

From the Best-Selling Author of *The E-Myth*



**E**

The Myth

**Chiropractor**

*Why Most Chiropractic  
Practices Don't Work  
and What to Do About It*

**MICHAEL E. GERBER**

FRANK R. SOVINSKY, DC

The **E** Myth  
**Chiropractor**

*Why Most Chiropractic  
Practices Don't Work  
and What to Do About It*

**MICHAEL E. GERBER**

FRANK R. SOVINSKY, DC



---

# CONTENTS

<i>A Word About This Book</i>	iii
<i>A Note from Dr. Frank</i>	v
<i>Preface</i>	ix
<i>Acknowledgments</i>	xiii
<i>Introduction</i>	xvii
Chapter 1: The Story of Steve and Peggy	1
Chapter 2: It's Your Story to Write	9
Chapter 3: On the Subject of Money	17
Chapter 4: What You Do with Money Changes Everything	29
Chapter 5: On the Subject of Planning	39
Chapter 6: Make Plans—Your Future Is Closer Than It Looks	51
Chapter 7: On the Subject of Management	63
Chapter 8: Management by Design	69
Chapter 9: On the Subject of People	77
Chapter 10: People Are Your Dream Team	83
Chapter 11: On the Subject of Associates	91

Chapter 12: Most Associateships Don't Work and What to Do About It	95
Chapter 13: On the Subject of Estimating	101
Chapter 14: The Best Things in Life Are Fees	105
Chapter 15: On the Subject of Patients	111
Chapter 16: See the Person in the Patient	117
Chapter 17: On the Subject of Growth	127
Chapter 18: Growth Meets Arrested Development	131
Chapter 19: On the Subject of Change	137
Chapter 20: Keep the Change	147
Chapter 21: On the Subject of Time	157
Chapter 22: Stepping into Time	163
Chapter 23: On the Subject of Work	173
Chapter 24: Work on the Life You Want, Not the Life You Want to Avoid	177
Chapter 25: On the Subject of Taking Action	183
Chapter 26: Intention without Action Is a Delusion	189
<i>Afterword</i>	<b>197</b>
<i>About the Authors</i>	<b>199</b>
<i>About the Series</i>	<b>202</b>

---

## A NOTE FROM DR. FRANK

**W**hat if something you thought to be true turned out not to be? How soon would you want to know? If you are like most people you will say, “Right away! Bring it!” Keep that attitude because you are about to get the best adjustment of your life. What you know or were told was true about success in practice is not the whole story, and I am willing to bet that it is only half the story.

Until I read Michael E. Gerber’s book, *The E-Myth: Why Most Small Businesses Don’t Work and What to Do About It*, the truth for me was simple: Work hard, take great care of your patients, and your business and your money will take care of themselves. Nice illusion, brutal reality. The truth is business never just takes care of itself, and as for money, well, more about that later on in the book. Being a good doctor is not enough. To be successful, your business skills must be as competent as your clinical skills.

My name is Dr. Frank Sovinsky and as the co-author of the book you are reading, I invite you to engage in a conversation with us, a talk about you, and a fresh look at your practice. As a chiropractor, I know the pressure you face as a doctor. I know how it feels when patients reject your care plan or drop out of care before they get the results they want. I have felt the anxiety that a lack of new patients brings. I know what it is like to have staff mentally quit—but never physically leave—or to be held hostage in your own office because you don’t know how to do the things they do. I understand your frustration with insurance companies, your stress over taxes,

student loans, potential litigation, and mortgage payments. I understand that a challenging and unforgiving economy leaves you no room for error.

That's what this book is about. It's about hope, growth, and a real plan. A unique and personal strategy to set you free! Whether you are a student, new graduate, or seasoned chiropractor, the ideas and processes we are going to discuss in this book will change how you look at the business of chiropractic and help you get the results and personal practice fulfillment you have been seeking.

