Newsletter and Information Resource of the Palmetto State Chiropractic Association

PSCA
Palmetto State Chiropractic Association

TONE

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tone /ton/ - 1. general character; attitude 2. giving greater strength 3. harmonize

LOOK ONLINE
FOR YOUR 2023 PSCA EVENT CALENDAR
WWW.PSCAONLINE.COM

PRINCIPLES HAVE POWER

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I remember thinking about money a lot when I started out in practice many years ago. I had four beautiful young girls sitting at the dinner table every day, and they looked at me with such beautiful brown eyes. I knew it was on me to provide everything they needed. So, who wouldn't be thinking about money. What would you do?

I dug into the practice manual I was using, the Bible. I had been taught about the Ten Commandments as a child. They provided a God-honoring, moral way to live my life, but I did not recall anything having to do with money, and that was my focus for a while. I dug deeper. These commandments, known as The Law, were given to Moses about 3,500 years ago. The practice of tithing, giving back ten per cent of what is received, had been around much longer, at least a thousand years longer, than The Law.

"Giving back is a principle of life, much like innate intelligence is a principle of organization in living things."

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PSCA Member Holiday Party
When: Friday, Dec. 8th, 2023
Time: 6pm
Where: The Piedmont Club • Spartanburg

More info to come

SUPPORT OUR PLATINUM AND GOLD SPONSORS.

THE CHIROPRACTIC TRUST · ChiroFutures Malpractice Insurance Program www.chirofutures.org · SHERMAN COLLEGE of CHIROPRACTIC · THE JOINT chiropractic

PRINCIPLES OF PROSPERITY

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Dave Ramsey is a well-known financial expert who has helped millions of people get out of debt and build wealth. His philosophy is based on a few key principles that can help anyone take control of their finances and achieve financial freedom.

The first principle is to live within your means. This involves creating a budget and sticking to it, even if it means making sacrifices in the short term. Ramsey recommends using the envelope system, in which you put cash in envelopes for different categories of expenses, such as groceries, entertainment, and gas. This helps you stay on track and avoid overspending.

The second principle is to get out of debt. Ramsey advocates the debt snowball method, in which you pay off your smallest debts first and then use the money you were paying on those debts to pay off larger debts. This creates momentum and helps you stay motivated as you work towards becoming debt-free.

The third principle is to save for emergencies and the future. Ramsey recommends having a fully funded emergency fund of 3-6 months of expenses, as well as saving for retirement and other long-term goals.

Finally, Ramsey emphasizes the importance of giving back. He believes that giving generously can help you feel more fulfilled and grateful and can also have a positive impact on your finances.

Overall, Dave Ramsey's approach to money is about taking control of your finances, living within your means, and working towards long-term financial goals. By following these principles, anyone can achieve financial freedom and live a life of abundance and generosity.

THE REALITY OF MONEY

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We all need money to live. We would like enough to live well.

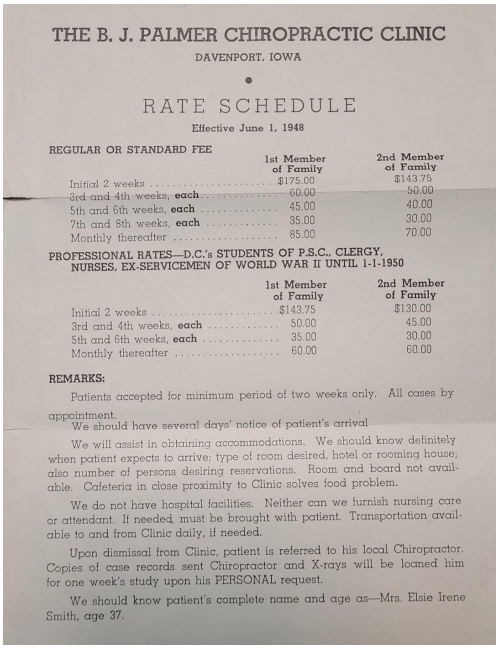
But, what is money, really? Isn't it just a symbol for exchange? Don't we need to live in a universe where our relationships are in proper exchange with one another?

