



Creating A Professional Practice

Student Handbook

IPSB -International Professional School of Bodywork

*Compilation of Handouts
for Creating a Professional Practice Course*

Portfolio a good promotion tool

By Nancy Michaels
SCRIPPS HOWARD NEWS SERVICE

When you think of a portfolio, what comes to mind? An itemized list of investments and securities? An oversized briefcase tucked under the arm of an artist?

Wipe these images from your mind and replace them with one of yourself and your professional accomplishments. Portfolios aren't reserved for high finance and fine art. Regardless of what you do, a professional portfolio highlighting your best work is an effective self-promotional tool.

Our society is extremely visual. We're much more likely to remember a message when it engages our eyes, as well as our ears. It makes sense, then, that your ideas will be better received and your credibility stronger when your sales presentation includes ready examples of your accomplishments.

The first step toward assembling your portfolio is to document all of

your work. Save original copies of reports, proposals, researching findings and press clippings.

Remember to record events that can't be saved on paper. For instance, if you are an interior decorator, take before and after pictures or videos. If you are hosting an open house, record that on film as well.

And save letters from satisfied customers, special certification, diplomas and awards.

To hold all this together, consider buying a three-ring binder because it's easy to use and update. These binders range in price from \$15 to \$200 depending on the quality of material. Use clear plastic inserts to protect your documents. The pages may also be added or removed when you need to tailor your portfolio to a certain client.

Now think of ways to document your work. If you want to open your second restaurant and are looking for backers, pull together some

sample menus and photographs of meals and functions you have served.

Include original copies of letters from satisfied customers as well as a list of references with phone numbers and addresses.

You may want to make copies of these materials to leave behind after your presentation. Here are some additional items to consider including in your professional portfolio:

- Picture of you.
- Picture of your business/employees.
- Biography.
- List of services/products.
- Company-approved professional marketing material.
- Client testimonials.

Very few business owners take time to assemble a portfolio. If you do, you'll be sure to make a positive and professional impression on your prospective customers or investors.

Business & Motivational Books

Marketing Without Advertising, by Phillips and Rasberry

Honest Business, by Phillips and Rasberry

The Power of Money Dynamics, by Venita VanCaspel

Tax Guide For Small Business - I.R.S. publication 334

Small Time Operator, by Bernard Kamoroff, C.P.A.

How to Write a Good Advertisement, by Victor O. Schwab

Anybody Can Write - A Playful Approach, by Jean Bryant

The Unabashed Self-Promoter's Guide, by Jeffrey Lant

How to Get Your Own Trademark, Enterprise Publishing

The Partnership Book, by Clifford & Warner

Step by Step Bookkeeping, by Robert C. Ragan, CPA

How to Get Your Own Trademark, Enterprise Publishing

See You at the Top, by Zig Ziglar

Top Performance, by Zig Ziglar

Think & Grow Rich, by Napoleon Hill

Success through a Positive Mental Attitude, by Hill & Stone

The 7 Habits of Highly Effective People, by Stephen R. Covey

Ask for the Moon and Get It!, by Percy Ross

How to Win Friends and Influence People, by Dale Carnegie

The E Myth, by Michael Gerber

Being The Best, by Denis Waitley

Seeds Of Greatness, by Denis Waitley

Unlimited Power, by Anthony Robbins

A Practice that's **Built to Last**

How to Achieve Career Longevity

by Cherie Sohnen Moe



Approximately 55,000 people enter the massage profession every year—and it is estimated that 45,000 therapists leave the profession each year, 15,000 of them permanently.¹ According to industry leaders, it appears that the average number of years a massage therapist stays in practice is two to three. Yet, some people stay in the massage field for more than 20 years. What sets those people apart from therapists who have a hard time making it?

According to career counselor Randall S. Hansen, Ph.D., “Recent studies indicate that the average worker will change careers—not just jobs—several times over the course of a lifetime.” But what if massage is your second or third career, and you want it to be your last? Or what if you’re just beginning your first career in massage, and want to be in control of when—or if—you leave it someday?

Here, 10 massage therapists whose careers have ranged from three-and-a-half to 35 years offer advice on career longevity. Two practitioners work solely as employees, while the rest are in private practice; two therapists also work part time in chiropractic offices. The average number of hours of hands-on work done each week is 20. The one exception is a therapist who has been in practice for 13 years and who works 28 hours a week for a chiropractor and 25 hours a week from her home office.

The principal components of career longevity are: personality characteristics; client interactions; technical capabilities; business savvy; and self-care. Most of the suggestions for longevity are the same for those who are self-employed as they are for those who work as employees.

The additional skills critical for employees to master are interpersonal communications with staff and management, and knowing how to adapt to various management styles.

Successful practitioners are confident in their abilities, possess a positive mental attitude, maintain healthy boundaries and are willing to take risks, such as speaking in public. They are willing to press through challenges and be uncomfortable for a while. They are determined and focused. They do what is necessary to ensure quality and success.

Along with this determination is flexibility. Flexibility is crucial in the hands-on aspect of the work, as well as in business operations. For instance, there may be times when practitioners find themselves needing to change the type of work or treatment plan right in the middle of a session: perhaps a client isn’t responding well to a particular technique; doesn’t like what’s being done; or it becomes apparent that the treatment needs to go in a different direction.

Flexibility is also needed to sail through the changes that occur in one’s career. This includes adding modalities to one’s repertoire and branching into other areas, such as

teaching. Employees, in particular, need to be flexible, as they rarely have much control over their work. Massage practitioners will be unhappy in an employment setting, such as a spa, if they don’t enjoy working with a diverse clientele or can’t go with the flow—work out of different treatment rooms, use modalities that aren’t their favorite, or accommodate last-minute scheduling changes—when necessary.

Massage therapists who have been in practice for a long time have a reverence for the inherent magnificence of the human body and spirit. They respect their clients regardless of their physical conditions or the particular reasons that brought them to massage. They are clear about the role massage can play in their clients’ wellness and are genuinely concerned for their clients’ welfare. It’s rare that a highly judgmental person lasts long in private practice, as clients pick up on subtle messages.

Successful massage therapists say that a client-centered approach is important, that it’s crucial to stay present with clients and to listen to what they are really saying. They customize each session to address clients’ long-term goals *and* immediate concerns.

"I feel my client base has grown and my clients have remained with me because I work hard to make sure I understand their needs, and either am able to help them or refer them to someone else," says Vicki Muench, a 14-year massage veteran in Cheney, Kansas.

You can improve client relations by taking courses to enhance communication skills, learning to do effective intake interviews, and creating treatment plans that encourage clients to take an active role in their own wellness.

Technical capabilities

Practitioners with staying power possess a high level of expertise and excel in what they do. They consider their initial schooling to be just the starting point, and invest in regular continuing education. While some long-time therapists do well as generalists, most specialize in a particular technique or condition.

"Find a massage technique that will set you apart from other massage therapists," says Sue Welfley, a Tampa, Florida, massage therapist in practice for 15 years. "You need to offer more than the massage therapist down the street has to offer."

Most of the therapists who have been in practice longer than 10 years shifted from doing relaxation massage to more of a health-care approach, such as working with people in pain. Others developed very specific target markets.

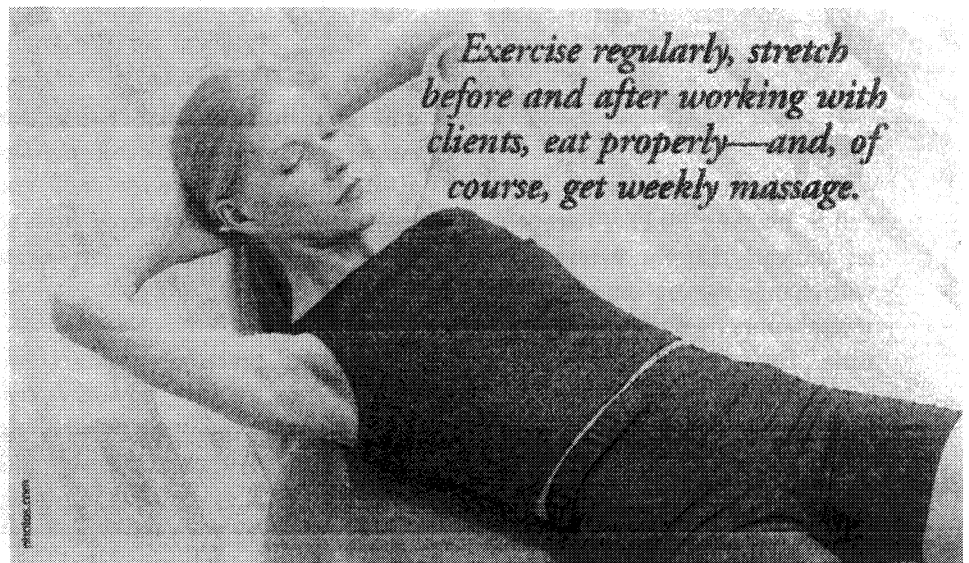
Larry Warnock, who lives in Woburn, Massachusetts, and has practiced massage for 35 years, says, "Find a niche. Learn everything about the needs of that niche. Go out and tell people in that niche what you know. They will come."

Welfley specializes in lymphatic drainage, which she says has helped promote her practice. "This specialty

has helped tremendously in getting the word out about me," she says. "I work with a lot of clients with cancer and post-surgical conditions. Several physicians are now referring patients to me because of the lymphatic drainage specialty."

Self-care

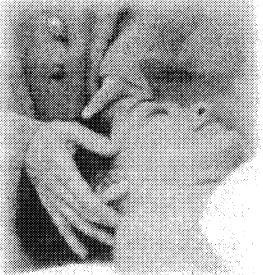
In my opinion, lack of business acumen is the main reason people do not succeed as massage therapists. The majority of people enter this field with limited business knowledge, and many bear a negative attitude about business. Yet, there are certainly plenty of books, classes,



Exercise regularly, stretch before and after working with clients, eat properly—and, of course, get weekly massage.

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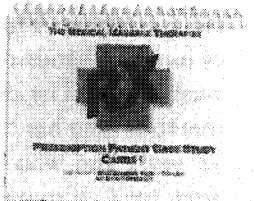
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marketing products and online resources to assist therapists in expanding their business knowledge. The savvy therapist takes advantage of these tools.

"The single most important factor in your success is business skills, not massage skills, yet most massage schools teach very little business, and even then it's mostly limited to how to write a résumé," says Donald Schiff, an Albuquerque, New Mexico, massage therapist in practice for 23 years. "Unless you have a business background already, what you learned in massage school is not enough to create and sustain a thriving massage practice."

Learning to work smarter, not harder, is a chief tenet of success. Be organized and keep excellent records. Look to the long term and consult with experts.

"Spend some time working for others to gain both business and work

experience," suggests Dawn Graf, a Tucson, Arizona, massage therapist in practice for 13 years (the past seven in the spa industry). "Then if you want to go into private practice, keep that job or have a second part-time job that pays well and has benefits."

Work smarter

Burnout—on either the physical or emotional level—is yet another cause of failure.

The number-one cause of physical burnout is poor body mechanics, so take the time to find out what works best for your body. Exercise regularly, stretch before and after working with clients, and eat properly. Invest in a high-quality table. For those who do outcalls, be sure to purchase and use the accessories specifically designed to help tote tables. There are several books and numerous articles written for therapists on self-care. Read them and

follow the suggestions. And, of course, get weekly massage.

A leading cause of emotional burnout is weak boundaries on the part of the therapist. I have heard so many stories of therapists who let their clients take advantage of them by: showing up late; not giving appropriate cancellation notice; engaging in excessive self-disclosure; expecting special treatment, such as offering extended hours or an extended session. The inability to effectively maintain and manage boundaries with clients, co-workers and management is the leading cause of burnout for massage practitioners. Learn to set strong boundaries for yourself.

You can take steps to avoid emotional burnout: Meet with colleagues on a regular basis; take part in some type of group or peer supervision; attend conferences; maintain a strong support system; take classes in new techniques, business and communi-



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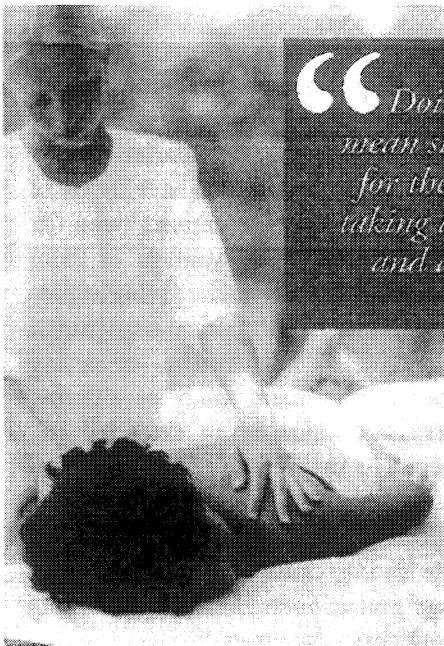
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“Doing what you love doesn't mean sitting in your office waiting for the phone to ring; it is about taking action to attract new clients and actually doing your work.”

cations; vary the way you work; target a new market; and diversify your practice.

William Burton, a Philadelphia, Pennsylvania, massage therapist in practice for five years, is taking positive steps to ensure he stays enthusiastic. “Becoming [a body-work] instructor has rejuvenated me,” he says. “It has made me break the old books open again. Learning new modalities has ... given me new juice.”

Grow a strong client base

Keep in mind that the number-one key to career longevity is to have clients. After all, without them you don't have a business. Most therapists claim that referrals from satisfied clients is the best form of marketing, yet very few can afford the luxury of building their practices solely in this manner. You first need to get some clients. Effective marketing in this field includes a mixture of promotion, advertising, community relations and publicity—with the emphasis on promotion.

At most day spas, therapists still need to do a lot of work to build and maintain a strong client base. In a destination-spa setting, developing a client base becomes more a matter of retaining a guest and that guest's friends.

“Guests talk to each other,” explains Graf. “If I'm amazing, they

will tell their friends who are at the resort and they will request me. It's about keeping a healing intent to be the best I can be with a guest.”


Promotion involves the activities and materials you produce to gain visibility. The money invested is indirect; for example, it costs money to print business cards but it doesn't cost anything to distribute them. Promotional activities that are often free or low-cost include: public speaking; teaching community classes; hosting massage demonstrations; writing newspaper articles; holding open houses; networking; sending special-occasion cards; maintaining a Web site; and building alliances with other health-care providers.

Publicity is notoriety given you or your business, usually for an event you have done or are about to do.

Advertising differs from publicity and promotions in that you must pay directly for your exposure. This includes display ads in the newspaper or telephone book, billboards and radio spots.

Community relations are goodwill activities you do to create a positive public image for your business, such as hosting a charity function, adopting a highway or donating services to a charity.

Sometimes activities intersect. For example, giving free sessions can be seen as community relations as well as promotion. The title of a popular book is *Do What You Love, the Money Will Follow*. Unfortunately, most people forget about the verb in the sentence: *do*. Instead, they assume that deciding what they *want to do* is enough.


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Doing what you love doesn't mean sitting in your office waiting for the phone to ring; it is about taking action to attract new clients and actually *doing* your work. In other words, if you don't have a full client load, either invest that free time in educating people about your work or donate your services (*do* what you love)—then the money will come.

"Give lots of free massages so people know who you are and what you do," says Welfley.

In massage, marketing centers on making personal connections and educating the public. Keep this in mind when developing your strategies. Don't take it for granted that people know what you do because you have a certain title. Define what you do. Explain the benefits of what you offer. Every practitioner is unique, and brings his or her experience and personality into play along with whatever techniques are employed. The power of your marketing increases with the level at which *you* are integrated into those marketing strategies.

The biggest mistake I see people make is overextending themselves; they try to be the practitioner for everyone. Yet, one person cannot fulfill all the needs of every client. Effective marketing involves targeting the appropriate people and informing them of the benefits they'll receive from your services.

Client retention

Working with clients on an ongoing basis is great for your own time-management, as well as the personal and professional fulfillment you experience witnessing positive changes in clients. In most instances, a thriving practice consists of maintaining a strong client base of people who receive your services regularly, while generating a steady stream of new clients. Exceptions do exist, such as working in a destination spa or resort,

where there's a continuous flow of new guests, or the specific nature of a particular modality (or philosophy) that advocates working on a client only once or twice.

Yet, when it comes to building their practices, most new massage therapists spend the majority of their marketing resources in finding new clients instead of concentrating on keeping the ones they already have. The simple steps to keep clients returning are often overlooked or ignored.

The core of client retention is a solid customer-service plan. They are founded upon making clients feel safe and welcome so they can more easily make appropriate health-care decisions. They are not based in intimidating someone into your ordained plan. A fine line exists between supporting a client in well-being and manipulating a client into booking sessions.

"I ask clients if they want to schedule another appointment when they pay me for the one I just did," Schiff says. "It took me a long time to understand how helpful this is both for me and for the client."

Nothing better

If you take care of yourself and follow the basic guidelines suggested by these successful massage therapists, you could have a long and successful career. The therapists who have been in the field for a while think that's a great thing.

"I love the work I do, most of the time I feel like the most fortunate man alive," Schiff says. "I mean, I get to relieve suffering in the world, and I get paid for it, too. What could be better?"

Cherie Schuen-Moo is an author, business coach, international workshop leader and successful business owner since 1978. Cherie is the author of Business Mastery and co-author of The Ethics of Touch. She can be contacted at cherie@schuen-moo.com or www.schuen-moo.com

MARKETING

Resumes

Cover Letters

Practice Building

Market Trends

APPENDIX A

Action Verbs

The **underlined** words are especially good for pointing out **accomplishments**.