I would like to tell you that in my lifelong quest for truth and knowledge I discovered the solution for my practice frustration all on my own. But then again this is a book about truth, so here's the real story. One night as I droned on and on about my practice, my staff, and those patients who just don't appreciate all I do, my wife of six months, Cathy, walked over to me. I thought she was about to refill my wineglass, but she was about to empty it. When I looked up, I saw that she held what I later understood to be objects of revelation. In her right hand was a necklace that she had fashioned from a ribbon with a pacifier hanging from it, and in the other hand was that little blue book, *The E-Myth*.

"I am concerned that you might wear out your thumbs sucking on them, so here is a binky," she said, "and if you are ready to do something about our business, this book will show you how."

I read, we talked, she read, and I listened. Michael E. Gerber, in a very tangible way, changed our business strategy and transformed our lives. As he suggested, we went to work on our business, not in it. We lived and breathed the E-Myth way, and our practice transformed into a remarkably successful business driven by passion and supported by interlocking and interdependent systems. And because the E-Myth principles are universal, we have successfully transformed our chiropractic coaching company, DC Mentors, into a truly meaningful business that is impacting the lives of chiropractors and their patients worldwide.

Have you ever read something and felt as if the author were inside your head because the message seemed like it was meant just for you? Well, that's what it was like for me. And I must tell you that I learned something else as I read the E-Myth point of view: The truth does set you free, but it can make you miserable at first! One statement literally made my jaw drop. Michael said that I had essentially built a job for myself. I hated jobs. I didn't mind working—I've always worked hard—but I hated not being in charge, not really feeling in control of my own destiny. In school I thought that being a chiropractor and owning my own practice would finally give me that control. Michael was correct that I not only had a job, I was working for a lunatic who had no idea how to be an effective business owner.

Just like you, I became a chiropractor because I wanted to eliminate needless suffering in the world. I wanted to empower my patients and set them free physically, emotionally, and attitudinally through the philosophy, art, and science of chiropractic. But I never imagined or truly understood that I would need courses in business planning, growth, and management to be a successful doctor.

As a mentor I have heard every excuse for practice mediocrity. Doctors tell me that they want to be busy and successful, but not too busy. Ironic, isn't it? Success, like health, is a natural consequence of making the right choices and taking the right actions. Can you really be too healthy? Of course not, so how on earth can you be too successful? In the opening paragraph I asked you, "What if something you thought to be true turned out not to be? How soon would you want to know?" I thought I heard you say, "Right away! Bring it!" So here it is: If you don't become a better businessperson, you can never have the life you dreamed about when you were in school. I am not talking about abandoning your vision. I am talking about how to find the interference that is blocking that vision and showing you how to remove it. For things to get better, you have to get better.

Now, I join with Michael as the E-Myth Chiropractor. The choices and actions you take from this point forward will determine

your success or define your struggle. If you are ready to do something about your business, this book will show you how. If you fully engage and commit to these ideas, you can look forward to enough time and resources to live and achieve your dream.

—Frank Sovinsky, DC  
Co-Founder and CEO  
DC Mentors  
Tahoe City, California



# The Story of Steve and Peggy

Michael E. Gerber

*You leave home to seek your fortune and, when you get it, you go home  
and share it with your family.*

—Anita Baker

**E**very business is a family business. To ignore this truth is to court disaster.

This is true whether or not family members actually work in the business. Whatever their relationship with the business, every member of a chiropractor's family will be greatly affected by the decisions a chiropractor makes about the business. There's just no way around it.

Unfortunately, like most doctors, chiropractors tend to compartmentalize their lives. They view their practice as a profession—what they do—and therefore it's none of their family's business.

"This has nothing to do with you," says the chiropractor to his wife, with blind conviction. "I leave work at the office and family at home."

## 2 *The E-Myth Chiropractor*

And with equal conviction, I say, “Not true!”