It is a universal law that you cannot exist very well if you are out of exchange with anything in the universe, be it an individual, an animal, or even the matter around us. If we pollute our surroundings, we are out of exchange with our environment, and it can lead to our ultimate demise. So it is with each other.

When I first started my practice, I made a pact with God. I said that I will take care of his people, and I expect him to take care of me. There was no mention of fees or of any particular type of exchange. Guess what? I've been in practice for 47 years and have never sent a bill to a patient. I have received the blessings of good fortune and all the money I've ever needed. The trick is to hold up your end of the bargain. Give from your heart; expect nothing in return. This works.

I get people who say, "Well, what about the people who might rip you off?" My response is, "That's their karma, not mine." Let it go and move on.

Service is the key, and detachment from the outcome is the other. Abundance is the result.



THE B. J. PALMER CHIROPRACTIC CLINIC
DAVENPORT, IOWA

RATE SCHEDULE
Effective June 1, 1948

REGULAR OR STANDARD FEE

	1st Member of Family	2nd Member of Family
Initial 2 weeks	$175.00	$143.75
3rd and 4th weeks, each	60.00	50.00
5th and 6th weeks, each	45.00	40.00
7th and 8th weeks, each	35.00	30.00
Monthly thereafter	85.00	70.00

PROFESSIONAL RATES—D.C.'s STUDENTS OF P.S.C., CLERGY, NURSES, EX-SERVICEMEN OF WORLD WAR II UNTIL 1-1-1950

	1st Member of Family	2nd Member of Family
Initial 2 weeks	$143.75	$130.00
3rd and 4th weeks, each	50.00	45.00
5th and 6th weeks, each	35.00	30.00
Monthly thereafter	60.00	60.00

REMARKS:

Patients accepted for minimum period of two weeks only. All cases by appointment.

We should have several days' notice of patient's arrival

We will assist in obtaining accommodations. We should know definitely when patient expects to arrive; type of room desired, hotel or rooming house; also number of persons desiring reservations. Room and board not available. Cafeteria in close proximity to Clinic solves food problem.

We do not have hospital facilities. Neither can we furnish nursing care or attendant. If needed, must be brought with patient. Transportation available to and from Clinic daily, if needed.

Upon dismissal from Clinic, patient is referred to his local Chiropractor. Copies of case records sent Chiropractor and X-rays will be loaned him for one week's study upon his PERSONAL request.

We should know patient's complete name and age as—Mrs. Elsie Irene Smith, age 37.

UNDERSTAND PROSPERITY CONSCIOUSNESS

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Understanding the connection between prosperity consciousness and a practice full of patients who stay, pay, and refer, with or without insurance, is a key to fulfilling your practice purpose and enjoying financial success. The following are a few key concepts to consider:

1. Be selective – Learn the value of your service and expect to be paid. Service is service. It is no more honorable or important when it is rendered to those who don't pay you. Those who CAN afford your services need you as badly as those who CAN'T afford your services.

2. Expect to be paid – If you don't get paid, you can't stay in business. If you don't' stay in business you can't help patients or provide for your family.

3. Financial failure is not an option – Why would Doctors of Chiropractic spend roughly eight years of their life in college, enter the work force, go into enormous amounts of debt, deal with all the challenges of being in business for themselves, and face the risk of malpractice for less than they deserve in return for their efforts? It's impossible to justify financial hardship in the name of chiropractic. The grocery store, the IRS, the student loan lender, your child's college, your family, or your mortgage lender will not sympathize. Financial success is your only option.

4. The cash practice should be understood – A successful cash practice has little to do with money and special financial plans and everything to do with building value. The first person who must learn the value of their service and the fee they should be paid in return for their service is the doctor.

Making money is important. Why? Because when you make enough money to have a great standard of living, get out of debt, and prepare for semiretirement, you are free to pursue the more important things in life—like God, family, and friends.
Conversely, without enough money to have a great standard of living, get out of debt, and prepare for semiretirement, you will become preoccupied with paying the bills and making ends meet. To be clear—hopefully crystal clear—it will become a financial choke chain around your neck, one that squeezes the very life out of you twenty-four hours a day, seven days a week.

