiropractic office attracts you as a patient? That's what you HAVE to be.

People are easy; they want to be in an energetic, clean, bright, uplifting environment. They don't want their time wasted and they want someone who can get the job done. Kinda like every other service-oriented business out there. But better.... But BETTER. You can one up everyone, if you just stick to the Golden Rule, always. Be upfront, tell the truth, get the job done right, act on your best instinct and ability, and your practice will thrive. Any glitches? Do what is right for you and for the other person.

This rule basically trumps all other rules, and the great thing is, I think it's what God has planned for us. To be in tune with others and use those beautiful instincts and emotions we are given to decipher what is right and what is wrong. It shouldn't be hard. Act in faith. Note that this rule applies to patients and to employees and to family members. Oh, wait—and to everyone. Again, simple. Know that no one is perfect. No one. But we can get better.

Principle of Energy: What Are You Putting Out?

I can do it; I can't do it. Either way you will be right. This one is so huge, the whole book could be written on it. Let me give you some examples. First, if you don't have any understanding of this principle, you are in desperate need of some better mentors and some even better books.

Whether you want to call it "self-development" or "self-help," you need to start reading about the law of attraction. Start

there. Then watch videos, YouTube, and audios on this principle. Now, if you already understand much of the law of attraction, let's talk about it in regard to your business.

First, what are you putting out? Are you paying your bills on time? Are you whining about it being difficult or about a lack of money, lack of new patients, or lack of anything? What are you discussing? When someone asks you how business is, do you say, "Great!!!" And with a smile say, "I am learning new things every day, and it's really exciting to see it grow," or do you spin the answer to be, "Um, well, okay. It's tough right now, getting started," and look nervous?

Which doctor do you want to go to? I want to go to the confident doc with energy—hands down, every time. So be that one. PUT OUT the energy you want back, every time, every day, to everyone. When you mess up and don't do that, become aware. Then change your thoughts and your mental focus.

Now, this principle of energy can also be applied to any aspect of the day. For instance, if you're getting started right now and you know you need new patients to walk in the door, you can't sit and wait for them to come. Get up and get moving. Make info sheets to mail out to schools, daycares, anyone, go door-to-door, go business-to-business. Don't bother people but quickly introduce yourself and leave them a card or an offer so they will remember you, and SMILE! Be the doctor you feel you would be if everything you wanted was happening right now.

The energy you are putting out there WILL be rewarded. It's guaranteed. It just may not be that same person that you talked to, but the energy was in the right direction, and you will get a response. All energy gets a response, so will it be positive and fulfilling or will it be negative and suck the life out of you? It's your choice.

That's the beauty; it's all your choice. No excuses. Ever. My coach always says, "When in doubt, blast into action." That is

exactly what to do.

The Early Bird Gets the Worm

This is a great saying. Most of us know it but maybe never thought hard on it. I was recently doing a Bob Proctor puzzle on success, and he noted that if you would wake up an hour earlier each day, you would gain nine 40-hour weeks a year!!!

How much stuff can you accomplish in that amount of time? It's really amazing! When you think of it like that, it makes it much easier to want to go to sleep at a decent time so you can get up and be productive. As I am writing this book right now, it's before 6 am, because what I have discovered is that if I wait until the end of the day, my energy reserves are running a bit low, I am less productive, and my creative juices are waning. So first thing in the am it is! Same with getting my exercise and even doing a bit of reading.

We have to take care of ourselves mentally, physically, and spiritually first before we can really give out to those we want to help. Know this and you will live such a fulfilling life because you are recharging your batteries not only with sleep but also with your routine in the am.

The early birds get the worm because they are up with energy and are on purpose. You could sleep till 7, roll out of bed, shower, and run on with your day, but why? You have the ability to create an amazing world today, and it probably requires a bit more focus and "you" time first! Whether it's Bible reading, other reading, writing, journaling, working out, meditating, practicing yoga, or heck, even doing some cleaning, get on purpose and get on with what you need to do to make today great before you begin to save the world.

You will have a greater sense of power, and you will also know another principle that states, "You can't give what you don't have." So if you want others to be focused, loving, healthy, and

inspiring, you'd better be those things yourself! Now that is huge because we have got to want those things for ourselves before we can ever want them for someone else. Please re-read that sentence.

"All mankind loves a lover." — Ralph Waldo Emerson

23 | The Importance of Your Technique

I don't have a ton to say on the subject of technique because frankly I am still developing mine. Top three pieces of advice:

Know how to work on all areas of the spine. Don't be the person who avoids the CT or the TL just because they are difficult. Know that you can get the job done. The confidence in feeling and knowing that you are the best doctor around for your patients is what builds big practices. People can feel your confidence. Also, remember this attitude is a "fake it to make it." You have got to be confident from the beginning with patient numero uno. Even if you are nervous and scared, be in control. The letters behind your name need to stand for it!