Management Skills

administered
analyzed
assigned
attained
chaired
consolidated
contracted
coordinated
delegated
developed
directed
evaluated
executed
improved
increased
organized
oversaw
planned
prioritized
produced
recommended
reviewed
scheduled
strengthened
supervised

Communication Skills

addressed
arbitrated
arranged
authored
collaborated
convinced
corresponded
developed
directed
drafted
edited
enlisted
formulated
influenced
interpreted
lectured
mediated
moderated

Communication (continued)

negotiated
persuaded
promoted
publicized
reconciled
recruited
spoke
translated
wrote

Research Skills

clarified
collected
critiqued
diagnosed
evaluated
examined
extracted
identified
inspected
interpreted
interviewed
investigated
organized
reviewed
summarized
surveyed
systematized

Technical Skills

assembled
built
calculated
computed
designed
devised
engineered
fabricated
maintained
operated
overhauled
programmed
remodeled
repaired

Technical (continued)

solved
upgraded

Teaching Skills

adapted
advised
clarified
coached
communicated
coordinated
demystified
developed
enabled
encouraged
evaluated
explained
facilitated
guided
informed
instructed
persuaded
set goals
stimulated
trained

Financial Skills

administered
allocated
analyzed
appraised
audited
balanced
budgeted
calculated
computed
developed
forecasted
managed
marketed
planned
projected
researched

Creative Skills

acted
conceptualized
created
customized
designed
developed
directed
established
fashioned
founded
illustrated
initiated
instituted
integrated
introduced
invented
originated
performed
planned
revitalized
shaped

Helping Skills

assessed
assisted
clarified
coached
counseled
demonstrated
diagnosed
educated
expedited
facilitated
familiarized
guided
motivated
referred
rehabilitated
represented

Clerical or Detail Skills

approved
arranged
catalogued
classified
collected
compiled
dispatched
executed
generated
implemented
inspected
monitored
operated
organized
prepared
processed
purchased
recorded
retrieved
screened
specified
systematized
tabulated
validated

More Verbs for Accomplishments

achieved
expanded
improved
pioneered
reduced (losses)
resolved (problems)
restored
spearheaded
transformed

Character Traits, Temperaments, Work Habits, Self-Management Skills

Team Player

adaptable
broad- or open-minded
cooperative
democratic
fair-minded
flexible

Quality Oriented

accurate
careful
conscientious
deliberate
methodical
precise

Responsible Attitude

businesslike
mature
punctual
reliable
serious
steady
trustworthy

Positive Outlook

cheerful
enthusiastic
optimistic

Coping Skills

balanced values
copes with stress
good sense of humor
handles pressure

People Oriented

courteous
diplomatic
friendly
generous
good listener
good natured
helpful
kind
polite
sociable
tactful
warm

Thinking Traits

creative
curious
imaginative
innovative
inventive
logical
reflective
resourceful

Strong Work Ethic

competitive
efficient
energetic
hard-working
independent
industrious
motivated
persevering
persistent
quick
self-starter
tenacious
trainable

Personal Traits

adventurous
assertive
confident
courageous
gentle
healthy
idealistic
kind
loyal
neat
patient
practical
sensible
sensitive
well-groomed

Cheryl Moor, H.H.P

5072 1/2 Cape May Ave.

San Diego, CA 92107

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Objective

To utilize my skills and experience as a Bodywork Practitioner.

Massage Therapy Skills

Circulatory - Deep Tissue - Neuromuscular Therapy
Passive Joint Movement - Thai Massage - Tui Na
Sports Massage - Structural Integration Therapy

Education

International Professional School Of Bodywork, San Diego, CA 1995-1998

Holistic Health Practitioner Certificate - 1000 hours

Neuromuscular Therapy Certificate - 150 hours

Sports Massage Certificate - 120 hours

Structural Integration Certificate - 140 hours

West Coast College of Massage Therapy, Vancouver, BC 1994

Massage Technician

University of New Brunswick, Fredericton, NB 1984-1989

Bachelor of Physical Education and Recreation

Professional Experience

Bodywork Practitioner, Victoria, BC and San Diego, CA. Practiced and refined a wide variety of bodywork techniques on Client volunteers. Provided over 100 sessions of varying duration which addressed the individual needs of each client. 1994-1998

*Student Massage Practitioner at IPSB Student Clinic, San Diego, CA
Completed 36 hours of supervised practice in a clinical setting. 1997-1998*

References available upon request

May 15, 1998
Jane McFarland
Club Phoenix Fitness Club
145 Government Street
San Diego, CA, 92107

Dear Ms. McFarland:

I am writing to you in response to your posting for a massage therapist at your health club. I am seeking full-time employment in the fitness field and am looking forward to sharing my knowledge and experience with you and the members of your club.

I am a Holistic Health Practitioner and have been practicing bodywork for three years. I specialize in sports massage and structural integration as well as a host of complimentary modalities that will enable me to meet the specific needs of the client. My massage training is geared towards keeping clients healthy and happy through increased body awareness and improving performance and quality of life.

I look forward to meeting with you to discuss my qualifications and my desire to work at your club. I would also like to extend to you a complimentary massage so that you can experience the benefits of educated, sensitive hands. Please contact me at your earliest convenience to set up a meeting.

Sincerely,

Cheryl Moore, HHP.
(619)222-3653

Camella C. James

3975 Jackdaw Street
San Diego, CA 92103
619-653-9988

OBJECTIVE

To obtain a massage therapist position in a chiropractic setting.

EDUCATION

University of California, San Diego

Bachelor of Science in Biology, December 1994

International Professional School of Bodywork (IPSB)

Certified Massage Technician, June 1995 (License#: 16377, SD County)

SKILLS

- Command of human anatomy and physiology
- Kinesthetic knowledge derived from 20 years of dancing (ballet and modern dance)
- Physical therapy intern for 4 years throughout San Diego County

BODYWORK TRAINING

- 650 hours of massage training from IPSB
- 100 hours of massage in my own practice
- Neuromuscular Therapy
- Sports Massage Therapy
- Passive Joint Movement
- Deep Tissue Sculpting
- Swedish Circulatory Massage
- Tui Na

EXPERIENCE

The Sporting Club at the Aventine (September 1996 - present)
Massage Therapist

Seaside Chiropractic (October 1996 - present)
Massage Therapist

Del Mar Physical Therapy (August 1995 - May 1996)

Physical Therapy Aide/Receptionist

Exercise instruction, ultrasounds, ice/hot packs, cervical/pelvic traction, schedule appointments, authorize insurance, prepare progress notes

GOALS

- To become a licensed Holistic Health Practitioner (expect to be completed by December 1997)
- To begin a Master's program in Nutritional Sciences at SDSU by Fall '97

Camella James
3975 Jackdaw St.
San Diego, CA 92103
(619)653-9988

Dr. Douglas Mills
8895 Towne Center Dr. #109
San Diego, CA 92122

Dear Dr. Mills,

Amanda Johnson recently referred me to you when I expressed my interest in working with a chiropractor in my area. She has been a client of mine for some time and has spoken very highly of you.

I am a certified massage therapist and have an extensive background in studying the human body on multiple levels. My focus at University of California, San Diego was on physiology within the scope of my biology program. After graduating, my anatomical and physiological knowledge was bolstered by my aiding numerous physical therapists for four years in hospitals and rehabilitation clinics. Presently, I continue to educate myself on the human form through massage at International Professional School of Bodywork. I am studying neuromuscular therapy, sports massage, Chinese tui na, and, in the future, Medical Massage of Thailand. By blending these techniques I design sessions based on the varied needs of each individual. I look at dis-ease of the body not so much as a problem but more as a challenge for both the client, massage therapist, and chiropractor to work through with the most positive outlook so that healing may begin immediately.

By the end of this year I will be a licensed Holistic Health Practitioner. In the future, I hope to be accepted at San Diego State University where I will study nutritional sciences within their Master's degree program. Integrating my knowledge of the past with that of the future, I hope to lead clients on their path to a place of wholeness through better health.

I look forward to meeting you soon so that we may discuss the possibility of my working in your office. I will contact you within the next week so that we can find an optimal time for us to meet.

Thank you for your time.

Sincerely,



Camella James

Sara C. Pleus



3985 Utah St. San Diego, CA 92104
Home Phone (619) 297-8920

◆ OBJECTIVE

On-Site Seated Massage and Off-premise Massage and Bodywork with the Company of Worthy Touch Massage.

◆ EDUCATION

International Professional School of Bodywork
Associate of Arts candidate & HHP, Spring 2001

Massage Technician Certificate	330 hours
Bodywork specialties include:	
Circulatory Massage	60 hours
Passive Joint Movement	60 hours
Deep Tissue Sculpting	60 hours
Aromatherapy	15 hours
Thailand Massage	15 hours
Structural Integration	30 hours

CO-Owner/Worthy Touch Massage

I provide therapeutic massage to a variety of clientele using a combination of the above listed techniques to generate a sense of balance and relaxation. Responsibilities include bodywork, advertising, scheduling, and bookkeeping, and massage therapy.

Aveda Ecotique Salon DEL MAR, CALIFORNIA 1997-present

My duties included on-call swedish, deep tissue and passive joint movement massage, and Seated Massage for the store.

Great Earth Vitamins ENCINITAS, CALIFORNIA 1997-present

Currently working as an independent contractor as an On-site Massage Therapist working out of the Great Earth Vitamin Store. Responsibilities include all advertisement, financial book keeping, scheduling, and massage..

◆ RELATED EXPERIENCE

-
- **International Professional School of Bodywork**
Currently working at the Student Clinic using massage and essential oils to alleviate pain, ease tension, and enhance relaxation.
 - **Animal Rehabilitation Center**
45 hours volunteering my skills as a caretaker for the injured and sick animals.
 - **Town of Telluride, Senior Citizen Committee**
45 Hours of volunteer work for the town of Telluride, Colorado with an elderly citizen to writing his memoirs.

**WORTHY TOUCH MASSAGE
&
Body Therapy**



**Suzie Holle & Sara Pleus
3985 Utah St. San Diego, CA 92104
Phone (619) 297-8920**

May 27, 1998

**Barbara Lapatry, ICU
Scripps Memorial Hospital
9888 Genesee Ave.,
La Jolla, CA. 92037**

Dear Barbara:

We would like to thank you for inviting us to the IUC for Nurses' Day. It was so rewarding to see such immediate results from each person after only a short session on the chair. We have been thinking of options so that we could incorporate massage into the hospital on a regular basis. Many hospitals already incorporate massage therapy as an effective adjunctive treatment method in their employee and patient care programs. They have found massage improves employee job performance, moral, patient satisfaction and increases referrals. While we were there on Nurses' Day one of the nurses informed us about a massage room that is available, this might be a great opportunity to help us fulfill the above goals, if you have any information about this it would be greatly appreciated.

Suzie and I would like to set up an appointment to discuss these topics, and to find a convenient time for you to take advantage of your free "Thank you" massage.

Please Call us at your earliest convenience at the number listed above.

Sincerely,

**Sara Pleus
Suzanne Hole**

Debra S. Russell
10316 Woodpark Drive
Santee, CA 92071
(619) 562-5813

Professional Objective:

Utilize my skills as a licensed massage practitioner (SD#16774) in a professional setting. Scheduled part time or full time.

Professional Skills

- * Circulatory Massage Applications
- * Passive Joint Movement
- * Deep Tissue Muscle Sculpting
- * Anatomy, Physiology
- * Somatic Psychology

Employment History

- Current** **Massage Therapist -Ongoing private practice since 1996.**
Specializing deep tissue muscle sculpting and circulatory massage applications.
- Current** **International Professional School of Bodywork , Student Clinic -**
Providing Bodywork sessions which address the individual needs
each client.
- 1995-1996** **AAA Able Inc. , San Diego, California**
Providing customer service, inventory control, cashier,
merchandising stock, store opening ,Closing and key control.
- 1993-1995** **Thrifty Drug Store , San Diego, California**
Providing customer service, pharmacy assistance, cosmetics
associate ordering . stocking and cashier.

Education

Mesa College - San Diego, California
Business and Office Education

International Professional School of BodyworkSan Diego, California.
Massage Therapy Techniques.

References: **Available upon request.**

July 1, 1997

Santee Tan & Massage
9535 Mission Gorge Road
Suite L
Santee, CA 92071
Attn: Judy Smith, Manager

Dear Judy,

I am writing you to follow up on our conversation in April, regarding me offering massage and bodywork therapy at Santee Tan & Massage.

I am a certified massage practitioner and student of International Professional School and Bodywork (IPSB). My main focus is in sports massage. I have completed five hundred hours of related classroom instruction and supervised student clinic massage. I have current CPR and First Aid Certification. I specialize in circulatory massage applications and deep tissue muscle sculpting.

I have many years of customer service skills, and I am very experienced with office procedures. I enjoy people and daily challenges, as you can see from my enclosed resume.

I have recently moved to Santee and I will be contacting you to further discuss my qualifications and sincere desire in becoming a part of your team. I will contact you in the coming week to schedule an appointment at your convenience.

Thank you for your time and consideration.

Sincerely

Debra S. Russell

Dear Dr. Jones,

Susan Weinstein, a patient of yours, referred me to you. I am interested in arranging a time to discuss with you the possibility of us working together.

I am a certified massage therapist and member in good standing with the American Massage Therapy Association. I specialize in myofascial trigger point therapy and deep tissue massage. My style of bodywork is designed to: 1) assist patients in identifying and releasing neuromuscular holding patterns, particularly in the neck, shoulders, and lower back; 2) release generalized stress and tension throughout the body; 3) modify inappropriate postural habits and gait patterns; 4) allow tight, restricted areas of the body to be more open and available for chiropractic adjustments; and 5) enhance the patients response to chiropractic treatment.

Many doctors already incorporate massage therapy as an effective adjunctive and ancillary treatment method in their patient care programs. They have found massage improves patient satisfaction and increases referrals. For example, one of my current clients, Judith Hamilton, who also receives regular chiropractic adjustments states, "Your bodywork has helped decrease the tension and stress in my body and allowed me to be much more relaxed during and after the adjustments. Your method and chiropractic is a perfect combination."

I will telephone you on Friday to set up a convenient appointment time.

Sincerely,

Robert Harrison

Dear

Productive and happy employees are relaxed and content. This can be achieved through massage therapy, which increases circulation, releases tight muscles, soothes and relaxes. This service can be available to all of your employees.

I am a licensed massage therapist and have been practicing for six years in private practice in the Mira Mesa area. I would like to offer my services to your entire company. I propose to visit one day a week and offer half hour or 15 minute sessions to interested co-workers at a cost of one dollar per minute. I have a special seated massage chair, so no clothing is removed and no oil used.

I would like to invite you to receive a free demonstration of this seated massage and a free introductory full body massage at my clinic. It is important that you experience the benefits of massage. Please phone my office at your earliest convenience to schedule your introductory massage and so we can further discuss the benefits of on-site massage.

Sincerely,

Dear _____,

I recently graduated from IPSB in the 1000 hour Holistic Health Practitioner program. I am licensed to do massage therapy, I belong to the American Massage Therapy Association, and I am ready to begin a full time career as a massage therapist.

I would like to ask for your help. Would you be willing to give me the address and phone number of four of your friends who may have an interest in receiving a massage? I will mail them information about myself and follow through with a phone call. I have enclosed a form for you to complete and send to me. For each of your friends who receives a massage from me, I would like to offer you a 25% discount on your next massage.

I appreciate your willingness to support me in my new career.

Sincerely,

Yes, I have four friends who would like to know more about massage therapy. You may send them information, call them and use my name as a referral.

1. Name
Address
City, State, Zip
Phone
2. Name
Address
City, State, Zip
Phone
3. Name
Address
City, State, Zip
Phone
4. Name
Address
City, State, Zip
Phone

some
BENEFITS OF MASSAGE:

- * **Promotes relaxation and release of stress.**
- * **Invigorates and re-energizes mind and body.**
- * **Increases overall body awareness.**
- * **Increases blood and lymphatic flow.**
- * **Reduces edema resulting from inactivity.**
- * **Helps dissipate scar tissue.**
- * **Improves nutrition to muscles and joints through increased circulation.**
- * **Promotes elimination of toxins.**
- * **Affects the whole body by stimulating sensory receptors.**
- * **It feels GOOD, promotes overall well-being.**

some of
THE BENEFICIAL EFFECTS OF MASSAGE

- Massage transmits healing energy by caring human contact.
- Massage dilates blood vessels, which improves the circulation of blood and lymph.
- Massage relaxes muscles and relieves tension.
- Massage helps increase oxygen capacity of blood.
- Massage acts as a mechanical “cleanser” pushing along lymph and hastening the elimination of wastes and toxic debris from physical, mental and emotional strain. Massage aids the movement of lymph to affected areas to fight infection or to flush out stagnant areas (arthritis).
- Massage increases the blood supply and nutrition to muscles. Massage relieves discomfort caused by lactic acid and other metabolic wastes which result from strenuous exercise. Massage brings added pliancy and vitality to muscle groups by increasing the flow of oxygen-rich blood.
- Massage improves muscle tone and helps prevent or delay muscular atrophy resulting from forced inactivity. Massage can compensate, in part, for the lack of exercise and muscular contraction in people who are inactive due to injury, illness or age. In these cases, massage assists return venous blood flow and so eases the strain on vital organs.
- Massage may have a sedative or stimulating effect on the nervous system, depending on the type and length of the treatment given. Pain can be relieved, peripheral nerves are soothed, and nerve endings are stimulated.
- Massage may break down the fat capsule in the subcutaneous tissue so that the fat becomes absorbed. In this way, massage combined with a nutritious diet can aid in weight reduction.
- Massage increases the excretion, via the kidneys, of fluids and nitrogen, inorganic phosphorous and salt in normal individuals. Massage increases urination and the release of body toxins.

Keys To Marketing Success for the New Age Entrepreneur

by Harry C. Pickens

Last month over 400 optimistic entrepreneurs started businesses in Los Angeles County. Five years from now less than 80 will remain, most of those only marginally profitable.

The answer is simple, but not what is widely reported in the media. Usually the huge rate of small business failure is linked to management or planning problems. However, according to recent government research that for the first time breaks down causative factors into more detailed categories, the true reasons for business failure become clear.

Over 81% of business failures can be directly attributed to lack of sufficient sales to produce a consistent profit.

In other words 8 out of 10 entrepreneurs fail in business because they don't understand the basic principles of effective marketing — they simply don't have enough customers and don't know how to find more people who need and can afford their products and services.

Even the growing percentage of business owners who embrace New Age philosophies often struggle along, their businesses barely surviving, much less thriving—simply because they lack even a rudimentary awareness of how marketing works. In fact, many New Age entrepreneurs have a misunderstanding of what effective marketing is all about. They usually believe: a) it's impossible to market their products and services without ethical compromise, and b) marketing costs too much money.