In actuality, your family and chiropractic practice are inextricably linked to one another. What’s happening in your practice is also happening at home. Consider the following and ask yourself if each is true:

- If you’re angry at work, you’re also angry at home.
- If you’re out of control in your chiropractic practice, you’re equally out of control at home.
- If you’re having trouble with money in your practice, you’re also having trouble with money at home.
- If you have communication problems in your practice, you’re also having communication problems at home.
- If you don’t trust in your practice, you don’t trust at home.
- If you’re secretive in your practice, you’re equally secretive at home.

And you’re paying a huge price for it!

The truth is that your practice and your family are one—and you’re the link. Or you should be. Because if you try to keep your practice and your family apart, if your practice and your family are strangers, you will effectively create two separate worlds that can never wholeheartedly serve each other. Two worlds that split each other apart.

Let me tell you the story of Steve and Peggy Walsh.

The Walshes met in college. They were lab partners in organic chemistry, Steve a pre-chiropractic student and Peggy pre-nursing. When their lab discussions started to wander beyond spectroscopy and carboxylic acids and into their personal lives, they discovered they had a lot in common. By the end of the course, they weren’t just talking in class; they were talking on the phone every night . . . and *not* about organic chemistry.

Steve thought Peggy was absolutely brilliant, and Peggy considered Steve the most passionate man she knew. It wasn’t long before they were engaged and planning their future together. A week after graduation, they were married in a lovely garden ceremony in Peggy’s childhood home.

While Steve studied at a prestigious college of chiropractic, Peggy entered a nursing program nearby. Over the next few years, the couple worked hard to keep their finances afloat. They worked long hours and studied constantly; they were often exhausted and struggled to make ends meet. But through it all, they were committed to what they were doing and to each other.

After passing his state boards, Steve became an associate doctor in a busy practice while Peggy began working in a large hospital nearby. Soon afterward, the couple had their first son, and Peggy decided to take some time off from the hospital to be with him. Those were good years. Steve and Peggy loved each other very much, were active members in their church, participated in community organizations, and spent quality time together. The Walshes considered themselves one of the most fortunate families they knew.

But work became troublesome. Steve grew increasingly frustrated with the way the practice was run. "I want to go into business for myself," he announced one night at the dinner table. "I want to start my own practice."

Steve and Peggy spent many nights talking about the move. Was it something they could afford? Did Steve really have the skills necessary to make a chiropractic practice a success? Were there enough patients to go around? What impact would such a move have on Peggy's career at the local hospital, their lifestyle, their son, their relationship? They asked all the questions they thought they needed to answer before Steve went into business for himself ... but they never really drew up a concrete plan.

Finally, tired of talking and confident that he could handle whatever he might face, Steve committed to starting his own chiropractic practice. Because she loved and supported him, Peggy agreed, offering her own commitment to help in any way she could. So Steve quit his job, took out a second mortgage on their home, and leased a small office nearby.

In the beginning, things went well. A building boom had hit the town, and new families were pouring into the area. Steve had

#### 4 *The E-Myth Chiropractor*

no trouble getting new patients. His practice expanded, quickly outgrowing his office.

Within a year, Steve had employed an office manager, Clarissa, to run the front desk and handle the administrative side of the business. He also hired a bookkeeper, Tim, to handle the finances. Steve was ecstatic with the progress his young practice had made. He celebrated by taking his wife and son on vacation to Italy.

Of course, managing a business was more complicated and time-consuming than working for someone else. Steve not only supervised all the jobs Clarissa and Tim did, but also was continually looking for work to keep everyone busy. When he wasn't scanning journals of chiropractic to stay abreast of what was going on in the field or fulfilling continuing-education requirements to stay current on the standards of care, he was going to the bank, wading through patient paperwork, or speaking with insurance companies (which usually degenerated into *arguing* with insurance companies). He also found himself spending more and more time on the telephone dealing with patient complaints and nurturing relationships.

As the months went by and more and more patients came through the door, Steve had to spend even more time just trying to keep his head above water.

By the end of its second year, the practice, now employing two full-time and two part-time people, had moved to a larger office downtown. The demands on Steve's time had grown with the practice.