Have faith that regardless of the technique (upper cervical, Gonstead, or diversified etc) you use, influencing and adjusting spines gets sick people well. The power that is contained in your own body and in the body of someone else and the innate intelligence and universal intelligence that flow through each of you is powerful beyond measure. Know this. Know your intention. Focus big time when someone is on that table in front of you, and you will take the right action.

An adjustment can't fail; it's just that the person may need more help than just a single adjustment to get the desired outcome. People are sick and depressed (from meds, TV, media programming, family issues, etc.) beyond measure. It's our job to influence them into better health and also to be a shining light and positive energy, something that is so rare these days. A great motivator on this topic of being the healing energy is Dr. Wayne Dyer. His books and talks always reiterate that you must have faith that your patients can heal, and your energy has to be higher so they can be uplifted!

Trust in your instinct. Trust that you know what vertebrae

to move. Trust that you have the ability to heal everyone. Trust that chiropractic is for everyone. Trust in the power of healthy nerves. Trust that each person deserves and needs chiropractic from diapers to death. Then get started.

Your ability to know this and communicate it is worth more than any advertising. Sadly, this isn't communicated well in most schools. We recognize that, so instead of us whining that our schooling didn't get us to where we need to be "mentally," let's rejoice that at least we know the truth now and can move forward in the greatest profession ever! Those who get the big ideas are the people out rock'n it!

"Intelligence without ambition is a bird without wings."

— Salvador Dali

24 | Front Desk Manual and Ready To Open

The front desk manual is a great thing to get rolling *before* the clinic even opens up. There are a million out there for you to read, and they are good places to start to get ideas about your office.

Read them and then start to modify them for the vision you see. The bottom line for your front desk manual is to serve as a good tool to help train staff. It's one of the first materials they will read to better understand their job at your office. Make sure it makes an impression.

It is much easier to fully explain and train in the beginning than have to go back and switch things that aren't working later on. A thorough office manual helps control for this. I had to refer back to mine when a girl quit. She wanted me to bend the rules of attending seminars and our extra training, and luckily my manual included a section on seminar attendance and our policy in regard to frequent attendance and personal growth hours. Again, you can never prepare for everything that may come up, but having documentation in your manual certainly helps.

You should list rules and procedures in your manual. You and your employees will sign and date a form stating that they understand how the office is run and what policies and procedures apply to them now. Failure to have this in place from the get-go is just lazy.

Remember, in case you have to let someone go (i.e., fire them), with adequate documentation you will have the ability to say, "This is why you are at fault and your employment is being terminated," which leaves you less exposed. I had to let two assistants go; both were great ladies just not right for the office

energy and goals. Not fun; but must be done.

Of course you have to hire the right personality. However, it is also going to be up to you to give your employees materials to help them grow in their position. Doing small daily or weekly training sessions on procedures, goals, mindset, and brainstorming is going to be very important to your business and the ability of your employees to be the best at their job.

They can do only so much without your input, training, and guidance to create an environment where everyone can work at their highest level. Remember to include them in the clinic goals and have appropriate bonuses. All team members should win! Ask the mentors you have acquired if they are willing to share copies of their manuals and then create your own vision.

“If you can see it in your mind, you can hold it in your hands.”

— Bob Proctor

25 | Coaching

This is a great place to discuss coaching. Especially if you are already in chiropractic school, you may know about coaching, and you may even have attached a negative connotation to that word. So here go my thoughts on having a coach, consultant, or practice management group—whatever you wish to call it.

First, let's look at successful people. Most people who are at the top of their field have had very significant mentors and role models to help guide them or instill in them the powerful mental components as well as the actions and steps it's going to take to succeed.

It's always easiest if you don't have to reinvent the wheel. However, with that said, you have to be YOURSELF, and you really want to be the best level of yourself that's possible. For me, having a coach was a no-brainer. In school I did a lot of tagging along to seminars (for free) to see what consultants had to offer... this was **INVALUABLE!**

Seminars are usually offered at no cost or low cost to students; get a good taste of them before you finish school so when it comes time to buy, you will know what you're looking at. Through doing this, I got a feel for many of my options in business or practice coaching, the philosophies of different coaches, and also some of the content coaches were giving their clients on marketing, mindset, success principles, etc.

When it came time to select the coach I would work with to build the foundation of my practice, I had many great ideas already and could select a coach with more certainty.