Fortunately, both of these assumptions are false. In this article, I intend to share with you 10 key principles that form the foundation of successful marketing. Each principle has been tested and proven effective hundreds of times with virtually every type and size enterprise, from the one-person part-time business to the multi-million dollar large corporation.

In working with my own clients, I find myself repeatedly returning to these fundamentals, because once you understand the why of marketing, the how is not nearly as imposing as it seems.

1. Your company is a sales and marketing company, no matter what your product or service.

No matter what you're selling, without customers you have no sales. Without sales you have no business. Unless you develop and implement an effective marketing strategy, you have no way of insuring even marginal success.

2. You must precisely target your ideal customer.

95% of businesses cannot describe the person who is most likely to purchase their product. Who is your target customer? Construct a profile which includes at least the following categories: age, sex, educational level, occupation, income, geographical location, primary needs and desires.

Once you can precisely identify the most likely prospects for your products and services, you can begin to target publications and organizations that currently serve your target market. Generally speaking, the more tightly targeted your market, the more you can tailor your advertising and promotional strategies for maximum impact.

3. Broadcast on station WIFM.

This stands for "Whats In It For Me". Always communicate in terms of the benefits of your products or service. Specifically, how will it enhance your prospective customer's life? Altruistic tendencies aside, we tend to think and act primarily in our own self-interest. Your prospects and customers only think in terms of their problems and desires, not the features of your product. Every communication with a potential customer, whether written or verbal must broadcast on station WIFM or else it will be tuned out. Look at the ads in any publication — how many of them have a clear, compelling headline which conveys a specific benefit to the reader? If they don't, as much as 80% of the ad's cost has been wasted.

4. Establish a Differential Competitive Advantage and articulate it in every ad, sales letter, and telephone communication with your customers and prospects.

Your DCA is your unique identity in the marketplace. What do you do that is new, unique, better, or different? Maybe you have the broadest selection of products, or the best guarantees, or you provide better service, or you have very specialized knowledge that helps clients solve their problems. Whatever it is, your DCA must identify you as different from, and better than, the competition. Your message must stand out from the 1700 other advertising messages perceived by the average person in a typical 24-hour period.

Pull out your local Yellow Pages. How many of the ads express a clear, compelling DCA? You'll find that most of the companies in a given industry are virtually indistinguishable from one another. The decision about who to call is often arbitrary.

What if you could create an advertisement that would clearly and rationally express the specific, tangible benefits of choosing your company over the others? My experience indicates Yellow Page ads written this way pull up to 10 times more calls. There is no substitute for a clearly defined and articulated DCA.

5. Use leverage.

To make your marketing work effectively, you've got to get maximum leverage from every dollar you spend and every customer and client you serve. What is leverage? Simply this: using the minimum actions to produce the maximum result. Here's how this applies to marketing your products and services:

A. ADVERTISING LEVERAGE.

Your ads cost the same whether they generate 5 responses, 50 responses, or 500 responses. Since a change in headline alone can produce an increase of 1600% in response, experiment with various headlines until you find the one that pulls best. Other factors impacting the pull of your ads include: location in the publication, graphics (ads that look like articles - "advertorials" - generally get 4 to 6 times more readership than other ads), your offer, and the body copy of the ad.

B. Customer/client leverage.

Every customer is a center of influence. He/she has friends, associates, employers, employees, perhaps clients of their own.

Your best source of new business will come from people you have already served in an extraordinary fashion. Part of your marketing task is to help your current customers spread the word about your business to people within their sphere of influence. This goes far beyond just "hoping" that they'll tell all their friends. It involves planning and orchestrating activities, mailings and events that give them an opportunity to recommend your products and services to others.

When you maximize your use of leverage, your marketing dollars will produce 2 to 50 times your current results.

No matter what your business, marketing your products and services is critical to your success.

"Many businesses fail because they fail to understand marketing," according to Kathryn Retzler, president of The Greentree Group, a management consulting firm. She continues, "With the increased competition in business today, every man and woman ... must become an expert in the practice of cost-efficient marketing."

Brian Tracy, world famous speaker, trainer and author of the best-selling audiocassette program *The Psychology Of Achievement*, says "We know that the purpose of a business is to create customers, and that the success or failure of the marketing strategy determines the success or failure of the company.

Tracy continues, "If your company is succeeding, it's because your marketing strategy is good. If your company is failing, it is because your marketing strategy is poor."

6. Serve your clients so well that they are inspired to 'brag' about your business to others.

Roger Lane, developer of "The Finance Course", shares this idea in his audiocassette, "The Money Game—How To Play It and Win."

He asks, "How often have you gone to a business and really been served in an extraordinary fashion? When you are, don't you tell others about it? Of course you do. Why? Because your interaction with that business exceeded your expectations."

Deliver more in value that you're paid in dollars and your chances for success will be dramatically enhanced.

How can you accomplish this? How can you make dealing with your business a pleasant, empowering experience?

In his excellent Book, *Marketing Without Advertising* (published by Nolo Press) Michael Phillips discusses a number of points that you should pay special attention to, including the following:

- My product is the best it can be.
- I'm prepared to smoothly and efficiently handle an increase in the number of customers generated by my marketing plan.
- The physical appearance of my business and of all my products, packaging and other materials encourages customers to trust my management skills.
- My pricing is clear, complete and fair.
- The people around me, including employees, suppliers, friends and even those who dislike me, are treated as honestly and professionally as possible.
- I can clearly describe my business and so can most of my customers and suppliers.
- My customers know as much as they want about my product or service, including what is superior and unique about the way I conduct my business.
- Customers who have problems with me or my business are aware of my recourse procedure and feel they will end up satisfied.
- I schedule and carry out marketing activities on a regular basis.

7. Be scrupulously honest in all your marketing communications.

Advertising expert Herschel Gordon Lewis describes the last quarter of the 20th Century as the age of skepticism. Consumers—your prospective customers—are tired of hype and exaggeration. They want to make up their own minds, without fear of manipulation. They want to be sure your product delivers, that it measures up to expectations.

Here's how you can counter their natural skepticism:

- No exaggerated claims—Avoid making unrealistic sounding, exaggerated claims, even if you can prove them.
- Testimonials—Provide the names of others who have benefited from your product/service. In advertisements, always print the full name when you use testimonials.
- Offer free trials/samples—Reverse risk by offering free trials or samples and/or a liberal guarantee policy.

If your product performs, there is no reason why the customer should have to take any risk.

- Specific reasons—Articulate the specific reasons why someone should do business with you in every ad, letter, flyer, brochure or other marketing document you produce. Cite your experience, credentials and the kind of results you've achieved for others.

8. Collect the names, addresses and phone numbers of your current and prospective customers and communicate with them regularly.

Your mailing list, or customer database, is your biggest source of lifetime profits.

Here's why: according to *Fortune* magazine, it costs five times more to generate a new customer than to resell an existing customer.

Your existing customers trust you. They've already had a positive experience with your business. They know you'll deliver on your promises.

All you need to do is create a systematic way of asking them to buy from you more often.

One individual who perhaps exemplifies this principle more than anyone is Joe Girard. Now a premier sales trainer, he was a car salesman who sold more cars every year, for 11 years running, than any other salesperson. The key to Joe's success was his realization that only by establishing a long-term relationship with his customers and prospects could he maximize his success.

First of all, Joe established a reputation for exemplary service. He would intercede personally with the service manager to make sure his customers were completely

satisfied. Secondly, Joe would send a greeting card every month of the year to each person on his entire 15,000 name database. Each month, the card would come in a different colored envelope, and would contain a simple message: "Thinking about you," "I like you!" or "Happy Valentine's Day!" This simple strategy of keeping in touch helped Joe develop a business that was over 80 percent referrals and repeat sales. Stay in touch with your customers.

Here are a few more ideas for staying in touch:

- Sponsor an event, some kind of information-based event (workshop, seminar or luncheon with a guest speaker, etc.) that would be of interest to your customers.
- Send a postcard announcing a "private sale"—with special discounts or added services exclusively for your customers.

If you work with businesses, send them information that will help them become more successful (for example, a copy of this article, along with a personal note—"I thought this might be of interest to you").

Send a postcard with problem solving tips (for example, a meditation center might send a card on the topic: ten ways to reduce stress).

9. Advertising—always ask for some kind of response in your advertising and promotional materials.

As a small business owner, you need to make every dollar spent on advertising produce maximum results. When you measure the response generated by each ad, flyer or brochure, you know immediately if your approach has been successful and the public verifies this by its response.

If your ad fails, you can determine exactly where you failed in your preparation of it by isolating its various components and testing each one separately. Here are a few techniques that tend to increase the number of responses your ad generates:

- Offer a free item of relatively high perceived value just for responding to your ad (booklet, tape, introductory seminar, consultation, etc.)
If offering a free booklet, report, product or other

information, give it a title that promises a clear and practical benefit that is independent from the benefits provided by your product/service.

For example, a clinical hypnotist specializing in weight loss might offer a free report titled, "Why diets don't work—new discoveries about the true cause of weight loss."

- Feature your offer with larger type. Incorporate your offer into the headline.

The more you emphasize the offer (providing it's a good one), the more inquiries you will receive.

- Do not include price information.
- Increase the size of your ad. (Test this in small increments.)
- Make a commitment to advertise consistently for a minimum of three to six months if not longer.

10. Repetition—research shows that repetition dramatically increases response.

Marketing consultant Jay Conrad Levison explains why in his book, *Guerilla Marketing*. "Consistency equates with familiarity. Familiarity equates with confidence. And confidence equates with sales. Provided that your products or services are of sufficient quality, confidence in yourself and your offering will attract buyers more than any other attribute. More than quality. More than selection. More than price. More than service. Confidence will be your ally and consistent marketing will breed confidence."

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For further information about advertising or Harry Pickens workshops please contact:

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18822 Beach Blvd. Suite 202
Huntington Beach, CA 92648
Phone: (714) 963-7697 FAX: (714) 963-4794

Positive

How Word of Mouth Can
Make or Break Your Practice

by Sue Painter



BUZZ

There are three things to know about word-of-mouth advertising:

- 1) The things you think, believe, say and do affect what people say about you and your business
- 2) Word of mouth is the absolute best advertising there is for your business
- 3) Word of mouth can make or break your business

Andy Metcalfe, the creator and owner of the Web site HolisticPro.com, is passionate about the benefits of word-of-mouth advertising. "Word-of-mouth marketing is the ultimate guerilla marketing strategy, not just because it costs so little to implement but also because it's highly effective," he says. "There are many successful businesses out there that have been built on word of mouth alone. Even corporations are now ... paying regular people to help generate a buzz for them."

Metcalfe knows that word of mouth helps increase the number of registrants on his Web site and generates daily hits. His word-of-mouth buzz is affected by his site's design, ease of use and value to customers. It's the same for you and me—everything we do impacts the buzz—what people are saying—about our massage practices.

The *Wall Street Journal* reported on the increased use of word-of-mouth advertising more than a dozen times in one recent six-month period.

According to a December *Journal* article, "in recent years, word-of-mouth marketing has gained popularity among big companies, which fear that traditional advertising has lost its punch in this age of information overload." The article goes further, quoting a Chicago-based marketing consultant who says, "word of mouth is the lifeblood for most, if not all, small businesses ... it should be part of the DNA of any small company."

Some companies now employ "buzz agents" who are paid to talk to friends and acquaintances about products or services as they go about their daily lives as students, secretaries or soccer moms.

There is at least one national marketing organization devoted entirely to word-of-mouth advertising. The Word of Mouth Marketing Association (www.womma.org) presents itself as "the official trade association for the word-of-mouth marketing industry." WOMMA members believe that "happy customers are our most powerful advocates." They aren't alone. Dozens of marketing gurus say the same thing.

Agents of buzz

As massage therapists, we have our own "buzz agents"—our clients, the community in which we work, our colleagues or other health-care professionals. Since most massage therapists either own or work in a small business with limited advertising dollars, it is especially critical to build a good reputation.

To be an effective word-of-mouth advertiser, one must understand that a client's experiences of a practitioner are positive, neutral or negative. Word of mouth comes from our client's positive or negative experiences. Neutral or middle-of-the-road experiences don't lead to buzz. This means that your service must be perceived as positive to generate good word-of-mouth buzz. Is there anyone who doesn't already know that people will talk about negative experiences more quickly than positive experiences? Tom Egelhoff, author of *How to Market, Advertise, & Promote Your Business or Service in a Small Town* (Eagle Marketing, 1998), says "for every three people willing to spread

the positive word, there are thirty-three who will spread the negative."

Your clients will feel positive, neutral or negative based on the overall experience they have with you. That's why everything is important. Great hands can still generate negative word of mouth, because your client's experiences come from many factors, not only the massage itself.

One of my clients once surprised me by saying he had to find a new dentist, asking if I knew of someone good. I knew this client had been going to the same dentist for many years, and had often recommended that dentist to others, including me. "What's the problem?" I asked. "Oh, he's a very good dentist," came the reply, "but he moved his office to a new location down the street, and the parking spaces are too small." I have pondered this story many times. This client had a 20-year relationship with a skilled dentist he trusted, whose parking lot he had to suffer only twice a year. But that one thing caused him to seek another dentist. He assumed that the dentist did not care enough about his patients because he had moved to a building where the parking spaces were too small. While one may think this is silly, it is a true story. It cost the dentist four clients: The man, his wife and two sons.

Like death and taxes, word-of-mouth buzz is unavoidable. We get it whether we want it or not, so it's best to pay attention and go for the gold. Most of us use word of mouth every day without even thinking about it. We do not want to find a new doctor from the telephone book; we prefer to ask around and get a referral. Think about it—have you recommended a movie to a friend, told another massage therapist about an upcoming class, or asked your neighbor where she purchased the pansies on her porch? All of the responses to

>>

12 Ways to get Word-of-mouth referrals

Word-of-mouth advertising is created by the way you treat people both inside and outside of your session room.

1. Cultivate self-care practices that help you stay centered, calm, present and aware of your heart. Try to meet others with an open heart—and if you can't, take steps to get yourself back into that centered place. Realize that everyone you treat and everyone you meet needs and wants to be held in a loving space. You can't do this successfully if you don't love yourself first.
2. Get to your session room before your client does. Rushing in at the last minute is not welcoming, and it doesn't set the stage for calmness and presence.
3. Pay attention to temperature, lighting, table comfort, cleanliness, table squeaks and shakes (get rid of them) and music volume.
4. Leave enough time at the end of the massage to speak with your client, set up the next appointment, answer questions, provide water and suggest home care. Maintain eye contact with the client during this time. Avoid stripping off used sheets or glancing at your phone to check for messages, which tell your client you are hurried, thinking ahead and not present.
5. Practice presence with each client. The time is about them, not you. Stay quiet, watch the client's breath and your own, and pay attention to reactions to temperature, music volume, pillows and bolsters.
6. Handle client complaints with care. Complaints are a gift to you: You have the opportunity to turn someone who is displeased with your services into a loyal, consistent client who will tell everyone how you made things right.
7. Establish a presence in your community. Join social, community and business-networking groups, and get active. Collaboration educates others about the value of what you do, and gets you seen and mentioned as a businessperson in your community.
8. Establish yourself as a person of knowledge whose expertise is helpful to nearly anyone. Develop 20- to 30-minute presentations about massage, wellness, life balance, stretching, posture, aromatherapy or other topics.

Present to community groups, women's luncheons, business organizations, art groups and others in the community. Offer your expertise to local television and newspaper reporters.

9. Keep your Web site and print materials updated. Offer new information about massage and wellness. Keep current biographical information about yourself on your Web site. Let people know where you will be speaking, what you have published, where you will be teaching and any awards you have won.

10. Send press releases to local newspapers and

to the newsletters for groups to which you belong. Keep news about yourself and your business in other people's minds. Sponsor an event, hold an open house, and let people know about new training you received. Word of mouth is generated from activity in your profession and in your community.

11. Use your business cards. Make it a goal to leave cards in places where you do business, at everyone's plate during business luncheons, to every member of an audience before which you speak. Make the back of your business card your "next appointment" card so that each of

your clients always has your card in his or her wallet. Make sure your card has updated contact information, and include your Web-site address.

12. Remember the phrase, "everyone you meet, everyone you treat." Everyone is a potential client, and every current client can go elsewhere. Every person can refer to you whether he or she has been a client at all. Treat everyone in a friendly manner, follow up on what you say you will do, and keep each person's best interests at heart. What benefits them is what gives you positive word-of-mouth buzz.

— Sue Painter

Full Body Dissection Seminar Tampa, FL – August 2-6, 2006

"The best and most comprehensive anatomy experience available!"

Dissect a real human cadaver

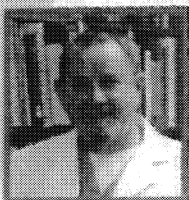
See, touch and explore like never before

40 CEUs: NCBTMB, AMTA, ABMP, FL

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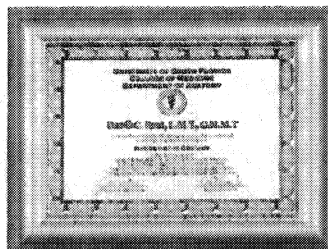
Easy credit card payments available



Dr. Julian Dwornik



David Kent, LMT, NCTMB



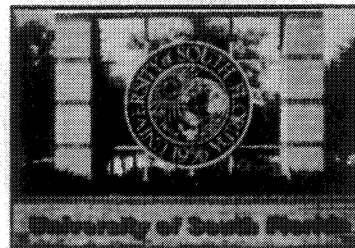
Receive a Medical School Certificate



Receive an 8x10 class photo



90% hands on dissection



State-of-the-art facilities

Space is limited! Don't miss this rare educational opportunity.

Call Now Toll Free: 888-574-5600 or Log On: www.DavidKent.com

these questions constitute word-of-mouth advertising.

We generate positive buzz when we pay attention to what goes on inside the treatment room and get involved in the community. (See sidebar, "12 Ways to Get Word-of-Mouth Referrals".)

"Creating a network of word-of-mouth advertising was absolutely essential to building a successful practice," says Carolyn Mudgette, a

group, and feels this is key to her practice's success.

The great thing about word-of-mouth advertising is that we create it ourselves by the work we do *and* how we interact with clients and others. We get to create the most effective advertising there is without having to spend a single dime.