He began leaving home earlier in the morning and returning later at night. He drank more. He rarely saw his son anymore. For the most part, Steve was resigned to the problem. He saw the hard work as essential to building the "sweat equity" he had long heard about.

Money was also becoming a problem for Steve. Although the practice was growing like crazy, money always seemed scarce when it was really needed. He had discovered that insurance companies were often slow to pay, and when they did, they cut his fee.

When Steve had worked for somebody else, he had been paid twice a month. In his own practice, he often had to wait—sometimes

for months. He was still owed money on billings he had completed more than ninety days before.

When he complained to late-paying insurers, it fell on deaf ears. They would shrug, smile, and promise to do their best to review the claims, adding, “But your care plan does not meet medical necessity according to our guidelines.” Of course, no matter how slowly Steve got paid, he still had to pay *his* people. This became a relentless problem. Steve often felt like a juggler dancing on a tightrope. A fire burned in his stomach day and night.

To make matters worse, Steve began to feel that Peggy was insensitive to his troubles. Not that he often talked to his wife about the practice. “Business is business” was Steve’s mantra. “It’s my responsibility to handle things at the office and Peggy’s responsibility to take care of her own job and the family.”

Peggy was working late hours at the hospital, and they’d brought in a nanny to help with their son. Steve couldn’t help but notice that his wife seemed resentful, and her apparent lack of understanding baffled him. Didn’t she see that he had a practice to take care of? That he was doing it all for his family? Apparently not.

As time went on, Steve became even more consumed and frustrated by his practice. When he went off on his own, he remembered saying, “I don’t like people telling me what to do.” But people were still telling him what to do. On one particularly frustrating morning, his office had to get an insurance authorization for a \$57 cervical X-ray. It required a long-distance call and twenty-five minutes on hold. Steve was furious.

Not surprisingly, Peggy grew more frustrated by her husband’s lack of communication. She cut back on her own hours at the hospital to focus on their family, but her husband still never seemed to be around. Their relationship grew tense and strained. The rare moments they *were* together were more often than not peppered by long silences—a far cry from the heartfelt conversations that had characterized their relationship’s early days, when they’d talk into the wee hours of the morning.

Meanwhile, Tim, the bookkeeper, was also becoming a problem for Steve. Tim never seemed to have the financial information Steve

## 6 *The E-Myth Chiropractor*

needed to make decisions about payroll, patient billing, and general operating expenses, let alone how much money was available for Steve and Peggy's living expenses.

When questioned, Tim would shift his gaze to his feet and say, "Listen, Steve, I've got a lot more to do around here than you can imagine. It'll take a little more time. Just don't press me, okay?"

Overwhelmed by his own work, Steve usually backed off. The last thing Steve wanted was to upset Tim and have to do the books himself. He could also empathize with what Tim was going through, given the practice's growth over the past year.

Late at night in his office, Steve would sometimes recall his first years out of school. He missed the simple life he and his family had shared. Then, as quickly as the thoughts came, they would vanish. He had work to do and no time for daydreaming. "Having my own practice is a great thing," he would remind himself. "I simply have to apply myself, as I did in school, and get on with the job. I have to work as hard as I always have when something needed to get done."

Steve began to live most of his life inside his head. He began to distrust his people. They never seemed to work hard enough or to care about his practice as much as he did. If he wanted to go get something done, he usually had to do it himself.

Then one day, the office manager, Clarissa, quit in a huff, frustrated by the amount of work that her boss was demanding of her. Steve was left with a desk full of papers and a telephone that wouldn't stop ringing.

Clueless about the work Clarissa had done, Steve was overwhelmed by having to pick up the pieces of a job he didn't understand. His world turned upside down. He felt like a stranger in his own practice.

Why had he been such a fool? Why hadn't he taken the time to learn what Clarissa did in the office? Why had he waited until now?

Ever the trouper, Steve plowed into Clarissa's job with everything he could muster. What he found shocked him. Clarissa's work space was a disaster area! Her desk drawers were a jumble of papers,

coins, pens, pencils, rubber bands, envelopes, business cards, fee slips, eye drops, and candy.