In the beginning, I had a coach out of San Diego who offered most of his content through online lectures and really

geared his members up for the mindset it takes to have a family wellness practice. Much of what he said was and is awesome, and it was very important for me as a new doctor. It was also helpful in training my CA, but after a year there I was looking for something new. Something a bit more specific to my practice and needs and to growing a successful business that is lucrative and fun!

We are not in business to be martyrs; we are in business to help as many people as possible and meanwhile make a great living, which will enable us to continue to help people for many years. The second coach and consulting group that I joined is well rounded, and almost instantaneously we saw growth in the practice. With this consultant, I had much more direction and knew the steps to take to build a monster practice. I definitely experienced growth in my mindset and my goals for the future.

You want someone who helps you with the nuts and bolts but also gets your mind on track and expands your horizons. You may think seeing 100 people a week is great until someone shows you how your office could see 300 or 500 people. There are docs out there doing it, so why can't you if it's what you want? It's all up to you. Coaches speed us up, help with direction, and many times assist us in avoiding mistakes. Some questions to ask yourself when selecting a coach are:

- What type of practice are they promoting, and does it align with your values?
- Do they help you with any business information or only with patient-based information?
- What is the contract like?
- What happens if you revoke your contract?

You may have many more questions; write them down.

For the most part, especially in the beginning, the contracts were a bit scary to me. Yes, the company may be great, but as a new

doc, a five-year contact is a huge chunk of time to commit to. Huge. So make sure you are ready for that commitment. If something really is as great as it says it is, a five-year commitment may not be necessary to keep people there. Again, these are just my thoughts on the subject.

When in doubt, a coach will help anchor you, and if you are a one-doc practice, you may really appreciate the support and the opportunity to have someone to go to for quick answers and a system that works. I know I do; it helps me sleep at night. It is important to have someone to back you up on harder decisions.

Do I suggest hiring a coach? Yes! Those at the top have many coaches and mentors. Growing as a person and business is the name of the game, and sometimes you are going to really need someone to kick your butt and expect more from you. Pick a good one!

“The greatest discovery of my generation is that a human being can alter his life by altering his attitudes.” — William James

26 | Care So Much that You Don't Care at All

Now this is a great topic, and really it's all about mindset. What do I mean by this? I mean you know what you bring to the table. Especially with chiropractic—we know it's the best thing since sliced bread. Everyone can benefit from it; young and old need it desperately.

Just think, with your bare hands you can help influence someone's life in such a huge way, even save a life, or thousands of lives for that matter. How far-reaching is your one adjustment? You will never know, and that makes it 100 times more important to be present. People need a solution. If they knew what you knew, they would do what you do.

Sadly, the message is still a secret to many. They need to know that pills and surgery suck as answers, and that effective, and then proactive, chiropractic care is the way to live.

Get out of your own ego that is scared to be shot down, and state or ask...

- Have your kids been adjusted?
- Do you know how important your spine is?
- Yes, you do need this amount of care.
- Yes, it's normal to be sore, that just shows us how bad things have gotten.
- Do you want your spine to rot? Didn't think so.

Speak up so that sick people get well. Then do it more and more. We all keep stretching ourselves and our beliefs, and as that happens we impact people more and more. Doing anything less is just being selfish.

We have to get over ourselves and care so much that we don't care at all. When you hear the really old DCs talk, they just exude these principles. The principle is just so deeply ingrained in them that it *is* them. How cool is that?

We have a solution; most people just don't know it. If you don't know that we have the solution, then you need this book and a coach more than anyone right now.

Get fired up about our profession. That's how you're really going to light your clinic up! People are drawn to whoever has the most energy... let it be you.

Keep in mind that the time to change is right now; the time to ignite is right now. You may have had a downer month or day yesterday, but today doesn't have to follow suit. Resist the urge to settle, and set your pattern as a successful, energetic one. Think about what you would want for your own family... a fired-up doc who is passionate, confident, and knowledgeable, or someone who is timid and unsure what to recommend? Being a chiropractor takes guts because you have to help people to change and become unattached so you can serve them truth in a society that has gotten so far away from it. So let's get some people in the door.

"My life is my message." — Mohatma Gandhi

27 | Marketing!!!

You will need a lot of ideas for office startup. One of the best pieces of advice that helped me through this part (and continues to help me as things come up) is from Dr. Robson. I'll reiterate, "When in doubt, blast into action." That line says it all.

We all are going to have ups and downs, "Oh shit" moments where we don't know what to do next and times when it seems like the mountain is steep. But keep moving forward and taking action and life will get better and even better, and then even better. Just keep yourself in the moment and in the action. So in the beginning we have to get people through our doors, and then on the books, and then take care of them right.