That's power. That's impact. That's the success of your business, right in the palm of your hand.

Word-of-mouth buzz is unavoidable—we get it whether we want it or not, so it's best to pay attention and go for the gold.

massage therapist in St. Augustine, Florida. "I first achieved many new clients by joining our local chamber of commerce and volunteering with the ambassadors of the chamber that put on the monthly mixers." Mudgette then got involved in a women's networking luncheon that had been meeting each month for about 10 years. She now coordinates the

Sue Painter, L.M.T., is a massage therapist who owns a successful practice built on word-of-mouth advertising. By Jan. 1, her appointment book was 80-percent filled for the upcoming year. Sue also speaks and writes about massage and health topics, and coaches other massage therapists in practice building. She lives in Knoxville, Tennessee and can be reached at touch@direcway.com.



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Get Caught In The Web!

In this special section, we will show you how to create a Web site that gives your business the right touch.

Caught up with the Web revolution? Only yesterday, it seems, Web sites were the domain of big companies, or those who had years of computer training. Now? For about the same money as printing a good brochure, you can have a Web site that offers both new and long-time customers a way to know who you are, where you are and what you offer.

In this section, we've talked to a number of experts so that we can bring you the information you need to create and maintain the Web site of your choice. So look no further. The main articles in this section are shown at right.

What's Inside

What should I include on my Web site?

How much will it cost me?

How do I get a domain name?

How do I update my site?

What happens if I want to do it myself?

How do I find the right hosting company?

What does HTML mean, anyway?

How do I get myself listed on a search engine?

By Clare La Plante

If You Build It, Will They Come?

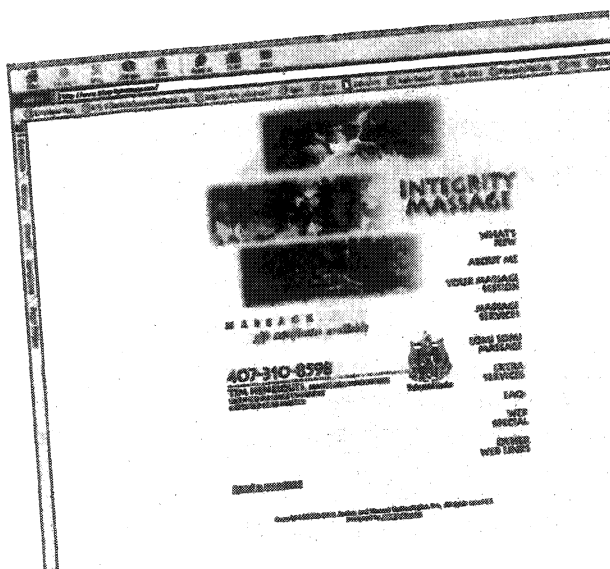
Yes, if you build a Web site with these simple pointers in mind.

AMTA member Tim Henriques lives and works near Orlando, Florida, home of Disney World and lots of tourists. Sometimes, these tourists want a little TLC after carting Johnny, Susie and Grandma around for several days among singing dwarves and Snow White parades. So Henriques, a practitioner of Swedish, reiki, and Myofascial Release®, decided to create a Web site for his business, Integrity Massage, about five years ago.

"It was a way to let people know I was here," he says. He bartered the design of the site with a client of his—giving her free body work sessions for her expertise. This client had a programmer friend who created the actual site. Henriques wrote the copy himself, and named the site after his business: [www.integritymassage.com]. (For more information on Henriques' site, see page 110.)

And, viola! Henriques had a brochure that was "sent" around the world. "It's paid for itself many times over," he says. "I get calls from people all over the country who are going to be visiting."

This cost efficiency is part of the reason for today's Web site boom. You can hire someone to do a simple Web site for a one-time fee from \$300 to \$500.



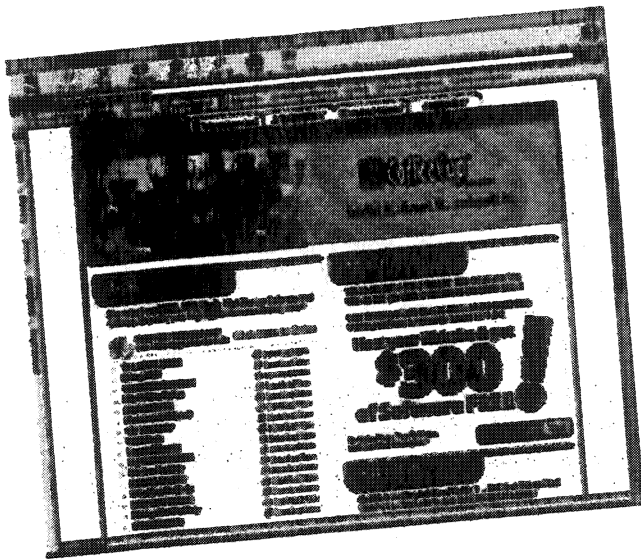
In addition, he says, many relatives of the snowbirds who live around him—the retired folk who migrate south for the winter, or for their entire retirement—often call for gift ideas for loved ones after seeing his Web site. "The people who need what I offer, and who are comfortable with who I am, find me. Without the Web it would be difficult," he says.

Henriques is just one of many massage therapists—and many small business owners—who have taken the Cyberspace plunge. For therapists such as Henriques, creating a Web site can be an integral part of a marketing campaign that also includes brochures, signage and business cards. The only difference is that you can change it at will, it reaches the far corners of the world, and you don't have to pay more for the more people you reach. Also, there's the new credibility factor: "Rightly or wrongly, people have come to associate a Web presence with some measure of credibility, or being up-to-date," says Peter Pappas, a Web educator based in Rochester, New York.

And it's not just enough having a site these days; it's also knowing your audience and the best way to reach them with the technology at hand. Mike Reynolds, an Indianapolis-based massage therapist and Web designer, often builds Web sites for other massage therapists. He also updated the rudimentary site at the spa at which he works, Techniques Day Spa in Indianapolis. "It's a very good spa," he says. "With high-quality workers and clientele. However, they had an ineffective site."

Reynolds saw an opportunity to grow the spa's business with a little updating. In this case, he added a newsletter through the Web site that often contained spa coupons. "They're starting to see people come in with coupons, and month by month an increased clientele," he says. "It's a fixed cost way of marketing. It's the same for 500 as well as 5,000 clients."

This cost efficiency is part of the reason for today's Web site boom. You can hire someone to do a simple Web site for a one-time fee from \$300 to \$500, plus you'll pay around \$20 to \$30 a month for hosting. Another alternative is to go to



WWW

You need to know as much about technology to have a Web site as you need to know about your car's engine to own a car.

one of the free, or cheap do-it-yourself Web sites, and create a simple site using a template that costs anywhere from \$10 to \$80, plus around \$10 to \$20 a month to host the site. Or, you can buy some software, such as Frontpage or CoffeeCup, and do it yourself. (No matter which way you design your site, you always need to register your domain name and pay an annual fee, usually around \$10, as well as find a hosting company.)

"Or, you can hire your nephew or niece for the cost of several pizzas," says Joseph C. Otto, professor of Information Systems at California State University at Los Angeles. In a nutshell, creating a Web site has now become more affordable, more convenient, and just more doable. It just takes a good idea, a clear mission, and some pocket change.

How to get started? For one thing, lose the idea that you have to be some kind of techie—a computer whiz who can write an HTML script on your coffee break. Instead, borrow a phrase from Roosevelt: The only thing you have to fear is fear itself. "Most massage therapists are still scared of the Internet," says Reynolds. According to Jack Wheeler, a musician and Web designer from Chicago, you need to know as much about technology to have a Web site as you need to know about your car's engine to own a car.

"Don't be afraid of technology," says Reynolds. "There are companies that exist to take care of

hard stuff for you. We sit down with clients and see what they're going to be getting. All you have to worry about is sharing with us what you want your business to be."

Wheeler agrees. "I'm not embarrassed when I take my car in and I don't know how the carburetor works," he says. "I don't know why massage therapists feel as though they should somehow know how all of this works."

After you lose the intimidation factor, think about why you'd like a Web site. Would you simply like an online brochure—someplace that people can go to get directions, find out the type of work you do, and how much you charge? Are you looking for a place to write articles or disseminate other educational materials for your clients? Do you want to attract new clients, as Henriques did? Take notes of what a Web site might do for you.

Then surf the Internet for Web sites that you like. (We've included some Web sites of other AMTA members, including Henriques, on page 110, that may give you some ideas.) Print out the sites that you like, or take careful notes. Do you have a logo in mind? What colors do you like? What type of content works for you?

Then decide how much money you can spend. As we mentioned above, the elements of a Web site are fairly straightforward: Your domain name, which you have to register and pay for—usually an annual fee of about \$10. The design of the site, which can be done for next-to-nothing with software or a Web design site. "The sophistication of these 'prefab' sites has matured tremendously," says Joe Dysart, an Internet Business Consultant, based in Thousand Oaks, California. "Many of these templates, which go for \$20 to \$80, can give your business the look of a Fortune 500 firm."

(For more information, keypunch "Web site template" into any major search engine, such as Google or AltaVista.)

If you hire someone to create your Web site for you, it will cost anywhere from \$300 for a simple site to thousands of dollars for one with lots of bells and whistles. (You'll always need a place to house your Web site, typically called a "hosting company," which costs about \$20 to \$30 a month

A Guide To Internet Lingo

SEARCH ENGINES: It's not enough to just have a Web site, you also want to optimize it for search engines. This means including links, key words and other codes that will help the free search engines list your Web site. Submitting your site to search engines is also necessary (most of these are free). If you want more information, visit [www.searchenginewatch.com]. Here, you'll find search engine listings, search engine submissions tips and reviews of various Web sites.

Search engines such as Google rank sites on their relevance. Relevance is rated by both the number of visits you receive, and the number of links to your site from other sites. You can go to other sites, and strike cross-link deals. Sometimes you will pay to have your site listed on other links; other times it's free. You go to them and strike deals and make arrangements. Also, the more useful your site, the greater its chances for surviving long-term. Cross-market your Web site. Make sure you list the address on all your pamphlets, brochures and business cards. Need more information? Check out the book *101 Ways to Promote Your Web Site* by Susan Sweeney (Independent Pub Group, 2000).

COPYRIGHT: You may have some questions about what content and photos you can use on your Web site without permission. Here are some tips: First of all, nearly everything created in the United States since 1989 is copyrighted, or not in the public domain. Fair use means that you are reproducing something in order to make a commentary, or perform research. Usually, fair use is short, and attributed to its source. The best rule? If in doubt, ask the author, photographer or artist. You can reproduce nearly anything with permission.

DOMAIN NAME: Need some help coming up with that perfect name for your Web site? Here are some tips: Keep it simple, short, easy to remember, easy to spell and descriptive. Now is not the time for something that only you can remember. Need some help coming up with ideas? Visit [www.nameboy.com]. At this site, you can type in a few key words and watch them come up with a long list of still-available names. (You can also register your domain name on this site.)

HTML: This is not a foreign language, or an undecipherable acronym. Rather, this is just short for Hyper Text Markup Language. In a nutshell, this means the language used to create documents on the World Wide Web that incorporate text, graphics, photos and sound. You no longer have to know this to have a Web site, or even to create one. Many new software programs take care of that for you.

SPAM: You know those obnoxious E-mails that you receive in your inbox, the ones that claim to sell all sorts of pharmaceuticals and other borderline legal ventures? That's spam—or electronic junk mail. It's usually advertising that is sent to a whole group. Since the Internet is public, there is very little anyone can do about spam, although there are some spam screeners out there. No one is really sure where the term originated, although some say it comes from the famous Monty Python "Spam" sketch.

BANDWIDTH: You know when certain Web sites are slow to load? That's often because they have too much information for the site's bandwidth, which is the amount of data that can be sent in a certain amount of time. The bandwidth determines the rate at which information can be sent through a channel—the greater the bandwidth, the more information can be sent in a given amount of time. The less "Flash" (Macromedia Inc.'s animation technology that allows Web designers to incorporate colorful animations, with shapes, images and text onto Web sites), on your site, the faster your site will load.

AMTA OFFERS CUSTOM WEB SERVICES TO MEMBERS

One viable option for developing your own custom Web site is to consider the program offered through AMTA's Web site. This service, Members Online, is available to AMTA members only, and includes many useful services (see list below). It allows you to make updates 24/7 at no extra charge. The cost, including hosting fees, ranges from about \$25 to \$36 a month, depending on whether the customer wants an E-commerce application, and/or already owns a domain name. There also is a one-time charge of \$40 for regular sites, and \$50 for E-commerce sites. If a member applies for a domain name (URL), a one-time charge of \$25 will be assessed, which includes a preliminary search and registration.

Members Online does all of the legwork; the customer just fills in a simple form. Once the information is received, the Web site will be up in less than a month.

One of the main advantages of this service is that members don't need to worry about finding Web site developers, graphic designers, hosting services, a domain name, a statistics program, an E-mail provider or ongoing technical support. And members who already have a Web site can have it hosted for \$12.95 per month, including unlimited E-mail accounts.

This service offers the following key services:

- Site promotion to top search engines;
- Unlimited visitors to your site;
- Web-based control panel;
- Wireless application protocol ready;
- Unlimited E-mail accounts;
- Full library of message photos/logos;
- Daily site backups;
- Site traffic and statistical reporting;
- Cyber security;
- Member support 24/7; toll-free 800 number;
- Easy ability to update or add pages.

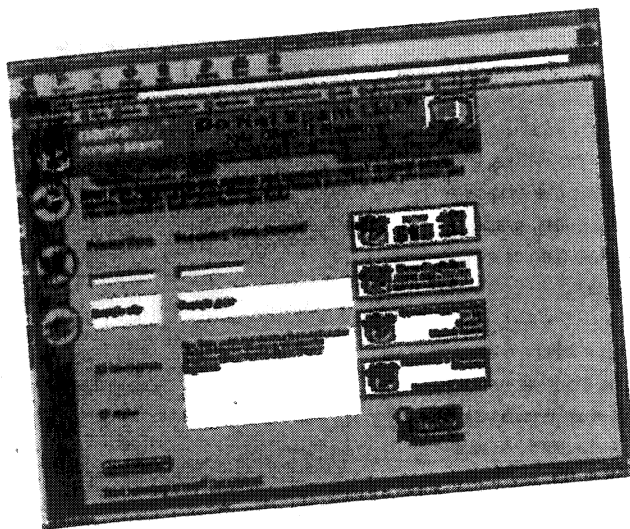
For more information, go to the Member section of AMTA's Web site: www.amtamessage.org. Then look for the Members Online feature.

for a simple site. Many Web designers offer hosting services, and the larger and more complex your site, the more your hosting will cost you.)

Finally, you may end up paying small fees for periodic changes and updates—or you can learn to do them yourself. You may also choose to pay a small fee to list your Web site with a local search engine. The more high-tech (animation, music, shopping cart), the more expensive your site will be to create and to host. Most massage therapists can probably get by with a simple four- to five-page Web site with contact information, several articles, and other helpful pieces of information (see page 105 for the 10 must-haves on your Web site.)

WWW

Have a clear menu that tells visitors exactly what they'll find on the Web site, and links to each section.



Even with the reasonable costs these days to create a Web site, you can still find ways to save money. You may be able to strike a deal by bartering your services, as Henriques did. Second, you can limit the number of changes and updates to your site, although they may pay off in the long run. For example, Ohio-based massage therapist Jack Hayes keeps a weekly calendar, as well as a

daily inspirational message, both of which he believes attracts visitors to his business.

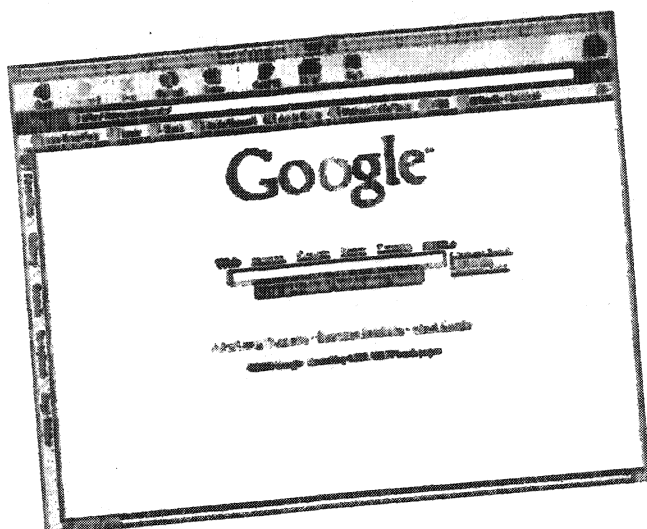
The next step, after choosing your designer or your software, is to choose your domain name—or your address, such as [www.yournamehere.com]. The challenge? Finding a name that has not already been taken. And one that's easy to remember. You can visit [www.nameboy.com] for some help in choosing this name. It also helps to get a domain name (or the address of your Web site) that contains good key words. For example, [www.mytownmassage.com] works well, so if anyone is looking for a massage in your town, your site comes up. Or name it after your business, or your name, so people don't have to think too much to find you.

You also have to be aware of "Web site optimization," which simply means how to get as many people to your site as possible. To this end, when you design your site, or have someone design it for you, make sure he or she understand how to place key words, both in the computer language that creates the Web site, that is invisible to the reader, and on the site itself. Some key words may be "massage" or "Orange County," or "relaxing."

It's also a wise idea to create a Web site that is easily navigated. Think of it as a good book: You want each sentence to relate to the next, and each chapter to relate to the next. Therefore, have a clear menu that tells visitors exactly what they'll find on the Web site, and links to each section. "If you have multiple pages, you should have a menu system," says Otto. "Then, no matter what page you're on, you can always see the menu. It makes it much easier to navigate."

But don't let it be a vanity site. "Don't create a technological homage to yourself, or let your Web designer do the same," says Dysart. "Instead, ensure that visitors can grasp the essential purpose of the site in seconds, and navigate the site extremely easily and effortlessly."