“What was she thinking?” Steve raged.

When he got home that night, even later than usual, he got into a shouting match with Peggy. He settled it by storming out of the house to get a drink. Didn’t anybody understand him? Didn’t anybody care what he was going through?

He returned home only when he was sure Peggy was asleep. He slept on the couch and left early in the morning, before anyone was awake. He was in no mood for questions or arguments.

When Steve got to his office the next morning, he immediately headed for the therapy room—maybe the cold laser could get rid of his throbbing headache.

What lessons can we draw from Steve and Peggy’s story? I’ve said it once and I’ll say it again: *Every business is a family business*. Your business profoundly touches all members of your family, even if they never set foot inside your office. Every business either gives to the family or takes from the family, just as individual family members do.

If the business takes more than it gives, the family is always the first to pay the price.

In order for Steve to free himself from the prison he created, he would first have to admit his vulnerability. He would have to confess to himself and his family that he really didn’t know enough about his own practice and how to grow it.

Steve tried to do it all himself. Had he succeeded, had the practice supported his family in the style he imagined, he would have burst with pride. Instead, Steve unwittingly isolated himself, thereby achieving the exact opposite of what he sought.

He destroyed his life—and his family’s life along with it.

Repeat after me: *Every business is a family business*.

Are you like Steve? I believe that all chiropractors share a common soul with him. You must learn that a business is only a business. It is not your life. But it is also true that your business can have a profoundly negative impact on your life unless you learn how

## 8 *The E-Myth Chiropractor*

to do it differently than most chiropractors do it—and definitely differently than Steve did it.

Steve's chiropractic practice could have served his and his family's life. But for that to happen, he would have had to learn how to master his practice in a way that was completely foreign to him.

Instead, Steve's practice consumed him. Because he lacked a true understanding of the essential strategic thinking that would have allowed him to create something unique, Steve and his family were doomed from day one.

This book contains the secrets that Steve should have known. If you follow in Steve's footsteps, prepare to have your life and business fall apart. But if you apply the principles we'll discuss here, you can avoid a similar fate.

Let's start with the subject of *money*. But, before we do, let's read the chiropractor's view about the story I just told you. Let's talk about how it's your story to write by Dr. Frank. ❖

# It's Your Story to Write

Dr. Frank Sovinsky

*Whether we like it or not, our lives will leave a mark on the universe. Each person's birth makes ripples that expand in our social environments: parents, siblings, relatives, and friends are affected by us, and as we grow up our actions leave a myriad of consequences, some intended, most not.*

—Mihaly Csikszentmihalyi

**T**ake a moment to step back from the routines of your practice and the rituals of your life. Take a deep breath. I urge you to quiet the chattering monkeys in your head because they are determined to distract you from the real work we are doing together. If you are thinking about your day or stuck on something from last week, you might miss the point of this chapter, and your story is too important to miss. So take another breath or two. It is in this moment that the right questions are born and the “right for you” answers wait. Are you ready? Good, let's begin.

## 10 *The E-Myth Chiropractor*

When I look at your life as a chiropractor, I am filled with a sense of awe. I mean, you change the lives of so many people! When you entered this profession, you had a plethora of things you wanted to fix in the world, things you wanted to do, to have, and to become. Yet Michael and I want to know: to what scale do you want to impact the world?

Your pursuit of happiness has led you to this path of service called chiropractic practice. And it is on this path of service that you will fulfill your destiny. Yet this path has exposed, or will expose, an important truth. If you are going to make a difference and contribute to change in the world, then you must see your practice as an entrepreneur sees his or hers. You need to think like an entrepreneur thinks, ask the deeper questions that an entrepreneur asks, and you need to behave like an entrepreneur behaves.