So first things first: Meet them, give them an opportunity, and get them in the door. Below I've listed a range of ideas from grand openings to professional "meet and greets," and from mailings to paid-for advertising.

From my experience, the effort you put into acquiring new patients always gives you a better return than something you just pay for; i.e., your direct sweat pays off better than the money you put into someone else's sweat.

Some ideas that don't cost much include:

A grand opening is a must do. Invite everyone you know (especially if you're in an area where you know nobody, you have got to get out and meet people—get their card, or just tell them you will be inviting them to your grand opening—then send the invite).

Along these lines you also can do door-to-door, which again is put into a light of: "Hello, just want to introduce myself. I am a new chiropractor in the area, and we will be opening up in six weeks. I wanted to meet those around me and also find out if I can

send you an invite to our grand opening.” (Get address info.) You get the idea—have a party and make sure you invite the Chamber (join the Chamber, do a ribbon cutting, etc.). All these things get people talking. Have food and drinks there, and make sure to do it up nicely so that people don’t feel like they were screwed into coming to a lame party.

Personally thank everyone who comes and then give each person a little bag or packet with info on the office and an offer for an exam, care, or whatever you can do legally in your state. Also, the paper should take a picture of the ribbon cutting or at least a photo should run in the Chamber newsletter.

Other ideas along the same lines: Hold a health professional open house. Send out invitations to everyone you can (doctors, orthopedics, physical therapists, massage therapists, acupuncturists, and anyone else you feel would be interested). Now you may or may not get a great turnout, but more significant is that you got something into the hands of all you’ve invited, and that will make them think about you. You need to make a good impression, so make sure the invites are nice.

If you have collected addresses or business cards, you should send out an offer and info to those people to give them another blitz to come into the office. Don’t let your name get cold. Keep your name on the top of their mind. I had a lot of people comment the first 6 to 12 months we were open that they saw me everywhere. I sent stuff, I did online stuff, I was in the newspaper, I had flyers at local businesses, I coached a Little League softball team, etc. You do have to be everywhere. It’s a popularity contest.

Next, you should be going out daily to the community and meeting people. Stop into their businesses and show an interest in them, politely and quickly. My favorite is to drop in and casually

say (while smiling): “Not sure if your employees or you would like these, but they are offers for free exams at our new chiropractic office just up the road. Thanks, and have a good afternoon!” Thirty seconds. So quick.

When you have just opened up, it is important to stop daily at places. I made myself do three to five businesses a day. Suck down your nerves and do it. It gets so much easier. Plus, it develops your ability to say what needs to be said and to do it confidently. This is also big.

“Just because something doesn’t do what you planned it to do doesn’t mean it’s useless.” — Thomas A. Edison

28 | Who's in the Practice?

Important side note: As people are starting to come into your office, remember that they are of #1 importance times ten. They have to have a great experience (from the start). It has to be smooth, clean, confident, complete, and not time consuming. People don't have 30 minutes a day to spend at their chiro's office anymore. Think about yourself here. What would you like?

In today's world, the more convenient you can be, the better. We are fast paced, so this means you should make your office visits fit that pace; otherwise, how can you complete a care plan? I personally would rather do anything than wait in doctor's offices. So impatient.

I am type A, and so are some of your patients. Respect this. They are dying to get out of there and get on with their lives. Give them a super-focused, positive adjustment and experience, and they will love you. This will increase your referrals, making it easier to get "new ones." Yay! We all win! We love winning together! You win when your patients win!

- Okay, here is a list to recap the major points above...
- Hold a grand opening, send out invitations
- Schedule a Chamber ribbon cutting/attend Chamber events
- Host an open house for health professionals
- Go door-to-door/business-to-business and ask for business cards from everyone you meet
- Send out opening offers to everyone you have met
- Provide good signage on your office (the power of walk-ins) and to attract drive-by traffic
- Get out and do stuff—go to the gym, go to restaurants, etc., and leave cards. Be seen
- Mentally plan where and when new ones are going to

call/walk in/be beamed into your practice and how it will happen. Do this weekly (create a total for the week) and daily (for the day)

- Advertise on radio (possibly Christian radio stations, if there are any... typically a supportive following)
- Use the local newspaper to help brand you (remember, you are creating an image and brand, so be consistent. Use your picture if you are a looker)
- Present talks in offices, businesses, libraries, daycares; get creative
- Search the Internet for ideas on marketing... remember, your effort will pay off
- Read books on marketing, read articles on marketing, talk to others about their marketing, and most importantly, KNOW (believe) that people are going to show up. That's the biggest thing.

"A loving heart is the beginning of all knowledge."