Also, most experts agree on the KISS factor: Keep It Simple, Stupid. Including pictures is nice, but pictures take up a lot of bandwidth, or the amount of data that can be transmitted at the



Your home page represents your company. It needs to look professional, and reflect who you are as a businessperson.

same time. "Too many pictures will make your Web site load slowly," says Otto. The same goes for music, or Flash technology—which creates all those fun animated images and other special effects that you see on certain sites.

"Too many Web sites are slow-loading, usually because they are loaded down with large, bloated graphics files," says Dysart. "Limit your page size to 80K, and people won't be discouraged from exploring and revisiting your site."

Instead, focus on clarity and simplicity. Use colors that complement each other and make your site easy to read. "You want a good contrast between background and text. Not, for example, dark blue background with red text," says Otto. Keep it clean-looking. "Your home page represents your company," says Wheeler. "It needs to look professional, and reflect who you are as a businessperson."

You also want to use clear language and simple instructions. "Call this number for appointments." "Closed Mondays." "Available for parties and other special occasions." Make sure—and this sounds obvious—that visitors to your site know what type of site it is. "It's not uncommon to go to a Web site," says Wheeler, "and be confused as to what services are being offered."

You might also consider adding several short articles on how massage therapy can help in specific situations. First of all, this will give the search engines more copy to sift through and more opportunity to catch key words, and it will be helpful to your audience. Also, find Web sites in related industries, or Web sites belonging to your colleagues, and see if you can set up some links to each other's sites.

"This allows some traffic from that link," says Wheeler, "and, more importantly, search engines such as Google rank your site in part according to how many links you have coming to your site."

You can be creative, of course. For example, Hayes offers a "virtual tour" of his business on his Web site, so by the time customers arrive for their first appointment, they feel as though they've already "seen" the place.

Also, make sure you keep your site updated and current. Post new staff members, new services, new articles or simply new pictures of yourself. If you're not making the changes yourself, make sure you understand how you will request the changes, and how quickly they will be listed. (If you are offering specials, you certainly don't want them listed after the special time has ended.) "Nothing looks less professional than an out-of-date Web site," says Otto.

Most importantly, your Web site should reflect you, and the work that you do. "Know what you want your site to accomplish and have in mind a budget," says Wheeler. And keep your expectations reasonable, and current. "I recently bought a new car," says Pappas. "I see ads that remind me that I made a good decision. That may be the purpose of much of this."

"Let's say I'm already your massage customer, and I find out you have a Web site. Now I have a ready tool to share you with my friends, via E-mail. 'Here's this massage therapist, he's great, here's his Web site.' It becomes a very mobile tool that can spread out beyond you in ways you don't understand."

Let's Network!

1 www.integritymassage.com

Owner: Tim Henriques

Where: Winter Park, Florida

Specialties: Swedish, Hawaiian lomilomi, reiki and Myofascial Release®

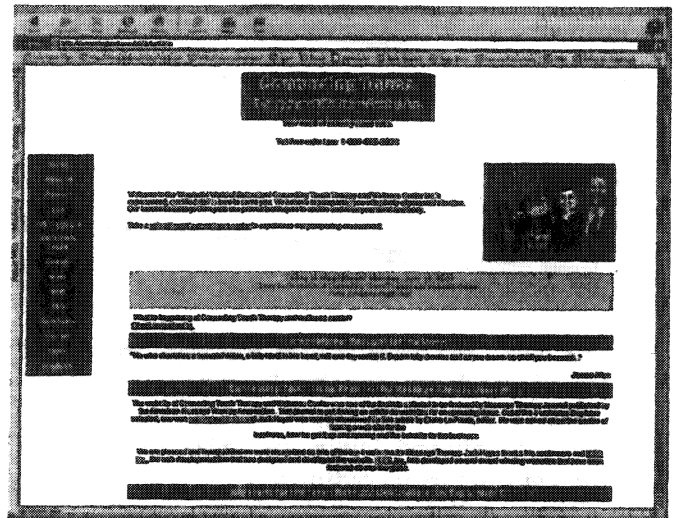
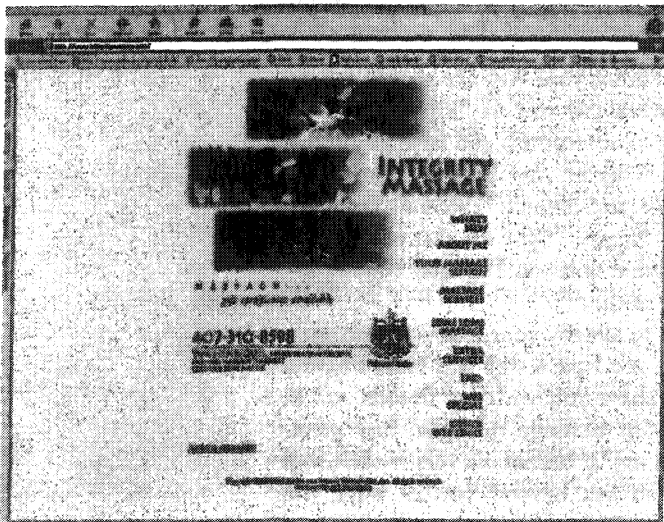
Length of Operation: five years

Cost: Design, with some bartering, \$300. \$20 monthly hosting. \$35 an hour for changes (once or twice a year). \$20 for software programs where he makes some minor updates himself. \$30 a month to list with local search engine.

His Response: "It's paid for itself many times over." He can reach out-of-towners who are visiting nearby Orlando, or who want to order gift certificates for local friends and family. It's also allowed him to save time on the phone. "I always ask, 'Do you have any questions?' And they say, 'No, I've seen your Web site.'"

His Advice To Others: "I tried many different types of print advertising. It's limited and expensive. This is a more economical way to do it. Give it as much of yourself as you can. Go for the best that they can afford. It makes an impression. You want to put your best face forward."

To Contact Him: Visit his Web site



2 www.connectingtouch.com

Owner: Jack Hayes

Where: Cuyahoga Falls, Ohio.

Specialties: Prenatal, sports, geriatric relaxation, deep tissue, Swedish massage and Myofascial Release

Length of Operation: seven years

Cost: Found designer through networking group, and bartered for services. With that, Web design eventually cost several hundred dollars. \$40 month for hosting and monthly updates.

His Response: "With the virtual tour, people can tour my facility in a nonthreatening way before they make an appointment. I'm reaching many different people. It's inexpensive advertising, and it adds professionalism to our profession."

His Advice To Others: "Do it. It's a great asset to your marketing—and it pays for itself. It's a quick and easy way to reach new and existing customers. If you're intimidated by it, seek out someone who will help you. It's nothing to be afraid of."

To Contact Him: jack@connectingtouch.com

Want some great case examples from your peers?
Check out these snazzy Web sites from four AMTA members.

3 www.naturaltouchtherapy.com

Owner: Dale Huston

Where: Mishawaka, Indiana

Specialties: Deep tissue, deep muscle, neuromuscular and lymph drainage.

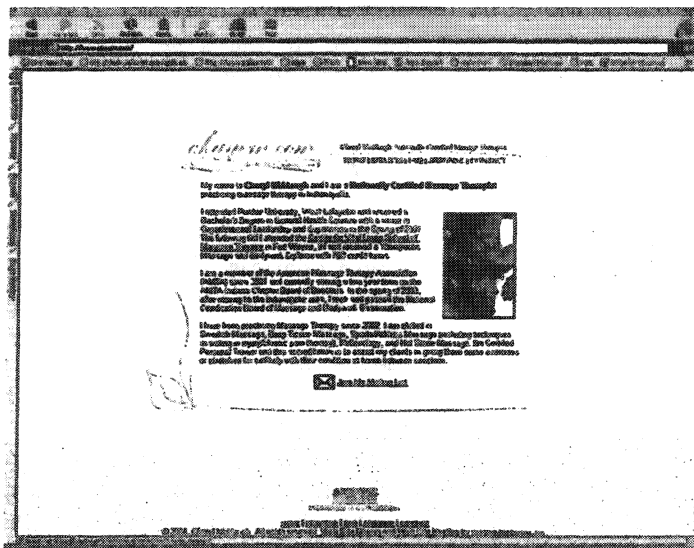
Length of Operation: three months

Cost: There was a new Web designer in town who was looking to drum up business. Therefore, the whole thing, design and hosting, was \$250.

His Response: Web sites are getting much more affordable. His last one cost \$700 to create, and \$60 for every change.

His Advice To Others: "Ask questions and know enough about it so you can get someone reasonable and personable enough who makes sure your interests are taken care of first."

To Contact Him: DHu9210074@aol.com



4 www.ckayem.com

Owner: Cheryl Midaugh

Where: Indianapolis, Indiana

Specialties: Deep tissue, sports massage, reflexology, hot stone and healing touch.

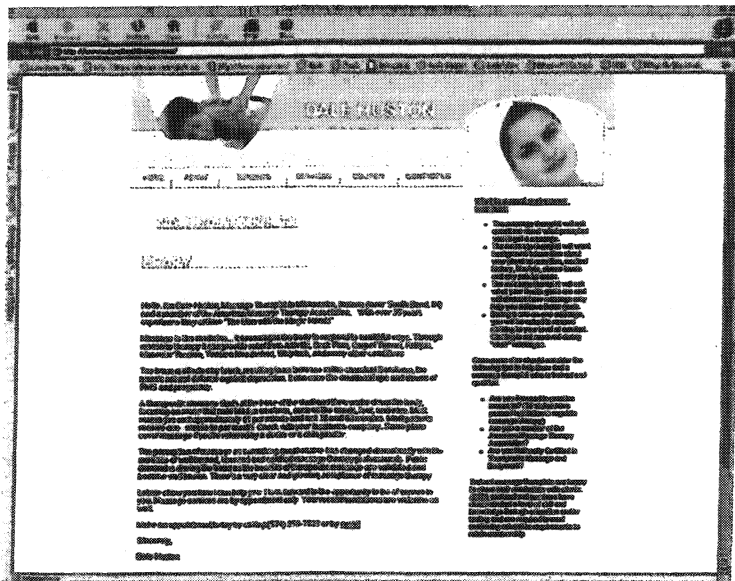
Cost: \$1,000 for design and content; \$25 a month for hosting, including all updates.

Length Of Operation: four months

Her Response: "I E-mail weekly specials to clients. For example, 10 percent off if you make an appointment on Thursday between 9 a.m. and 11 a.m. Therefore, my existing clientele has increased because I can alert them to unexpected openings. It also makes my business look more professional; I keep my logo consistent across my print and Web marketing."

Advice To Others: "Keep things simple, but provide a lot of information."

To Contact Her: Cheryl@ckm.com



9 THINGS TO KNOW BEFORE SELECTING THE WEB HOST FOR YOUR BUSINESS

HOW DO YOU CHOOSE THE RIGHT HOST FOR YOUR WEB SITE ANYWAY?

We asked Chris Kivlehan, the marketing manager for INETU Managed Hosting, an Allentown, Pennsylvania-based hosting provider, for some tips. You can contact him at this E-mail: ChrisK@inetu.net.

1 What are the different hosts out there? What do I need to know about them?

Understand the distinctions between shared, collocated, unmanaged dedicated, and managed dedicated hosting so you choose the one that is right for your business. As the hosting industry has matured, hosting offers have split into a couple of distinct categories, each with its own strengths and weaknesses.

Shared hosting (sometimes called virtual hosting), means that you are sharing one server with a number of other clients of that company. The host manages the server almost completely (though you maintain your site and your account). They can afford to charge you little since many clients are paying for use of the server. However, companies other than yours are using the resources of that server. That means heavy traffic to one of the other sites on the server can really hammer the performance of your site. Also, you are typically not able to install special software programs on these types of machines, because the host will need to keep a stable environment for all of the clients using the server.

Collocated hosting means that you purchase a server from a hardware vendor, like Dell or Hewlett-Packard for example, and you supply this server to the host. The host will then plug your server into its network and its redundant power systems. The host is responsible for making sure its network is available, and you are responsible for all support and maintenance of your server.

WWW
Good hosters will offer management contracts to their clients so that you can outsource much of the support to them.

Good hosters will offer management contracts to their clients so that you can outsource much of the support to them and come to an arrangement

similar to managed dedicated hosting. Most collocation hosts do not offer this service, however.

Unmanaged dedicated hosting is very similar to collocation, except that you lease a server from a host and do not actually own it yourself. Some very limited support (typically Web-based only) is included, but the level of support varies widely from unmanaged dedicated host to unmanaged dedicated host. This type of server can be had for around \$99 a month. Support levels are typically only provided in general terms. Ask the host to go into specifics about what support they will provide. Will they apply security patches to your server, for example, before signing up? This service is typically good for gaming servers (like Doom or Counterstrike servers) or hobbyist servers, but not for serious businesses that need responsive, expert-level service.

Managed dedicated hosting means leasing a server from a host, and having that company provide a robust level of support and maintenance on the server that is backed by quality guarantees. This maintenance typically includes services such as server uptime monitoring, a hardware warranty, security patch updates and more. Be sure to make sure your managed dedicated host is specific about its managed services included so that you can be sure they are not disguising an unmanaged dedicated offering as a managed dedicated server.

2 What questions should I ask my Web host?

Many hosts care little about who is actually hosting on their networks, so long as the clients pay their bill. That means many hosters will allow porn sites, spammers and servers that create security issues on their network for the sake of the dollar. Even if you are to place ethical issues aside, this does have a negative impact on customers, like when a network gets blackholed for spamming. Getting blackholed means that other networks will refuse E-mail originated from those IP addresses. Check with any hosts you are considering to see if their networks are blackholed. Also, here is a link to a third-party source that tracks blackholed networks and lists them: [www.spamhaus.org/sbl/isp.lasso]. In addition, the following URL is a good resource to help you understand what is labeled SPAM and what isn't: [www.spamhaus.org/maillinglists.html].

3 How big a hosting company do I need?

Just because a Web hosting company is big, does not mean it is stable and secure. In fact, many of the biggest filed for bankruptcy protection or were saved by being sold to some other company, in some cases causing uncomfortable transitions in service for their clients. How do you protect yourself? Ask some key questions:

- How long has the host been in business?
- Is current ownership the same as always?
- Are they profitable and cash-flow positive from operation-generated revenue?

4 What should I expect to pay?

The old saying, "You get what you pay for," applies to most things in life, and hosting is certainly one of those things. When you over-prioritize price, you run the risk of ending up with a host that will provide you with a connection to the Internet and little else in terms of support (and even that connection may be running at maximum capacity or have uptime issues). For shared hosting, you'll pay around \$7 to \$10 a month. A higher level of shared hosting will cost bet \$20 to \$30 a month. For unmanaged dedicated, you'll pay anywhere from \$60 to \$200 a month. (This is about the power of the server—you're paying for speed.) The managed dedicated starts at \$200 and goes up to \$20,000 a month, depending on the power of the machine. For a very basic Web site, it doesn't matter much.

5 What qualifications should I look for in a host?

When dealing with smaller vendors, make sure that they have their own data centers and that those data centers are fully redundant in terms of power and connectivity. Here are a few questions to ask:

- How many lines do they have coming into the facility?
- What is the average utilization of their connections?(No matter how large the connection, if it is running at maximum capacity, it will be slow.)
- Do they have redundant power to the servers?
- Do they have a generator on-site?
- How often do they test their generator?
- What sort of security measures do they have in place for the network?
- What physical security do they have?
- What type of fire suppression systems do they have in place?

6 Who will I talk to if I have a problem?

When you call in for technical support, it can be a frustrating experience to be stuck talking with a nontechnical "customer service" representative when you really need to talk to a systems administrator who can resolve your issues. Find out the structure of their support department, how quickly you can get to an actual systems administrator when you need to, and which systems administrators can help you when you need help.

7 I'm a massage therapist, not a techie. How can I find a host that understands me?

It is important that the hoster understands how important quality servers are to their clients' businesses. Even most managed dedicated hosts will not go near supporting applications that are not part of their initial server setup. Find a hoster that has a vast amount of experience to support a wide variety of applications, and one that can bring that expertise to you through their services. You want to deal with a vendor who is easy to work with.

Just because a Web hosting company is big, does not mean it is stable and secure. In fact, many of the biggest filed for bankruptcy protection.

8 How can I tell if the host is a reputable company?

Ask for references and success stories. Also, look up reviews. Findmyhost.com will have reviews of different hosts.

9 What are some things to look out for?

Make sure any host you consider provides you with a comprehensive list outlining the support they offer so that you can have an understanding of what is supported for free, what is supported at a fee, and what is not supported at all. Many hosts will try to hide a substandard level of free support behind nonspecific statements of high-quality support, so make them get specific to win your business. They may say it's 24/7 customer support, for example, but you may call and have to wait in line.

Do It Yourself: How To Create Your Own Web site

It seems as though everyone's doing one: Your cousin who is getting married. Your nephew for his class project. Even your mother to commemorate the next family reunion.

So, you think: What does it take to create my own Web site? Here's the good news: With the new software, and Web-creating sites out there, it's relatively easy to create your own, basic Web site. (Anyone who wants a lot of bells and whistles will still have to hire someone, or go back to school.) You don't even need to know HTML; you just need to follow some basic software and understand some basic concepts of good design.

"First of all, the biggest misperception about creating a Web site is that it's difficult," says Bob Parsons, president and founder of Godaddy.com, a domain-name registrar, based in Scottsdale, Arizona. "It isn't."

No matter if you choose software, such as Microsoft's FrontPage, or CoffeeCup, or a Web site such as Godaddy.com, where you can purchase a template online, if you keep in mind these basic pointers, you can be the proud designer of your very own site.

Think Simple. "A five-page Web site is plenty," says Parsons. "It can be an online brochure that points visitors to the Web site where you are, your hours, what your specialties are, what your fees are." He says that most Web visitors are looking to be informed, not entertained. "It should be straight to the point, no beating around the bush."

Be Color-Coordinated. This is not the time to be garish. "It doesn't have to be glamorous," says Parsons. "But it should be reasonably balanced. You look at some sites, and it's a strain to look at them." This is where being a savvy Web surfer comes in handy. What Web sites have worked for you? What colors do you find most professional? How can you color-coordinate your Web site with your other marketing materials, such as your brochures, and business cards?

Remember, this is just one tool in your marketing kit. "The best way for massage therapists to promote their Web site is through self-promotion. Use your Web address on your business cards, on your brochure, on your pamphlet," says Parsons.