You are reading this book because you know that choices shape your chances for success. The more you learn, the more perspectives you hear, the closer you come to closing the gap between where your practice is now and where you want it to be. You might be right on the edge of explosive growth and all it will take is one more push. You might be in a bit of a rut and have lost that loving feeling. Or you might be somewhere in between. You are here for the right reason—yours.

In chiropractic college I was obsessed with opening my own practice. All I could think about was getting through the academic gauntlet and on with real life. I just wanted to open those doors and let the people come in. Other classmates chose associateships, hoping to get real-world clinical and business experience, but that wasn't for me. Many still take that approach, and we will talk about that later because it is so important.

In E-Myth terms, the technician personality in me just wanted to adjust spines, change lives, and forget the rest. I told myself that a caring doctor should not get bogged down by the details of managing, marketing, and money. I just wanted to do what I wanted to do and never considered that my practice had needs, too.

When Michael wrote about management by abdication, not delegation, it got my attention. He said that I had hired people to do the work that I didn't know how to or care to do. How did he know? He wasn't a doctor. For a brief moment I actually thought that he had interviewed my wife, Cathy, and that she had told him about how I was running the family business straight into the ground. How else could he have known?

## **Why It Matters**

You are, at this very moment, a vital part of a profession with an unprecedented vision. We are, by most standards, a young profession. The adjustment that was delivered by D.D. Palmer in 1895 has now been heard around the world thanks to our courageous and passionate predecessors. Today, many people in this profession work tirelessly to guarantee your right to practice and the right for patients to seek our help. But none of that matters if your practice doesn't work. Without your success, your story will never be told.

No one profession has all the answers, yet what you do matters to your patients. There are hundreds of thousands of people who suffer needlessly and will continue a life of drudgery and hopelessness unless you get busy doing what needs to be done, changing what needs to change, and taking action today, not tomorrow.

If you sense urgency in my voice, you are right. I have conducted surveys among chiropractic audiences and clients for the past decade. The question I pose is this: "Knowing what you know, would you suggest chiropractic as a career choice?"

I am saddened to tell you that 30 percent tell me, "No!" That really bothers me. It's not that I don't know why they respond this way or how to fix it. We will cover all of that in this book. It just saddens me that a passionate new doctor can become burned out after only five years or less in practice and that too many seasoned chiropractors have lost their zeal for this profession. It doesn't have to be this way.

If I just described you, this book is hope with a plan. If you are in the other 70 percent and would go back to school and do it all over again, then this book is preventive care.

## **Mirror, Mirror on the Wall**

You have three relationships that shape your personal and professional life: the relationship you have with yourself, the relationships you have with others, and the relationship you have with your practice. Make no mistake about it, all of these relationships are interdependent, and the thing they all have in common is you.

You can assuage the pain of practice mediocrity through self-deception, and you can even ignore many of your relationship problems. Yet your practice is a measurable, palpable accounting of your inner journey, your leadership competence, and your work ethic.

Take another breath. We have more of your story to tell. Now think about the very moment when you were called to the stage to receive your diploma. Remember? How did you feel? Who was there with you? How did that moment make them feel? I know that on some level you understand that your actions and your emotions leave their marks on everyone around you. Michael just had us repeat with him, “Every business is a family business.” Do you see how profound a perspective that is?

Your passion, your career aspirations, and your reaction to the wins and challenges you face in business have a ripple effect on those in your circle and beyond.

Now let’s look at this same idea from a business perspective. Did you know that as a business owner you have stakeholders who have a vested financial, emotional, and, on some level, a spiritual connection to your success? It’s easy to see that your spouse and children are inextricably tethered to your results, but what about your staff and their families and your patients?

Your staff is enrolled and emotionally involved because your practice fulfills them as human beings. The people who work alongside you want to grow and thrive, and they want economic certainty. They want to know if “their practice” will be around five years from today, even if you are not.

Your patients want to know if “their practice” will be there, ready to respond when they need it to, not just when you are in the mood. They want to know if “their practice” will be around five years from today.