— Thomas Carlyle

29 | Employee Pay

Your employees are a huge part of your image and what your office communicates when people walk in. Pay your employees decent wages. Find out what the average is in the area. Remember that you get what you pay for. Now, with that said, know that money is a motivator, but only to a degree.

When you are just starting employees, give them a 90-day trial period (for the benefit of both of you). Start them at a lower hourly wage, and then after the first 90 days, you may want to give them their first raise. Then, further raises may be given according to office collections or when other office goals are met.

My CA started at \$10 an hour (and I was so lucky to have hired her for that rate). However, I made sure she knew that as the clinic grew, so would her pay scale. Year two, I gave her a raise to \$12 an hour. Then I asked her halfway through the year to do some additional work over lunch, and I raised her pay scale again, this time to \$14 an hour.

Meanwhile, we cut out Friday afternoons (so her hours actually decreased, which was another increase in her wage since we didn't decrease her salary). Also, she got a small percentage of our collections when they were over a certain amount, based on the month and our goal. This typically worked out to an additional \$200 to \$300 a month (and more as the practice keeps growing). That means that during her second year with me she made \$30,000—very good for a chiropractic assistant in our area.

She was worth well over this, and that's why I continue to offer more bonus strategies and ways she can continue to increase her pay. Anyway, the bottom line is, pay your employees decent wages and continue to give them bonuses and incentives so they have a reason to celebrate success in your office. It's great if you can create a work environment where your employees can see how much

of a difference they are making in the patients' lives as well. I know many people come to see my head CA just as much as they come to see me.

We push them hard to be on task and to have their eyes focused on our patient visit goals and collection goals, and they should be excited for meeting those goals as well. Also, remember that many people are motivated by praise and compliments; money is not always everything. Keep this in mind when you are determining what's fair. Clearly CAs are not going to make \$100,000 a year (at least not in most practices), but if they are really awesome and motivated, they can probably make a pretty damn good living by serving people through such a great profession.

An on-fire CA pays for herself each month through referrals, increased productivity, effective communication, and scheduling with patients. It's a no-brainer to have someone awesome in there! Remember—they smile and your practice grows; find a great smile and attitude.

"It's easy to make a buck. It's a lot tougher to make a difference."

— Tom Brokaw

30 | Taking Care of Yourself, Physically and Mentally

Taking care of yourself is huge, and believe me, it requires a constant commitment from each and every one of us! When starting a practice, we are all in danger of imbalance. Yes, this is a reality through grad school as well. However, when your focus is on your new baby (the practice), it's easy to put exercise, sleep, a healthy diet, some relaxation, and fun on the back burner.

However, it could not be more important at any other time. Daily exercise (finding a routine, possibly in the morning as part of your powerful start to the day) or lifting weights after work (to keep your body strong for lots of adjustments) is so important. My consulting group strongly encouraged me to hire a personal trainer. It's that important. We can all recognize the physical benefits, but I believe that more important than that is the decompression you get from the exercise, and of course it's a great stress relief.

Make sure not to forget this when you're growing your practice. Look at it as a marketing opportunity; connect with a gym, trainer, classes, etc., and network with health-conscious people. Second (perhaps I should put it first) are your own adjustments: Are you getting your spine checked regularly? You should be having a weekly adjustment at least.

If we are asking people to do this and to commit to healthier spines and nervous systems, we'd better be doing it ourselves. Having contradictions like this in your life and in your practice is a huge NO-NO. You want your practice to grow, yet you can't commit to your own spine. Hmm... let's think about that one again. Get rid of the contradictions.

This brings me to the fuel. We all, WE ALL, can work on our diet. Drinking more water (tons of water!), avoiding pop and aspartame, avoiding sugars, avoiding white carbs, and making sure

to get veggies and fruits and healthy proteins are all things to think about daily. Sometimes it's easier than other times. However, falling off the wagon is not an option.

Nobody trusts an out-of-shape, sloppy chiropractor who is selling health. Would you? Be the example. Be the expert and live like it. Don't be the chiropractor that patients run into at the grocery store buying chips, 24-packs of pop, boxed foods, and donuts and who is a huge walking contradiction. Shop the organic sections, have more produce than anything else in your cart, and live better yourself.

Give your mind some good food as well. Read up on the power of intention and law of attraction. Feed your brain healthy, happy creative thoughts. We can be healthier every day. Who wouldn't want that? Finally, don't take yourself and life too seriously. Remember that you can never get out of it alive.

"May you live all the days of your life." — Jonathan Swift

31 | Personal Affairs

We have touched a bit on this... but the people you associate with, as you are on the chiropractic and personal development mission, is a hot topic. Really.