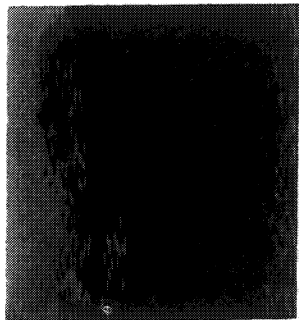
Shop Around. When you're trying to find the right vendor for your software, or your Web site design site, make sure you check out the prices and technology. Talk to friends who have created a Web site. Ask them what worked for them.

Don't Waste Money. The biggest money-wasters are unnecessary distractions, Parsons says. For example, "Using the space in the Web site to provide information that is not informative and factual."

Instead, he says. "You need to skip the fluff. Get right to the point. When we're browsing on the Internet, our time is at a premium. Your Web site should tell visitors exactly what they need to know."

Need some help with ideas for your Web site?

- Visit [www.coolhomepages.com], where you can view hundreds of high-rated sites—everything from the super-clean to the super-cool. But be warned, many of these sites are high-end. No harm in getting ideas from the best!
- Need some free images for your do-it-yourself Web site? Visit [www.123clipart.com] for free, public domain images, such as nature, travel and cool background pictures.
- Do you have an awesome domain name (like bestmessages.com) that you want to sell? Check out [www.urcollection.com], a broker for buying and selling already existing names.
- Do you want aid in selecting your very own, original Web site name? Visit [www.nameboy.com], where this site will ask for several key words and come up with many choices....it's fun, and free!
- Do you want to hear some reviews of hosting companies? Visit [www.findmyhost.com] and hear the straight dope on various hosting companies.
- Would you like some tips on how to best communicate with your audience through your writing and images on your Web site? Visit [www.dsiegel.com/tips], for David Siegel's "Net Tips for Writers and Designers."
- Do you want to learn how to do some of the technical stuff yourself? Visit [www.BrainJar.com] for technical articles, tutorials and programming examples.
- Do you wonder how you can get your site to download quickly? Visit [www.Websiteoptimization.com] for tips on making your Web site as efficient as possible.
- Are you curious as to what all these strange Internet terms mean? Visit [www.wepopedia.com], where you can get quick and easy definitions on the most technical terms.



ASK AN EXPERT

As a way of adding as much useful information as possible to this section, we asked Chicago-based Web designer Jack Wheeler to share his expertise. His advice is worth following.

1. GIVE ME THREE GOOD REASONS WHY I SHOULD HAVE A WEB SITE.

- A well made Web site can generate business for you throughout your career.
- A Web site can serve as an online brochure, providing helpful information about your services to current and prospective customers, 24-hours a day. It provides a way for people to contact you at any time by E-mailing you from your site.
- An online presence lends credibility to your business. An E-mail address with your own domain looks a lot more professional than yourname@aol.com, or @yahoo.com.

2. I KNOW NOTHING ABOUT TECHNOLOGY. DOES IT MAKE SENSE FOR ME TO HAVE A WEB SITE?

You really don't need to know much about technology in order to have a Web site. What you do need is a Web designer and a Web host who will take care of your needs and help walk you through the things that you do need to know. There are some new things you will need to learn, but none of them are difficult, or overly technical. For example, a new Web hosting account will usually come with E-mail services so that you can receive E-mail at your domain name (yourname@yourdomain.com). Any good Web host will be able to talk you through this process on the phone.

3. I'M AFRAID OF ATTRACTING STRANGE PEOPLE THROUGH MY WEB SITE. ISN'T IT DANGEROUS TO PUT PERSONAL INFORMATION ABOUT YOURSELF ON THE INTERNET?

Not any more than having an ad in the *Yellow Pages*. Simply having a Web site does not automatically provide any access to your personal information. If getting spam E-mail (unwanted advertising) is a concern, you can always register your domain as "private." This will hide your personal information in the listings, so the only information that is available to the public is what you specifically provide on your Web site.

4. I'VE HEARD ABOUT "PACKAGE DEALS" FOR WEB SITE DESIGN AND HOSTING. BUT, REALLY, WHAT WILL IT COST ME? WHAT ABOUT HIDDEN FEES?

In my opinion, you usually don't end up saving much, if any, money with this type of package deal. The main reason is that the design and layout that you end up with is often less than professional. Many times, these packages provide a design that comes from a template, so it may not even be original. Then, if you do decide to make changes, the clock starts running and it can cost as much or more than if you went with a custom design in the first place.

5. HOW DO I MAKE MY WEB SITE STAND OUT FROM OTHERS?

Provide some unique content. This is an area where the vast majority of Web sites fall short. If your site provides quality information that isn't readily available elsewhere, they'll appreciate it, bookmark it and come back for more. This can be in the form of articles, or simply informative copy on your home page. The hidden benefit of extra copy is that it gives the search engines something to use in order to index your site appropriately. ☐

Clare La Plante is a freelance writer based in Skokie, Illinois. A columnist for *MTJ*, she has contributed articles to a number of national business publications. She is the author of *Wall Street on a Shoestring* (Avon Books, 1998). La Plante can be reached at: CRLaPlante@aol.com.

Web Sites By—And For—Massage Therapists

For massage therapists, the Internet can be an exciting new resource for enhancing technical skills and business knowledge, employment opportunities, and communicating with both clients and the worldwide community of hands-on healers.

Over the past five years, massage therapy sites that serve both the public and practitioners as resource stations that dispense information about the profession have surfaced at a swift rate.

While vying for the same market of visitors—i.e., massage therapists who will advertise their businesses and laypeople who will use the site as a resource for all their massage questions—massage therapy resource sites offer a range of qualities and options.

Here is a listing of some of the larger sites pertaining to massage therapy*:

Massage Therapy Web Central (www.mtwc.com), described by publisher Bruria Ginton, L.M.T., as a "high-traffic professional terminus and community hangout," was launched in 1995 and has since quickly expanded. Today it includes an electronic newsletter, an international directory of massage therapists and schools, archived articles about massage therapy for the general public and professional massage therapists, classified advertising, and links to massage associations and organizations as well as other health-related sites. The professional organization, ASSOCIATED MTs™ is hosted on the site. Massage therapists can also have a personal web page designed through the site and posted in its directory.

The Massage Therapy Homepage (<http://MassageTherapyHomepage.com>), was launched in 1994. At that time, according to site publisher Mark Sincock, L.M.T., an Internet search for "massage" yielded 368 sites. Today, that same search can find upwards of 673,000 possibilities. To navigate this immense field of options, Sincock writes that the intent behind the Homepage "is to be a resource for both the massage practitioner and the general public alike." The site includes an international practitioner directory, a marketplace, articles about massage therapy, and links to schools and massage associations, as well as to other massage resource sites.

The Massage Network (<http://massagenetwork.com>) began in September 1998, and already boasts more

than 30 pages. "It is a place where clients can go and connect with therapists, and therapists can go to get information about the business of massage and marketing," said publisher Mike Woodcock. The site features a massage therapist directory, advertising opportunities, links to supplement a personal web site, and articles for the public about massage therapy. The site also hosts a vibrant chat room called The Studio. Here visitors post questions and follow dialogue—from business tips, philosophical debates about conventional versus complementary medicine and advice on health conditions to suggestions for session music, among other topics.

The Massage & Bodywork Resource Center (<http://wellness@massageresource.com>) was launched in 1996 as a community site where massage therapists could list their services for free, and where the public could search a sophisticated database to find a therapist to meet their exact needs, according to site publisher Doug Helmer, a communications specialist. The site also features a massage schools directory, a section on academic research, a guide to state laws, links to associations and other massage-related sites, and a publications listing. Perhaps the most popular feature on this site, however, is the lively "Forum" where discussions between visitors, primarily massage therapists, cover the gamut of massage-related issues.

Other sites offering resources to massage therapists:

Massage-One.Com (www.message-one.com) features a therapist and school directory, an on-line newsletter, reading list and product market.

MassageNet.com (www.massagenet.com) has a directory of therapists and schools, editorials written by massage therapists, marketplace and discussion groups on health and business topics.

Massage4Life (www.message4life.com) offers web site design and hosting. It also lists state licensing requirements and links to associations.

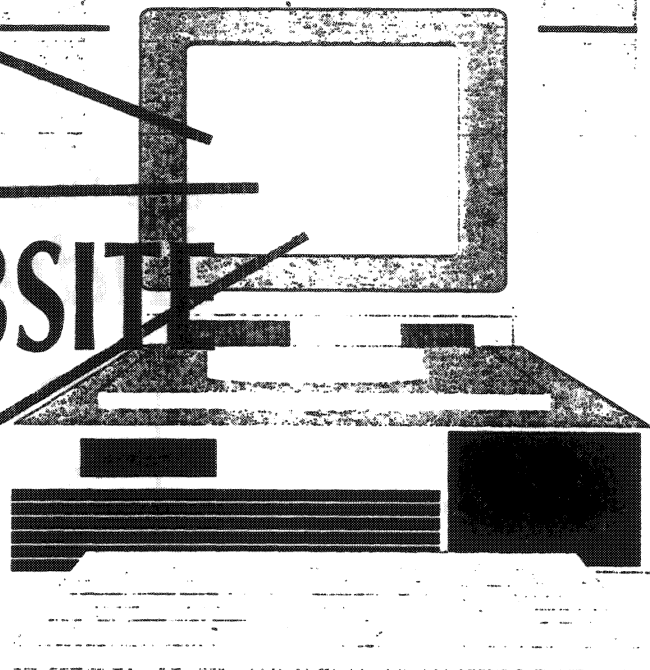
The Healing Arts Resource (www.healingartsresource.com) is designed to serve all complementary health care professionals, but could be particularly useful for massage therapists. The site features employment listings, an international healing arts practitioner directory, business and networking tips and information about travel exchanges.

—Kelle Walsh

* The number of massage-resource web sites is growing exponentially. This is not a complete listing of all web sites dedicated to massage therapy; rather, a sample of the larger resource-type of sites. Associations, schools and individual therapists often host web sites that offer valuable information for therapists and the public alike. Inclusion on this list does not imply endorsement by *Massage Magazine*.

MAKING A WEBSITE TO PROMOTE YOUR PRACTICE

JULIE ONOFRIO



A website is another tool you can use to educate your clients and assist them in their healing process. Here are some things you may want to include on your site.

1 A FAQ page- Frequently Asked Questions (FAQ) about your massage practice and treatments. People want to know what is going to happen to them. Do they have to take all their clothes off, What can they expect from a treatment, How long will a treatment take? What will happen after a session? I had a guy come in once who had never had a massage. His girlfriend had given him a gift certificate. He brought a book with him because he thought he would have time to read it during the session.

2 What kind of sessions do you specialize in? Injury, relaxation, sports? People don't realize everything that massage can be used for. Write about how massage can be applied to the many situations to educate your clients. Expand on the how and why massage works in these different applications - not just the standard benefits list that massage school teaches.

3 You can sell gift certificates through the website and take appointments. This may be a little more difficult technically (I don't know how to do this yet but I am sure someone can help set this up for you.)

4 Put your website address on all promotional material: business cards, stationery, flyers and brochures. You can make flyers or brochures directed toward a certain group as in business people under stress or athletes and refer them to the website for more information.

5 Find affiliate (associate) programs that may further support your work such as www.amazon.com -selling books and music. There may be other massage tools, lotions, oils, herbs etc. that may be appropriate to your practice. Affiliate programs give you a percentage of the sale when you refer the person to their site.

6 Send a monthly newsletter to keep your clients informed of specials and give health tips to reduce stress. It is easy to do through www.egroups.com as they manage the database and send the information directly to the list. They take care of subscriptions and unsubscribing so you don't have to. All they do is place a few small line ads on your mailing. I hardly notice it at all. They have other tools such as a chat room where you can hold weekly/monthly talks on whatever topic you choose.

7 Get specific about what bodywork/massage can do for the client. Just listing the benefits such as "increases circulation" don't mean much to most people. You have to let the client know why they would want to increase their circulation. Tell them how it can help their carpal tunnel, plantar fasciitis or thoracic outlet syndrome.

8 Make a list of the different types of bodywork/massage to keep clients informed.

9 List your network of practitioners that you recommend for other treatments: Acupuncturists, Naturopaths, and other therapists.

10 Put your forms on the website that you use in business. Intake forms, referral forms etc. can be downloaded prior to the appointment and filled out to save time.

11 Educate you clients through your website. Put pictures or diagrams of your recommended stretches that they can download and put as their wallpaper on their desktop.

12 Don't have any technical expertise? Don't worry. Go to www.homestead.com and sign up to build a sight. Everything is for free and it is easy to figure out. They have all the tools you will need such as message boards, e-commerce and an easy editor to make your web site building fun and easy. Because they are free, you may experience some difficulties such as lengthy returns from their support group. I still can't figure out how they are making money and I wouldn't be surprised if they got bought out by someone or went out of business. You can back up everything and be prepared for the worse, as you would using any server.

13 List your credentials and classes that you have taken along with other facts about yourself. How long have you been in business?



RUTH DORN *massage therapies*
licensed holistic health practitioner san diego, ca

FIRST MASSAGE

Massage is perhaps the oldest and simplest of all healing treatments. When you are experiencing pain your body makes many odd adjustments to compensate. These adjustments often lead to increased muscle tension and poor movement patterns.

The massage you have just received is called "deep therapeutic". There are many other types of massage. Swedish massage is light and relaxing while sports massage uses compressions and tendon friction and is invigorating. Reflexology concentrates on certain points in the feet and hands. Deep pressure in other parts of the body is called Acupressure and gentle rocking is called passive motion work. Some of these techniques were probably incorporated in the massage you just received.

Massage, to be effective with injuries must be somewhat deep in pressure and at times may feel slightly painful. Deep massage can help you heal faster by increasing blood circulation and breaking apart adhesions in the muscle fiber. It can also reduce general tension in the body which can slow healing.

Depending on your body you may feel stimulated with extra energy or you may feel relaxed and very sleepy. It is possible you will feel light-headed, a bit shaky or even sick to your stomach. In addition, some emotions that have been "buried" may surface in the next few days. Be prepared for some new feelings within your body.

REST AND RELAX. FEEL AND EXPERIENCE YOUR BODY

Massage disperses lactic and carbonic acids that irritate the muscle and surrounding tissue after exercise or injury. These waste products are moved into the lymph system and filtered out of the body.

DRINK AT LEAST SIX GLASSES OF WATER

This extra water will help your body cleanse. When you urinate it should be clear.

If your system is especially sensitive these fluid wastes may not disperse immediately. You may ache tomorrow and feel as if you are bruised. Remember, everything that is toxic in your system has been "stirred-up" and there is extra blood everywhere. Don't panic! Feeling uncomfortable the next day can be a part of the healing process. Often your body feels as if you just exercised some new muscles after years of rest.

STAY WARM, TAKE A HOT BATH OR SHOWER

You are now in the process of healing your body. Enjoy the new sensations you feel. Relax and trust the process. See you soon for your next treatment!

GOOD WILL is GOOD MARKETING

Contributing doesn't
have to cost a lot

By Tracy Schneider

Feed the hungry. House the homeless. Cure cancer. Prevent AIDS. Promote literacy. Support the arts. Stop the violence.

With so many worthy causes, how does a small business, mindful of every penny, reach out and support the community?

Good will doesn't necessarily translate into a pricey monetary donation. Sometimes giving back to the community doesn't have to cost a thing. And sometimes a small cash contribution pays for itself many times over in customer visibility and media exposure.

If you thought charitable giving was confined to corporate behemoths, consider this: every small business can afford to give. Below are seven smart ways to do so.

Recycle office equipment. Charitable contributions aren't all about dollars and cents. In fact, good will doesn't have to cost a penny. The next time you upgrade your computer, consider donating your old standby to an organization in need. It's tax deductible. The same goes for old printers and fax machines. Charities can use your outdated software, office furniture and supplies as well. Don't toss out anything. Instead, recycle and reap the rewards on next year's income tax.

Serve as a collection site. Throughout the year and especially during the holiday season, many stores and offices serve as drop-off sites for canned goods, wrapped presents or other products needed by nonprofit agencies.

Costco member Dick Brown does it with his own twist. Brown is the proprietor of Albert Ltd., a Bellevue, Washington, shop specializing in classic men's and women's clothing. Over the holidays he encourages customers to go through their closets and bring in an Albert Ltd. suit they no longer wear. As an added incentive, Brown offers these customers a \$100 credit toward the purchase of a new suit. At the end of the year, he takes all of the suits he's collected to a neighborhood homeless shelter. Not surprisingly, his suit business has increased as a result of his efforts. Good will is good marketing.

Offer services pro bono. Whether you're an accountant, a consultant or an electrician, there's sure to be some nonprofit in need of your skills. Offer a few hours of professional service—at no charge. You'll get wonderful exposure as board members, management and staff observe your abilities and

expertise. And they'll be in a position to refer you to colleagues and associates. When a charitable organization needs more time than you can provide for free, consider billing them at a reduced, nonprofit rate.

Donate merchandise. If you sell products, not services, why not donate merchandise to a worthy cause?

Brown gives custom-made suits to several area auctions each year. "When I donate a \$1,000 suit, I'm spending \$500 out of my own pocket," he says. "Five hundred dollars doesn't go very far in advertising. With an auction I'm targeting current and prospective customers. It's great exposure, and I generally get a new client from each event."

If your products are too expensive to donate, or the quantities involved too great, consider selling needed items to a nonprofit agency at cost. It's a win-win situation.

Volunteer your time. Volunteerism is the heart of nonprofit organizations. Harness the energy of your entire staff and reach out to the community. Your employees are sure to get into the spirit of giving if you offer staff paid time for community service. Close down the office for a few hours each month so staff members can volunteer at a school, a shelter or a soup kitchen. Encourage employee participation in a once-a-year charity walkathon or neighborhood cleanup. Equip each participant with logo-imprinted buttons, visors or T-shirts to heighten team unity and increase company exposure.

Hold a fund-raiser. Raise money with the help of customers and staff. You can hold your own fund-raiser or piggyback onto an existing one. Every year Brown's Rotary Club raises money for a worthy cause. Last year the group netted \$75,000 by raffling off an Acura sport coupe. Brown promoted the raffle through Albert Ltd.'s monthly newsletter, *The Clothier*, and sold 425 two-dollar tickets to customers and friends.