Principles Have Power

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That is because tithing, or giving back, is not part of The Law. Abraham tithed to Melchizedek, the king of the area, in thanks for the blessings he received. Jacob later made a vow to tithe to God. Tithing was then, and remains today, a principle that both pre-dates and transcends law.

Giving back is a principle of life, much like innate intelligence is a principle of organization in living things. Principles have power. Can a Chiropractor give a nod to the power that made the body healing the body and not give a nod to that same power providing in all areas of life? You were created to give carbon dioxide back to the environment; the plants were designed to give oxygen back. Together life is sustained. Forces in the universe around us act on us every minute of every day. They could tear us down if it were not for our innate response to create forces within that adapt those universal forces. In that process we have life. These are all principles. Principles have power.

And so, years ago I made a commitment to tithe, to give back to God in thanks for the many blessings I had received. I learned I could live better and do more with 90% than I could with 100% of what I had. This principle, like the innate principle, made sense to me. It isn't a law thing; it's more a heart thing. It has been at the heart of my practice for a very long time and has been a part of the PSCA heart since it was founded. The PSCA gives back to organizations that represent what we think is important for Chiropractic.

We support Chiropractic when we "exhale," and we benefit when other organizations "exhale." Your practice is no different. Look around town--where can you give? Giving back is a principle of Creation, and principles have power.

FIND A MENTOR

John S. Enloe IV, DC
Enloe Chiropractic "Life" Center
(843) 399-9722

Before I graduated from Life in '99, I was lost! Things were about to become real. I happened upon a book in the campus bookstore that forever changed my life: *Prepare for Success* by Dr. Rick Franks. Here was a man doing what I wanted to do! He was seeing hundreds of patients daily, had multiple offices with multiple associates, was a prominent DE speaker, and was all around successful in every aspect of his life.

I called him after reading his book and asked if he needed help. I remember the first question he asked me was, "What are you looking for?" I told him "I want to learn from the best. Teach me."

The rest is history. He has been my mentor not only in chiropractic but also in life itself. He taught me many things my own father did not and could not teach me.

Everything we know we learned from someone else.

-John Wooden

Twenty-five years into practice, I still talk to Rick on a weekly basis. Now that I am hiring and training associate doctors, I am still learning from him.

Last week as we talked, he told me much has changed since he started training associates. Young people coming out of school aren't looking to learn how to build big, high volume, principled chiropractic practices anymore. They are looking for a job. A paycheck. Security.

The first question every potential associate doctor now asks is "How much do you pay?" They are no longer interested in learning how to build a practice but want someone to pay their bills!

The only job security you have today is your commitment to continuous personal improvement.

-Kenneth H. Blanchard

There is no security in anything we do. Life is full of risk.

I never asked him how much I would make. It didn't even cross my mind! I knew if I could emulate him, I would be successful. He was already doing what I wanted to do. Why reinvent the wheel? I dressed like him, I walked like him, I ate like him, I stood like him. Whatever he did and however he did it, that's what I did!

Imitation is about copying. Emulation is when imitation goes one step further, breaking through into your own thing.

-Austin Kleon

The quickest way to success is to follow someone who is already doing what you want to do. The benefits will be too numerous to count. I truly count myself blessed to have found a mentor who taught me how to love, serve, and give, first and foremost. It's not what you get but what you give. When you realize that, you will truly have reached success in principled chiropractic. You can never outgive God. If you live to serve, you will be rewarded.

I encourage everyone to find their mentor, the person who helped them get to where they are today, and thank them. If you don't have a mentor, it's never too late. There are numerous doctors in the PSCA with years of experience who would love to take you under their wing. Find them, emulate them, soak up their years of knowledge and experience.

A mentor is someone who allows you to see the hope inside yourself.

-Oprah Winfrey

My time with my mentor Dr. Franks cannot be measured in monetary value. It has developed and rewarded me exponentially in all areas of my life. And will continue to do so.

Thanks, Rick. Love ya, buddy. John