I remember in chiropractic school, Dr. Robson (who wasn't my consultant at the time), was a guest speaker at the school. He stood up in front of a group of 30 or more students and said, "Most of you are hanging out with people who are no good for you. Get rid of them." He then went on to say, most of you are dating someone who is holding you back, so cut the ties. He also said that most of us have families that also are holding us back, so recognize it and move on.

At the time, I thought this advice was cutthroat and rude. I, however, was someone who was in a bad relationship and should have taken the advice right there on the spot. However, hindsight is always 20/20. Anyway, if nothing else, even with no immediate action in your life, you know who is good for you and who is bad. You can ignore these facts if you wish, or not. The second you align yourself with a path you have been ignoring, life gets better. Keep that in mind.

Here are a few examples of what I mean. I thought I needed to move out of the Midwest. I had a boyfriend who lived in the San Diego/Los Angeles area (another chiro, a topic of another conversation), and I wanted to move to California and live in San Diego for my last externship. So what did I do? I went out to San Diego like six times and did a search for a good clinic and doctor to learn from. There was potential to set myself up for a job after I finished my last externship.

Well, low and behold, we broke up. I was supposed to move out there three weeks later, and I was still determined to go. I rented an apartment through Craigslist (again another conversation—I think

you can see where this one is going) and had my mind made up to make this happen. I didn't want to see the signs that moving was going to be a raw deal and that my life was pointing in the wrong direction. I put blinders on. More things with my situation started going wrong.

I was getting daily phone calls that were upsetting from the California landlord. Finally, when I was in my last day of clinic (still in Minnesota), the woman I was working for turned to me and said, "Don't go." I was like, "What?!! That's not an option. I am going. I have a rented apartment and plane tickets for my mom, and I got rid of my apartment here," and on and on.

While crying and driving home, I decided she was right. I had ignored the signs I was getting, and I was about to pay attention. I stayed, and with just that one major change of plans, I set up the practice of my dreams.

Now, does that mean it was easy? No. You know when your life is on the track it is supposed to be on. So many things fall into place, and it seems like you are magnetized. That is a great feeling. You also know when you have made some bad decisions. The cool thing is that it can change in the second you decide you want it to change.

Bottom line: If you feel you are in a bad relationship, or unhappy in your clinic setting, or are not doing the correct thing for yourself in some way, those feelings are probably there for a reason, and paying attention to your intuition is huge.

Having a good support system of people who are inspiring and uplifting and into a successful lifestyle is the only way to go. Yes, it's hard to cut off some negative ties, and yes, your family is your family, but you need to give them only so much power. Only you can make those decisions. Give power to the good, not the bad.

"Cherish your human connections—your relationships with friends and family." — Barbara Bush

32 | Goal Setting and Stats

Goal setting is huge. I have commented on this previously. However, in case the point needs to be hammered home a bit deeper, you really need goals to propel you to your unimagined heights. One thing I think we can all recognize is stagnation. That term itself sounds undesirable, but really, when you look at that word, it means zero change.

Many people go through their life repeating the same day over and over again. They may not know it themselves, but they repeat much of the same year over and over again as well. This is stagnation, and that doesn't ever have to be your reality. If you are constantly changing and putting energy toward growing and higher goals and getting really specific about what you want for yourself and your life, then how can you ever stagnate?

The purpose of goals to keep us locked in on what is important and where we want to head. If left to our own devices, we may never go anywhere and remain in a continual circle of repeating the same years over and over. That sounds to me like death. You may be alive, but are you really living?

I remember having a conversation with my father when I was in grad school, and I was complaining. I said, “I get up, I work out, I go to school, I study, and I go to bed. That’s all I do—life is boring, and this is not what I expected from myself.” And as I was complaining about the monotony of my life, expecting him to have some compassion for my suffering (ha ha) or some words of wisdom, he said, “Lona, what do you think life is like?” Meaning, that’s just how life is. I was horrified at his answer.

Now I don’t mean to make my dad’s life sound bad. It’s not. But you are the one who gets to decide whether your life will be repetition; some repetition is probably necessary work that you must do to get the job done. I’m sure that’s what he was referring to.

But remember that nobody makes you do something you don't want to do, and it's up to you to make your life turn out in a way that can make you feel satisfied and excited.

Get goals going for today, this week, this month, and this year and lock them in. Then have some goals that are out in the future. Perhaps you won't focus as hard on those long-term goals daily, but they are out there and that is the direction you are moving toward. Then you can evaluate your life, your time, and your money to see whether or not you are putting everything toward accomplishing those goals.