It's both cheaper and easier to support the fund-raising efforts of a business, professional or trade association than to develop and implement a fund-raiser of your own. Remember to include any fund-raising activities in your advertisements and direct-mail pieces.

Donate money. Cash donations of any size are always appreciated by nonprofit organizations. But if you can only give a little bit, consider donating your funds to a smaller local

charity where a small amount of money will have a greater impact. Send a special news release to the media to let them know the extent of your community involvement. Many charities have a good rapport with local reporters and can help you to receive publicity.

To get the most marketing bang from your buck, adopt a charity for an entire year. Choose a nonprofit with a natural connection to your business and avoid highly charged political organizations. Then create a plan that combines several of the giving techniques suggested above.

The fact is, every small business can afford to give. The real question is, "Can you afford not to?"

CHECKING ON A CHARITY

Each state, county, city and town is teeming with charities, foundations and other institutions targeting—or purportedly targeting—a specific problem. Which one to choose? Is it a trustworthy organization? Where will your hard-earned dollars go the furthest?

To determine your options and verify a charity, look no further than your local Better Business Bureau. Charity reports are maintained nationally by The Philanthropic Advisory Service (PAS) of the Council of Better Business Bureaus (CBBB), and locally by many BBB offices. These reports include information on a group's background, current programs, fund-raising practices, tax-exempt status, finances, and indication of whether or not the organization complies with the CBBB's 23 voluntary Standards for Charitable Solicitations. The Council of Better Business Bureaus can be located online at <http://www.bbb.org/>.

The more detailed PAS reports of many national charitable organizations are also available online—clicking on "Charity Reports and Standards" will lead you to these.

Consult your telephone directory to find local Better Business Bureaus.—*Tod Jones*

The Importance Of Professional



Networking

To advance your career, it's vital that you get to know your colleagues, both as friends and as the competition.

Just the other day, I was talking with a current student of an alternative discipline, and found myself a bit amused and amazed by her perception of the healing arts, and particularly massage therapy. "Everyone is just so wonderful and supportive in this field. They all want to help each other and know there are enough clients to go around." Chrissie told me while we were having lunch.

I paused for a moment, wondering if I should tell her the truth ... that even in a profession such as ours, there are many therapists who don't feel or act the way this new healer described.

But why aren't we all that way? I know there are many professions, such as advertising or sales, in which the business itself is about being ahead of the competition and taking business away from each other. The mentality in these highly competitive fields often seems to be to fend for yourself to the detriment of everyone else.

By Felicia Brown

Only the fittest survive, right? However, in a helping profession such as massage therapy, couldn't one expect that we would all be willing to assist each other in becoming successful? Of course! Wouldn't it make sense for healing arts professionals to move beyond the need to win and help one another? Absolutely! And shouldn't we work together, in the spirit of holism, for the common good as well as our own benefit? No doubt about it!

One of the ways we can help ourselves while benefiting the profession at large is through professional networking. I have been known to describe networking as simply meeting and greeting others wherever you go while sharing and learning about each other and your respective businesses. Taken a step further, networking can also mean introducing others to a person's business or practice to mutually benefit each or all parties. Within the profession, networking helps bridge some of the gaps in our support systems by building lasting beneficial relationships with other massage or bodywork therapists.

"But why should I do this?" you ask. Because by helping and supporting others, you'll also be helped and supported. What goes around comes around. Good karma, man. Catch my drift? Not only is it an honorable and good thing to help others in their businesses, but you will better serve your clients and their needs by getting to know others in the field or similar fields.

I am happy and proud to say I have put the idea of networking to good use nearly as long as I have been in practice. As many therapists do, I felt a huge hole in my life after graduating from massage school. I needed the wis-

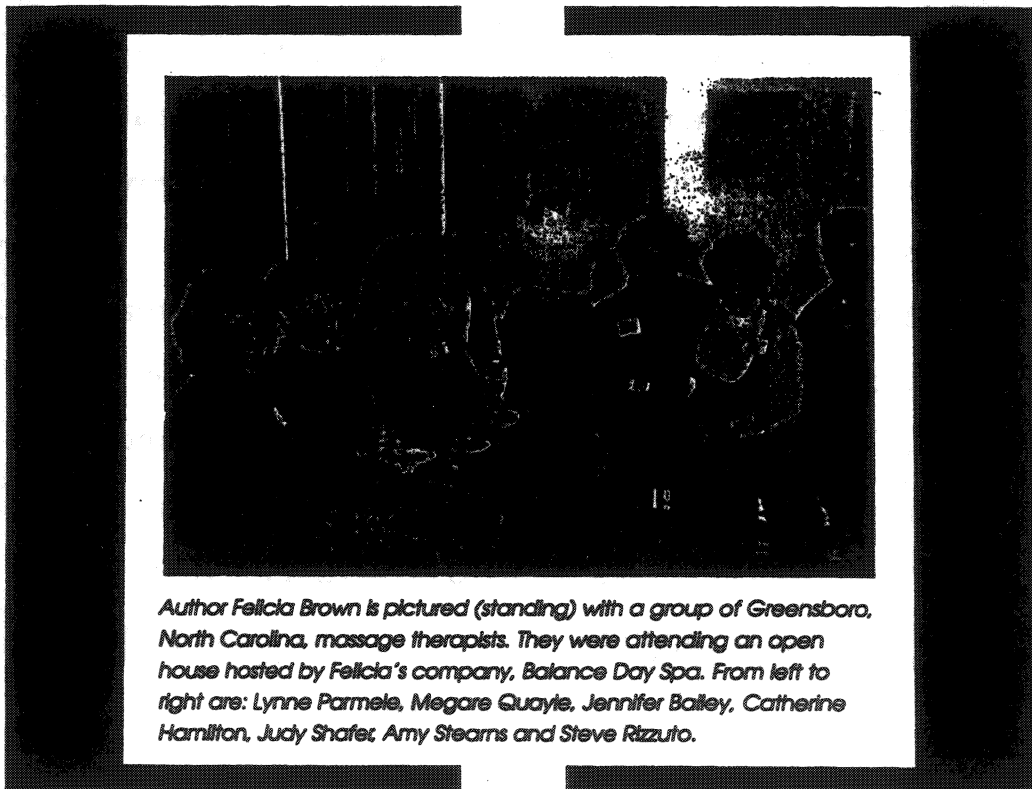
dom, advice and touch of therapists who knew the ropes better than I did. Unfortunately, I was unable to receive all I needed in the practice where I worked, so I picked up the phone and started calling every massage therapist I could find to set up a trade.

Some people refused the offer, but many accepted my invitation to meet and exchange sessions. All in all, I was able to meet a lot of different professionals, experience their work, and learn from their experiences. I discovered a lot about what I liked (and some of what I didn't like) in a massage, and I made a lot of great contacts.

That was more than eight years ago, and some of those folks still send clients my way. Some even occasionally call me for advice. In turn, I have sent a lot of potential clients to my trade partners as well, whether for a specific type of work I don't perform or for a time slot I couldn't fill. And it has always come back to me one way or another.

You may not choose to meet fellow therapists the way I initially did. I admit, it took a lot of courage to pick up the phone and call complete strangers again and again. Perhaps you could attend (or organize) an alumni meeting for the past graduates of your massage school. Or you could get involved in a local or state chapter of AMTA or other professional organization. You might attend a healing arts trade show or similar function and start meeting a few people there. Or perhaps you'll be the recipient of a phone call from someone like me.

Many opportunities also exist for professional dialogues and discussions at the larger national and regional conventions, trade shows and workshops. These venues can provide excellent opportunities to connect with, and learn



Author Felicia Brown is pictured (standing) with a group of Greensboro, North Carolina, massage therapists. They were attending an open house hosted by Felicia's company, Balance Day Spa. From left to right are: Lynne Parmele, Megare Quayle, Jennifer Bailey, Catherine Hamilton, Judy Shafet, Amy Stearns and Steve Rizzuto.

Another advantage of getting to know fellow therapists and healing arts professionals is to have peers with whom you share your problems and triumphs.

from, like-minded people. But when you go home it's sometimes difficult to maintain those connections, simply because of the boundaries of time and space. While some of us will make the effort to call our long-distance practice soulmates when a problem or issue comes up, I believe that we all need people close to home.

Whatever the case, I urge you to be open to the possibilities available by forming new business relationships. You never know what could happen.

For example, though we all hate to admit it, even the greatest, most gifted, most accommodating therapist in the world has to refer clients to others from time to time. And you could very well be the beneficiary of the referral! I know you and your clients think that you are the best at what you do, but even you need a vacation every now and then to preserve your perfection. Give your clients (and another therapist) a gift by helping take care of their needs while you attend to your own. Maybe you can even work out a reciprocal agreement with someone who will send clients to you when he or she is on leave.

Another advantage of getting to know fellow therapists and healing arts professionals is to have peers with whom you share your problems and triumphs. How many spouses of bodyworkers can really relate to the joy of finally making a breakthrough with a particular client or technique? How many of your nonmassage therapist friends can carry on a frank discussion about how to handle an inappropriate client, or what detergent really gets massage oil out of linens? How many people truly understand the ideas of being present to a client, or of feeling someone's energy shift during a session? We all need someone to talk to who can relate to our professional issues, struggles and successes.

Sharing relationships with others in our field also gives us access to their educational experiences, such as how they felt after attending particular schools or workshops, before we sink our hard-earned cash into the same thing. We can share

professional libraries, books, videos and magazine subscriptions as a time- and money-saving venture for both or all. And when our colleagues have learned a new technique, sometimes they'll even practice it on us if we're lucky!

One of the biggest benefits of networking within our field is learning from others' successes and mistakes. This is true in all forms of business, but I think an especially important issue in massage therapy. Why? Let's face it. Most of us didn't get in this business to be in business. As such, a large percentage of massage therapists simply don't know where to start in terms of advertising, marketing and finance. The business world can be somewhat intimidating to a number of us "healers."

When we have a friend in the business, someone who has gone through the same challenges we're facing, it can make all the difference in the world. Knowing a friendly ear is ready to listen to our problems, fears and even our screwups can be truly healing in and of itself. And on the flip side, great satisfaction is gained in knowing you've helped someone avoid the mistakes you've already made.

There are so many benefits to professional networking; I can't see why you wouldn't do it. True, we'll encounter people whose values or ideas are different from our own. We will all go through relationships in which there are problems or difficulties. But we can always make changes to or walk away from relationships that aren't working for us anymore, as well as add new names to our list of trusted souls. The bottom line is that there is strength in numbers. "Together we stand; divided we fall." Working to strengthen your bonds and friendships within the healing community, as well as the local community of which you're a part, helps you and your colleagues down the road. You get out of it what you put into it. And that's an investment I'm sure you'll want to make. ■

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Felicia Brown, LMBT, is a massage therapist, day spa owner and former massage school instructor from Greensboro, North Carolina. She can be contacted at: Fbrown6886@aol.com, or at: 336-218-1967.

Telephone Tact

By Nina McIntosh

Your professional relationship with your clients doesn't begin when you put your hands on them or even when they show up for their debut appointment. Your relationship starts at the very first contact, which means that for many clients, your connection begins with a phone conversation. How you handle the details of that initial phone call is as much a mark of your professional relationship with clients as the hands-on work you do.

This phone contact is the first impression most prospective clients will have of you, and it's also your chance to set the tone for your future work with that client. If you fumble during this stage, you can start off on the wrong foot or even lose a client.

How savvy are you about this aspect of your work? Is a prospective client likely to catch you on your cell phone yelling over traffic noise or at home during your family's dinnertime chaos? If prospective clients reach your answering machine, will their impression of you be the imitation of Donald Duck you recorded to amuse friends, or perhaps worse, an automated computer voice that gives no hint of your personality or even your gender? You want to make sure that introductory contact is comforting and inviting to clients, while setting the appropriate tone for your working relationship with them.

Mastering the Initial Phone Conversation

When you have contact with clients, you want to show the same professionalism that you'd use in your office. During that first call, a great deal is going on. Clients are using their imagination and intuition to try to get an impression of you — for instance, whether you're sensitive to their problems, serious about your work and excited about working with them. On your end, you're determining whether clients are appropriate for your brand of work and whether you can help them. You also may need to educate them about what you do and about your professional boundaries. Here are some considerations for that first conversation:

Be informative and reassuring. Instead of sounding as if you're reading from a set speech, tailor what you say to the client's specific concerns. Know how you want to answer the usual questions about

fees, hours and the particular benefits of your modality. Commonly asked questions might vary depending on your brand of bodywork. If you're starting a new practice, it's a good idea to ask more experienced colleagues for advice about this first phone call. You may also want to rehearse with a friend, so you don't stumble when prospective clients ask you to describe the benefits of your work.

Set limits early. Much can be learned about clients in the initial phone call. For instance, do they want to share a great deal of personal information or get advice? You can start setting boundaries in that first call by letting them know some issues are best dealt with during their office visit. You want to find out if what they are looking for is appropriate to your practice, but there's no need to hear their life story in that first contact. If they start going into too much detail, you can gently say, "Your sore back sounds like the kind of

condition that can be helped by massage. I'll want to get a more detailed history when you come in for your appointment."

Be careful about letting people take up an unusual amount of time on the phone, as it sets a bad precedent. Even with these early contacts, it's important to be aware of setting limits to protect yourself.

You'll also want to begin educating people about your policies regarding fees and cancellations. For instance, if it's your policy, let them know they will incur a charge if they cancel without giving you a 24-hour notice.

Stay focused on the clients and their concerns. There's no need to give out personal information. For instance, if a client wants to see you tomorrow at 3 p.m. and you don't have an opening, you don't need to apologize, as you might to a friend, and explain why you can't see her then. "Let's see, no, I can't see you at 3 o'clock. That's when I have to take the cat to the



Illustration by Mari Gayatri Stein

vet. And then at 4 o'clock, I have to pick up my clothes at the cleaners. But maybe 5 would work." A straightforward "I don't have an opening at 3 o'clock. How about 5 o'clock?" will do the job.

Walk them through the session. There are good reasons for spelling out the details of the session to prospective clients in the first phone call. If the client has never had a massage or experienced your kind of bodywork, you'll want to let her know what she can expect so she doesn't worry ahead of time.

Explaining the details of how a session will go can also ensure a client of your professionalism. Some clients, such as a woman making a first appointment with a male therapist, may need reassurance of the non-sexual nature of the work.

Thoroughly explain what will happen in the session, so there's no mystery. You can take clients through the session step by step

from the minute they come in the door. For example: "Let me give you an overview of how the session will go, in case you have any questions. First, I'll take a physical history, and then I'll leave the room so you can get undressed. Then get under the top sheet on the massage table. You'll be draped at all times, and if you are uncomfortable at any time, or if you'd like me to adjust anything I'm doing, I want you to feel comfortable letting me know."

Using the Phone to Enhance Your Business

You'll want to put as much thought into the phone aspect of your business as you did when setting up your space. Here are three helpful tips for setting the right tone from the beginning and staying professional in all your phone interactions:

Maintain client confidentiality. Provide a private way for clients to leave messages for you. It's actually

a violation of confidentiality to allow your clients' messages to be heard by anyone else. To protect your clients, you have to make sure that other members of your household or office group aren't able to access their messages. Clients may sometimes leave a message when they are feeling needy and anxious, and they deserve to have that message be heard only by you. It's also their right to have the fact that they are your client kept private.*

If your phone line is shared with others, it's generally easy and inexpensive to add a separate mailbox to the line with a message of "Press 1 for Susie." However, the best choice is to have a voice mail or cell phone that's solely dedicated to your business. It's good for guarding both your clients' personal information and your own. A separate phone or line for your business avoids the boundary problem of giving clients an unnecessary glimpse into your

private life by learning who you live with. Even if you live in a small town and everyone knows a good deal about your personal life, prospective clients will be reassured to know you keep good boundaries between your business and personal life.

Create an appropriate answering machine greeting. What kind of message would be reassuring if you were calling a new massage therapist or bodyworker? This is highly personal work and prospective clients can feel intimidated just by the process of calling a new practitioner. Your phone messages should be friendly, brief and professional. There's no need to be cute and say something like "This is John's answering machine."

Everyone who hasn't been on a deserted island for the last 20 years is familiar with answering machines by now and knows the machine isn't really talking on its own. Also, adding personal touches, like telling people to have a nice day, can be effective or it can be irritating. Because you don't know how these additions will impact your listener, it's best to keep your message relevant to your work and let your voice and tone express your goodwill.

Give the caller your full attention. So you will be able to focus on your client, you'll want to choose carefully when you will answer and return calls. While cell phones offer us greater accessibility to chat with our loved ones, you may want to avoid speaking to clients



If you take and return business calls from your home, make sure the television isn't blaring in the background or the dog isn't barking.

on them, especially new clients, unless you have impeccable reception. Rather than subjecting them to static, sound delays and possible disconnection, it's better to wait until you can call them from a land line.

If you take and return business calls from your home, make sure the television isn't blaring in the background or the dog isn't barking. Use a screening device, like caller ID, so you can choose when to answer. Allowing friends and family members to answer your business phone can lead to problems. A client may not feel confident that a message taken by a teenager — or even your spouse — is going to find its way to you. And a small child answering the phone might be endearing to some, but others may find it off-

putting. Several rounds of "Is your mommy home? Please put mommy on the phone," can give new clients second thoughts about making an appointment with a new practitioner. They may wonder if your family life will interfere with your professional life in other ways. ■

*If you are required to comply with the new Health Insurance Portability and Accountability Act regulations, you must give clients a way to reach you privately. For more about this, see the HIPAA link at www.cms.hhs.gov.

Nina McIntosh has 20 years experience as a bodyworker and is a Rosen Method Bodywork intern. For more information on her book, The Educated Heart: Professional Guidelines for Massage Therapists, Bodyworkers and Movement Teachers, call toll-free 877/327-0600 or visit www.educatedheart.com.

Have a question about a daunting ethical issue facing you as a practitioner?

Send your questions to:
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Evergreen, CO 80439
or e-mail editor@abmp.com

A Recipe For Success

These five ingredients are sure to boost your client base—and your income.

