

## R U?

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Some of you may wonder if the title of this article is the same as the first name of the robot that appeared in the Star Wars movies a few years ago. Remember? The robot's name was R2-D2. "R U" is not a relative!

The title of this article is not a typo, either. It may be a little confusing, but it does present some interesting things to think about. The title is correct, but it is really a question. Spelled out, R U reads, "Are you?" Good question. I hope that as you read this, you come up with some good answers!

R U really marketing your practice and constantly educating people about the benefits of what you do? That's the only way you can build a successful practice. The days of just opening an office, hanging up a sign and running a few ads are a thing of the past. Do you want patients? You have to get out there and make it happen. You must market yourself and your practice.

R U working at controlling your overhead? A big volume practice is great, but the bottom line is not so great if your expenses increase at the same rate that your practice grows. Don't fall into the trap that you must spend money to make money. It may be that way when you get started, but watch your overhead - it can eat up all of your profits.

R U afraid of debt? You can have a healthy respect of debt, but you must understand what debt is and how to work with it. Becoming "debt-free" can also lead to becoming "asset-free." Get rid of high interest debt so that more of your payments can go toward reducing the amount of the debt instead of just paying interest while the debt stays level.

R U saving money for the person you will be when it is time to put away the needles and hit the beach, or just enjoy retirement? Maybe it is time to investigate what is available as far as retirement plans go. Make sure you check all of them out, not just the one the salesperson think is best for you.

R U covered properly by insurance in all the areas you needed coverage. I think it's best to find out now, instead of waiting until you have a claim to see if your coverage is adequate. When was the last time you had a complete review done? You should do this once every two years. Most of you are way overdue!

R U sure you have the best deal a bank can give you when it comes to checking and savings accounts, loans, and other services? Have you shopped around to see if a competitor might offer you something better? What are you waiting for? It is only money that you are wasting, and it is your money!

R U happy with your credit cards, even though the interest you are paying is the highest allowed by law? Have you even tried to call them and ask that they lower the interest rate? If you haven't, you deserve exactly what you have!

R U sure your investments are doing the best job for you? Well, are you?

R U beginning to think that maybe you should do a complete review of everything you have been doing up until you read this article? Good! If you feel that way, I have accomplished exactly what I set out to do: to get you thinking.

R U thinking?

R U ready to take some positive steps toward taking control of your finances and your financial future?

R U finally beginning to realize that if you don't start taking control right now, you may not have a financial future?

R U unsure what to do next?

R U not sure where to turn for help or assistance?

Here's the last and most important question: R U ready? I think that if you do the work, you can reverse those letters. That takes it from "R U?" to "U R!" (you are!).

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