What about the other stakeholders, like the banker who believed in your business plan and loaned you the money to start your practice? What about the vendors you buy from, the other businesses in your community, and, yes, even the coaches you hire?

You see, what you do has meaning to others. It affects them. This practice is not about you. Do you realize that? I bet you do. This is not a rhetorical exercise. I just want to be certain that you start this process of working on your business with the right attitude.

## **Practice Is a Full-Contact Game**

The people you work for are those you leave behind each morning as you head out to your practice. Is the person who leaves the same person who comes home? While your intellect may try to compartmentalize your life, you do not live in emotional isolation. As Daniel Goleman pointed out in his pivotal research, your emotional intelligence is even more important than your IQ. And the first step to developing emotional acumen is to recognize that your moods and emotions affect others.

I'll bet you have had this experience or, as in my case, all of the following in the same day.

You get to the office and return a call to your accountant. She says, “The good news is that you made more money last quarter. The bad news is that we did not account for that growth, so you owe an extra \$17,000. Can you get a check to me today?”

## 14 *The E-Myth Chiropractor*

You walk out to the reception area. Your front desk person is late yet again, and you start to answer the phones while patients are arriving. Then you notice that the X-rays you need for yesterday's new patient's report of findings are nowhere to be seen. Your assistant finally shows up, and you get through the morning.

When you come back from lunch, you see that five people have canceled their appointments and two of them have asked for their records to be sent to another chiropractor.

The afternoon is busy. Things are looking up. Then your staff hands you a note letting you know that six people are waiting, and one of them has been there for more than thirty minutes and is not a happy camper. You have a headache. You even try to adjust yourself but can't quite get it to go, so, having made it through the day, you head for home.

Life happens, yet everything in this story is iatrogenic. You heard me, doctor-induced.

Now back to the myth of home and work separation. The message is clear. Wherever you go, there you are. Those who are close to you know you. They feel your pain and can see the frustration in your eyes. Burying emotions takes energy and puts up a wall between you and those you care about. Be open and honest with your feelings, but don't whine. Look for solutions, not sympathy.

I suggest that you download an "app" that prepares you for the office-home interface. Here are a couple of tips that I suggest to my clients. After office hours, clear your head and your emotional state so that you are prepared for the most important work you do: building strong, vibrant relationships with family and friends.

During the commute home listen to music or audiobooks, or just listen to the highway as your tires dance along the grooves. Sing songs like you do in the shower. What the heck, you are a rock star in your head, aren't you? Just be careful not to play your air guitar while driving!

As you reach for the door, pretend you are picking up your spouse for a date. Ask how his or her day went and listen! See your spouse! Let your kids crawl on you, and let them talk about their wild

adventures. Then, if your lover asks you to share your wins, do so but never try to cover up your challenges. He or she knows you and can tell. Holding back leads to mistrust and misunderstanding, no matter how noble it may appear. Be real, and allow your partner to face the world with you.

I must issue a clear warning for the wise. Do not, I mean it, do not whine or drone on and on about your frustrations or you will get the “necklace of shame” that I described in “A Note from Dr. Frank.”

Many of you have a spouse working with you in the practice. It is a blessing if you have a solid relationship and a practice killer if it is strained. You can't bicker at home and not have patients feel the tension in the office; no matter what you think, it is impossible. So fix it or work in separate businesses for the sake of the other stakeholders.

Adversity does not build character, it reveals it. A few years back I took a simple test designed by a 9-year-old. It got my attention. Here it is for your coaching pleasure: “The Logan Test.”

Do you awake each morning excited about the day, not wanting to sleep any more than absolutely necessary?

Do you laugh as much as you once did?

Are you having as much fun in your personal life as you have in the past?

Tomorrow's health-care terrain will reward those of us who prepare ourselves and our practices for the new marketplace. In the movie “Groundhog Day,” the character Phil Connors, played by Bill Murray, finally gets it. He awakens to the reality that he has power. He has the power of change.

The following chapters will give you that same power, the power to change. This is a perfect time to read what Michael has to teach us about money. ❖