Many of us think that we are goal oriented, but when we look at how we spend our time or how we spend our money, we see what really is important in our lives. Get congruent and move in the direction of your goals and dreams.

"The indispensable first step to getting the things you want out of life is this: decide what you want." — Ben Stein

33 | Mindset and Learning Right from Wrong

You are going to kick some ass! You've got to know this deep down in your core. Even when you don't know it, you have to channel this mental toughness. If you feel that you are weak, or are going to have tough times, or that maybe someone else can do it better, you will be correct.

Sadly, many people don't realize one simple truth: In life we get what we think, and most of us don't even know that they hold this power. God lets us chose many things for ourselves, and our mental energy and emotions create vibrations in our world that attract our future actions and opportunities. If you are putting out the energy and vibes that you are successful, determined, and fixed on moving forward, then you are going to start to climb to your goals.

Yes, controlling your thoughts and emotions is one of the highest-level ideas and abilities there is. But one thing that all top earners and businesspeople understand is that they, and only they, orchestrated the mental toughness, energy, and hard work it took to get to the top. Any shortcuts really only thwart you in the end. You are your greatest resource.

You hear people ask, "Isn't it risky to open up your own practice?" My real response is, it's risky not to. I want to be the one in control of my job and career, not someone else. To rely on yourself and have your own back is truly something to be proud of.

Knowing right from wrong is hopefully something you learned how to do a long time ago and it will come naturally. You can get nowhere in life by cheating people, cutting corners, or by keeping someone else down. There is plenty to go around; the more you help others, the more successful and uplifted you become. This is law.

There are several examples of docs who grew really fast

and had enormous (by anyone's standards) practices within one or two years of opening, but with closer looks you see that their businesses were like a house of cards. Financial arrangements were not legal with patients; certain standards and regulations for how to do business and how to doctor were ignored, and as anyone watching could predict, they went from \$900,000+ in collections per year to a lost license and a closed practice.

That's sad because a lot of people were benefitting. No one who goes to school for eight years to serve in one of the best professions (if not THE best profession) out there should ever go through that. Make smart choices. Yes, there may be times when you have to use your gut to determine your course of action. Yes, there are gray areas in our profession, but act in good faith.

Treat others with the golden rule and practice with the golden rule as your number-one regulator. Ask what would you want as a patient, and that will typically answer most questions of how you should proceed. Teach this to your staff. Hire employees who are innately like this. Then sleep well at night because you know you are doing your best to serve people and to do it justly.

"I want to put a ding in the universe." — Steve Jobs

34 | Faith and Coming From Love

Starting a practice takes guts. You clearly know this. It also takes a huge amount of faith and trust in yourself, in God, and in the fact that you've just got to let the energy flow and that more is going to come back to you! It always works that way.

Love people hard. Love them so much that you won't stop. We all have a bad morning, bad day, bad week, or even a bad month. The biggest deal is to recognize there may be things going on that aren't what we wanted to happen. However, there is a higher plan, and getting yourself back on track with your love and intention is what it is all about.

High energy, love, and passion for what you do can't be bad. It attracts people and ultimately success. If you are having a bad day, nobody had better know. I had a 15-day fever of 103 (stupid virus), but did any of my patients know?? NO. They didn't, because did it really matter? Nope. They got their adjustments, I fought through, and my practice continued to see 220 people a week during a time when I was probably the sickest I have ever been. You know what? If I had stayed home, I would probably have felt worse because I wouldn't have gotten up and moved around and instead would have been worrying about my patients and practice.

Everyone is going to face challenges, and these challenges will help you grow. God gives us challenges to get us to the next place in life. Know that there is a bigger plan and that you will know when you are linked into the plan. It feels great! Feel the shift in your energy when you are on task. That way, when you are off of it... you can hook back into the power and energize your practice members, your office, your staff, and your life. MUCH MORE FUN that way!

Sometimes you will just take a step back and be filled with such amazing gratitude that you have created something so awesome in your office! Be you. Be the best version of you and have faith that

you can be the best. Love and passion can go a long way.

Yes, procedures and good staff are super important, but what builds all of that is a sense of faith and deep love. When things go wrong, go back to the basics; the underlying feelings that run your life should always be faith and love. If not, some deep soul-searching is probably worth your time.

"Let us always meet each other with smile, for the smile is the beginning of love." — Mother Teresa

35 | Money, Again

Money is clearly a huge topic that volumes of books could be written about. Let's touch on a few key points and reiterate them. First, you are going to need money, so try to hang on to it. Saving is worth its weight and pain. The more you save, the easier your life and decision-making process will be. I was able to open up my clinic because I saved \$20,000 over the course of undergrad and grad school, and I did not live like a miser.

I went on vacations, I went on trips abroad, and I had fun. You may have to work a bit harder and longer and plan a little more. It's well worth it, and the earlier these habits are learned, the better. During grad school I automatically saved \$75 a month from a bank account to a savings account. How much better would it have been if I could have saved \$50 a week? Weekly savings is where it is at. Tory Robson has hammered this into my head. Even \$5 a week is a big deal. It's the habit that makes you rich. So save.

Next, money is necessary. It is not evil, nor is there any reason to not want to be rich. It's okay to say you want to make money, a lot of money, and go after it. Your passion should make you rich. Money is only an exchange in value. If you can give adjustments to people's spines that take pressure off the nerve that goes to their cells (and increases their function), what is that worth?

What is someone's health worth? It's truly priceless—just ask someone who doesn't have it. We need to recognize the great value we give when we put a price on an adjustment. NO one should feel bad about what they charge (however, of course we want people and families to be able to afford it, so keep that in mind). But we really are the greatest deal around.

Drugs, surgeries, and loss of health are wicked expensive. You are doing them a service, so don't have a complex over people paying you. If they don't spend their money with you, they may be

out buying booze, cigarettes, fast food, and other crap, because let's face it, we are a spending society.

Help people through your incredible office and services, and it will be the best way they could spend their money. Then you can feel good about your bank account growing and about serving more and more! It's a win-win. We love win-win.

"There is a thinking stuff from which all things are made, which in its original state permeates, penetrates, and fills the inner spaces of the universe. A thought impressioned into this stuff will create the thing imaged by the thought." — Wallace Waddles

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Wrapping this up, it truly has been fun to write down my thoughts on this first couple of years. Things have been such a blessing. I can't even begin to describe how cool it is to watch your practice grow and change and morph into such a successful business and to see the changes in your practice members and yourself.

I have become healthier as I have become more congruent (for my patients), and I have grown hugely in ideas, in positive friendships, and in knowing what I want in my own life. If you let it, your chiropractic passion, the people out there to help you, and the members in your office will allow you to see such blessings and to be so happy on a moment-to-moment basis.

Then when you do have a moment where you want to freak out (as those moments do come), you can remember that everything is going to be okay, decide to deal with the issue right away, and then move on to bigger and better things. Focus on what you want, and it is sure to be yours. The following additions to this book are items that I think will be helpful to you in building your business. By no means are they meant to be limiting.

I am attaching my business plan (don't read it too closely, as I am leaving it as it was when I brought it to the bank—imperfect in my mind now), my stats from the first two years, and goals that I had listed for the past two years.

You will be able to see where I came from: the plan that got this thing down on paper and that I took to the bank and used to actually get a loan. The stats show you a roadmap of what I did, really what the action amounted to, and the growth that took place. Some people will grow faster than me, and some slower. As long as you are growing, you have to have a lot of gratitude.

Hell, as long as you are a chiropractor, you have so much to be thankful for. What an amazing profession to be part of. We

promote the truth and give people a way out. It's really something. Finally, I hope the goal lists will spark you to make your own. Enjoy, and good luck! Remember, you are limited only by yourself.

"Feeling gratitude and not expressing it is like wrapping a present and not giving it." — William Arthur Ward

Appendix documents can be viewed or downloaded from

www.drlonacook.com



Dr. Lona Cook wasn't sure why she majored in creative writing at UW Madison; however, after growing her own successful chiropractic practice she decided that many could benefit from a well-written account of what it takes to get started and keep a good thing rolling. Her purpose is to help new entrepreneur chiropractors succeed and create vibrant offices to serve their community and world.

GC JUST TELL ME WHERE TO START is a gift to the future of the chiropractic profession. In it Dr. Lona Cook has compiled valuable, first hand, pertinent information about how to be a successful chiropractor in today's world. I have started 25 new chiropractic practices around the world and I can tell you from my own personal experience that the information contained within her book is right on target, fresh, real world, and inspiring. ***This powerful young chiropractic leader has her head on straight and is well aware of the necessary tools to take over the world with chiropractic. Every reader will benefit from her personal treatise on the successful practice of principled chiropractic.***"

- Liam P. Schubel DC

GC Dr. Lona Cook perfectly outlines the necessary steps for enormous success in coming out of Chiropractic School and starting a practice. Her passion for Chiropractic and enthusiasm for personal and business success shine in this must read for all Chiropractic students, especially students with the drive to own their own business. ***This book would have been the most valuable asset in my early Chiropractic school education, as it would have helped me realize what it takes to open a truly successful clinic.***"

- Tim O'Neil, D.C.