I wanted a recipe for success. More specifically, I wanted a recipe for successfully marketing massage that professionals could use to build their practices no matter where they lived, and no matter what obstacles they faced. Did such a recipe exist, I wondered, and if it did, how would I find it? A quest was on!

Five months later, after driving 15,988 miles and conducting countless interviews with massage professionals, massage school owners and the general public in 24 states, what I found filled me with hope.

Before I reveal a few key ingredients discovered during my cross-country research trip, let me back up a minute. As a marketing and business teacher and speaker, I had a few preconceived notions about what it takes to market a successful practice.

However, when I decided to write a book on the topic, I became concerned that my material might not be fully addressing the specific needs of massage professionals across the country. So, I did what most crazy writers do—I put my belongings in storage, got a trailer and went looking for the universal method of marketing massage that could help every therapist build a practice.

During my search, however, here's what I found: Successful professionals with only a simple business card for advertising, skilled therapists whose primary marketing was wearing a T-shirt that mentioned massage, and person after person who could not tell me how they had marketed their way to a full practice beyond "just talking to everybody."

From the mountain peaks of Idaho to the shores of Georgia, I came

**By Monica
Roseberry**

across therapists who had done little of what experts would consider to be marketing, yet they were thriving in their practices. On the other hand, I also was meeting therapists with all of what I thought were the right marketing ingredients, but they weren't making it financially. One woman in particular blew up my last shred of preconceived notions as she was closing up shop in spite of her fancy office with a receptionist, professionally designed cards and brochures, coupons, impressive Web site, and medical referral and reimbursement setup.

I was amazed! Could marketing massage be so basic yet successful? If therapists could succeed with little more than a business card, then maybe the recipe could be simple. However, some people were using much more elaborate marketing, but they were closing their practices. Now what?

I realized I would have to start this recipe for marketing success from scratch, and identify a new set of common ingredients beyond the standard definition of marketing and more consistent with my field research. After sifting through my interview notes and memory bank, I found three types of ingredients that when blended together created a great marketing mix:

- Marketing tools such as business cards, brochures, and gift certificates;
- Marketing skills such as listening, educating and communicating;
- Marketing attributes such as caring, commitment and service.

Of these, the tools and skills varied greatly from person to person, but the attributes began to emerge from the data with remarkable consistency. I identified five strengths as the key ingredients that the successful practitioners had in common, and that the unsuccessful practitioners were missing. I grew excited. No matter what environment the therapists worked in, and regardless of their competition, regulatory laws, local economy, or education level, they were making it if these five characteristics were the foundation for their marketing mix of getting and keeping clients.

Five Key Marketing Ingredients

Ingredient No. 1: A Desire to Serve.

A desire to serve people may sound corny and simplistic, but it's not. Visiting a fraction of the more than 1,000 massage schools that have sprouted across the country, I found many filled with students who yearn to serve mixed in with students lured primarily by dreams of easy money and high per-hour fees.

While money is a crucial factor in success, long-term financial rewards are earned through years of work sustained and motivated through the normal ups and downs by the unflinching desire to serve.

Clients, whether they can verbalize it or not, know when their massage ther-

inevitable obstacles to building a practice—good excuses or good results. The successful therapists I met worked through anger, frustrations and resentments of unfair treatment by authorities, establishments, employers or building owners. They overcame hostile environments and competitors with major advantages, and were determined to work their way around whomever or whatever got in their way.

Professionals I met who were making it had slogged through such internal obstacles as low self-esteem, flagging confidence, fear of the unknown, a sense of inadequacy and weak boundary skills, and many had grappled with taking money for their gift of healing. Issues such as these face

The unsuccessful therapists I met whined about everything imaginable.

apist genuinely cares about them and when they are in it for the fast buck or other solely personal reasons. Because of the very personal nature of massage, most private practices have been, and will continue to be, successful because of repeat clients and referrals. So let's face it; unless therapists can love clients through their stinky feet and hairy backs, repeats and referrals probably will not occur. While other professions may be able to skate by with lip service to genuine caring, the factor of touch in massage gives away true intentions, and the desire to serve or not can be felt directly. Short-term success may be achieved without this ingredient, but every massage therapist I have met who has achieved long-term success carries in his/her heart and hands a genuine desire to serve.

Ingredient No. 2: A Commitment to Succeed. Crucial to this commitment is the ability and willingness to overcome obstacles, both internal and external. People end up with one of two things when facing the

most every massage therapist I have met or taught, and dealing with difficult internal barriers full on or step-by-step makes the difference between a happy, satisfying massage career and just working on a few friends and family members.

The unsuccessful therapists I met whined about everything imaginable, and acted as if anything painful or disruptive was a valid reason to quit. Whether their friends and relations sympathized with their struggles, or they felt self-righteous in blaming the environment, their school, or the ever-popular "saturated market" for their woes, their commitment was to being right about their excuses, not about doing whatever it took to succeed. Unfortunately, their seemingly credible excuses nonetheless kept them from their dream of making a living with massage.

Ingredient No. 3: A Strong Emphasis on Professionalism. Talking to the general public about massage, whether it was the clerk at the Rite-Aid

store in Denham Springs, Louisiana, or fellow Californians sharing a barbecue dinner at an RV park in Orlando, Florida, I got an earful about what massage clients thought about their therapists' professionalism, and sometimes it was downright embarrassing. Frankly, after what I had heard, I was beginning to think that if massage therapists could show up on time, or show up all, are willing to wear shoes and decent, appropriate clothing, and could give a full hour of average Swedish without talking about the latest sexual escapade or lament the whole session about personal dramas/traumas, they would be well on their way to success. After getting over my initial shock, my overriding feeling was one of sadness—what a waste and a pity that caring and gifted therapists were losing clients and not getting referrals because of small but crucial unprofessional behaviors.

Perhaps because so many massage therapists have the soul of an artist, they have difficulty seeing the world from any perspective other than their own. While this is great for art, it is lousy for professionalism. The successful therapists I met could see themselves through the eyes of their clients, and adapt themselves to speak, dress, and behave appropriate to the realities in which their clients exist. Being appropriate does not mean the loss of self-expression, giving up style, or not being yourself—it just means paying attention to the client and trying to see, hear and feel the massage experience from the client's perspective. Doing a self-review from a client's point of view is a first step toward professionalism—a key marketing ingredient for getting and keeping clients.

Ingredient No. 4: A Commitment to Excellent Customer Service. Above and beyond basic professionalism is customer service. When I asked people who had received massage what they liked about their experience, the happy clients mentioned funny, surprising things like electric foot warmers, flannel sheets, and customized aromatherapy oils. They talked about how much

their therapist seemed to care, asked about their lives, and sent birthday cards. Given that many schools and therapists place a primary emphasis on bodywork modalities, I was shocked to discover that most clients I interviewed rarely talked about the technique the therapist used or even mentioned the bodywork itself. Unless the therapist was hurting the client with too much pressure or was using a painful technique, when an interviewee went back in his or her memory bank to answer my questions, much of what was talked about was the ancillaries: temperature, music, oils, pillows, conversation, number of minutes in a session's time, flowers, and other mental bric-a-brac that the client gathered up to form



The author (left) and a friend, Jeannine Karafotas, take a break from their cross-country trek.

his/her massage experience impression. Quite honestly, I think that the vast majority of the American population still has no idea what constitutes a good, quality massage, much less has the vocabulary to discuss or describe a good massage. This is not a sanction for massage therapists to do low-quality work—good hands-on skills are very important—but customer service is much more than just efficiently and effectively massaging muscles.

Above all, people want to feel cared for, important and special. In their heart-of-hearts, clients believe they are the center of the universe, and if during the brief time of a session they feel they are treated as such, they will come back again and again. By emphasizing a client-centered practice, the little things that add up to excellent customer service will come naturally, and happy clients will return and refer their friends.

Ingredient No. 5: An Ability To Surpass Clients' Expectations. The Golden Rule is "Do unto others as you want done unto you." However, the new Platinum Rule of marketing is "Do unto others as they want done unto them." Unless, of course, what they want done unto them is illegal, inappropriate, harmful or ineffective.

Unfortunately, what a lot of new clients expect falls into the don't-do-it category, and how one handles such expectations can keep a prospect from becoming a client or keep a client from rebooking.

Two major marketing skills come into play here—the ability to listen and ability to educate. Successful therapists know how to listen to client expectations and then communicate how those expectations will be met. If clients initially want a technique or modality that the therapist cannot or should not do, reshaping the expectation becomes even more important. For example, if a client says "Just shove your elbow into that sore point on my shoulder and work it deeply for an hour," the therapist must listen for the real need under the request, and then educate the client on how to reach the same goal in a different way.

Underneath the ability to set and meet client expectations is one of the most important marketing skills of all—a thorough and conversant knowledge of anatomy. Understanding anatomy opens up the ability to explain to clients what is being done during a session: It helps you describe why one technique will work when another will not; demonstrates how the muscles work in relation to each other; and justifies strategies, techniques and amounts of time spent in a given area. Clear communication about these factors creates three things unpurchasable in advertising or traditional marketing: a sense of trust, an accurate and positive perception of the therapist, and an understanding of the true value of massage.

(Continued on page 126)

selling phrase: "Thank you." A great option is to design coupons to look like gift certificates and mail them along with a thank-you letter.

Words You Can Use

Every coupon you create should have a clearly defined offer, whether it is a dollar savings, a percentage discount (see sample below), or an offer like "buy five, get one free." It is a good idea to set the offer as your headline. You can strengthen the selling power of any ad or flyer by writing the headline copy of the coupon first and working backward: This forces you to think in terms of your offer and its benefits.

Assign an expiration date to every coupon, and clearly explain any other special rules that apply. If you are soliciting an order by mail (for those of you who also sell products), list payment and delivery options, and include your phone number. Be sure to repeat any information you do not want lost when the coupon is removed. Encourage people to call for another coupon if the current one is missing.



Graphically Speaking

The most important design rule for coupons is to use a dashed box. You can vary this by using a dotted line or other border, but remember that the line style firmly entrenched in the mind of buyers as saying "coupon" is the dashed line. If you do not use a dashed line, be sure to use a header that includes the "coupon."

Scissor dingbats also can increase the response of your coupon ad. Look in Microsoft Wingdings or Zapf Dingbats for icons. If your printing budget allows, perforate the dashed line to make removal easier.

Commanding Paper And Placement

Ink color, paper, and placement affect the image your coupon creates. Give coupons for expensive products a feeling of value. Experiment with printing them on parchment or colored paper to make them stand out. When in doubt, make them look as much like money as possible.

When including a coupon in an ad or flyer, place it at the bottom of the page. If it does not extend across the entire page, place it in the bottom right-hand corner. The actual coupon should not dominate the ad, unless the entire ad is the coupon (such as a small-space ad in the coupon section of a newspaper). A business reply card or tear-off fold of a brochure can serve as a coupon in a direct mail piece.

For design inspiration, note product and service coupons in direct mail card packs and grocery coupons included in most Sunday papers. These advertisers spend a huge chunk of their budget on coupons, and they know about coupon designs that speak loudly. ¶

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Elaine Floyd is the author of Advertising From the Desktop, Marketing with Newsletters, and Quick & Easy Newsletters on a Shoestring Budget. She owns Newsletter Resources in St. Louis, and can be reached at: 314-353-6100, or [www.newsletterinfo.com].

A Recipe For Success

(Continued from page 118)

Nothing is more fascinating to people than themselves, and educating others about their bodies—how they work and how they are going to be treated—is the ultimate in customer service and marketing. Educating clients before, during, and after sessions creates the right expectations, delivers what is promised, and then reminds them that what they purchased was valuable and worth the time and money spent. When clients' expectations are met and they are happy and satisfied, they will market and promote you better than any formal marketing program could ever hope for.

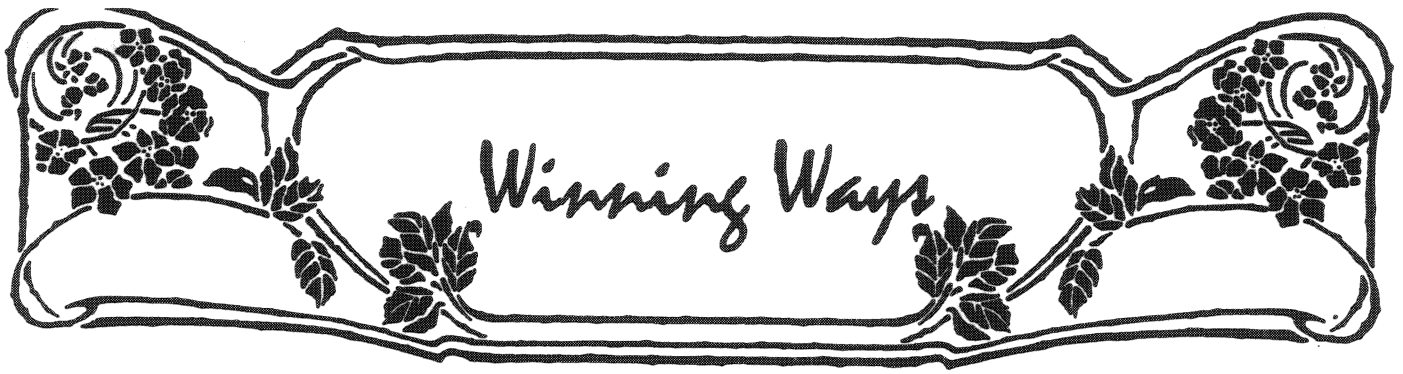
The Recipe

So, after five months, 15,988 miles and countless interviews, did I have a recipe for successfully marketing massage? I would have to say yes and no. No, because every massage therapist faces internal and external obstacles toward highly personalized goals, and has definitions of success that require unique marketing tools and skills and customized solutions that no single recipe could anticipate. On the other hand, yes, I think I found the key ingredients I was seeking, for they had gone into the recipe of every long-term success story I had met. Amazingly, the ingredients were simple, yet profound, and as I was overjoyed to discover, they were available and affordable to every therapist willing to dedicate themselves to their own success.

Desire, commitment, professionalism, customer service and meeting client expectations are the foundation of success in massage. Stir them into your marketing mix, warm them with your heart, knead them with time, and watch your practice rise. ¶

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Monica Roseberry, speaker and author, has trained thousands of students in the art, science and business of massage. She is committed to helping massage professionals build successful practices and currently completing her book on marketing massage. Roseberry can be contacted at: 800-707-3462, or monica@marketingmassage.com.



Building Momentum

Momentum, says my dictionary, is impetus gained by movement. We learned the essence of it in high school physics when we were taught this principle: a body in motion stays in motion; a body at rest stays at rest. It's easy enough to see how that applies to a Frisbee, but not always so obvious when we're thinking about a project, idea or dream. Every endeavor begins as a body at rest. It's up to us to apply the momentum to get it in motion.

The more momentum-minded you are, the more dreams you'll achieve. It's as basic as high school physics. People who have not exercised their entrepreneurial muscles, who have spent years working for others, frequently fail to understand the importance of building momentum, nor how to do so. They don't realize that the real enemy of success isn't failure. It's inertia.

How can you create impetus and keep it going? By all means, read Malcolm Gladwell's *The Tipping Point*, if you haven't done so. It's the closest thing we have to a manual for building momentum. You can also depend on the following six surefire tips.

* *Momentum is fueled by passion.* It's not impossible, but it is extremely difficult, to make things happen if you're lukewarm about doing so. Entrepreneurs are often driven by the passion for freedom, creativity, curiosity, independence, the opportunity to serve others, personal growth and adventure. If the thought of any of those things doesn't make your heart beat faster, your passion reservoirs are dangerously depleted.

* *Give up ambivalent commitment.* I believe that's an oxymoron, but there are plenty who think they're committed when they're not even close. It is not making a commitment to say to ourselves, "I'll just try this and see what happens." Genuine commitment says, "This is what I'm going to do and keep doing until I succeed." You can't spend your days spinning straw into gold and spend your nights turning it back into straw.

Excuses and explanations about why things didn't turn out (or couldn't possibly turn out), supports inertia, not momentum. "Those who would reap the blessings of freedom," wrote Thomas Paine, "must be willing to undergo the fatigue of supporting it." It's still true.

* *Make haste slowly.* When things happen quickly or prematurely, there's little chance of longevity. It is

far wiser to take the long view, building bit by bit until your foundation is strong and unshakable. Visionaries often have a hard time with this and their impatience sends them back to square one over and over until they figure it out. Making small daily moves is far more effective than taking one occasional leap.

* *Put problems, setbacks and obstacles into perspective.* Why didn't someone tell us, in a positive way, that life is an ongoing problem-solving exercise and if we embrace it with enthusiasm, solve the problems in front of us, we're on our way to upgrading to a better class of problems? Since that message hasn't been widely circulated, many people treat problems as punishment or failure. "Why is this happening to me?" they wail.

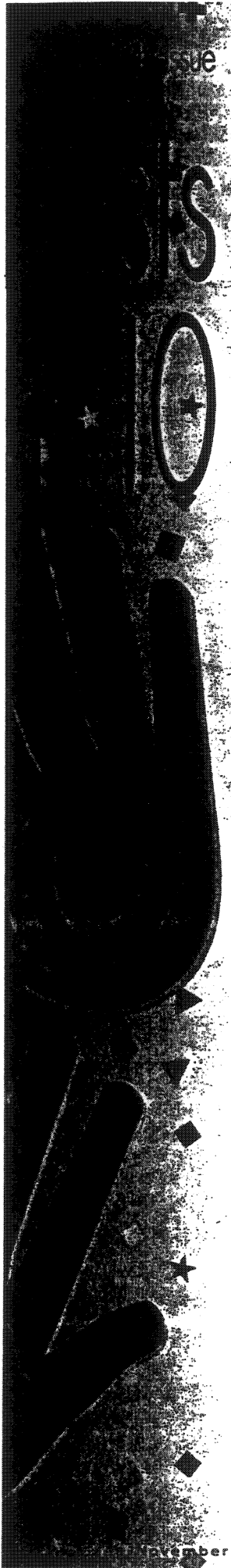
"Because you can't grow without challenge," I want to reply. The only people who don't encounter setbacks are not going anywhere to begin with.

Very often, the act of solving a problem creatively contributes more to our momentum than any other act. I remember hearing Norman Vincent Peale talk about problems and saying on the days he woke up and couldn't find any problems to solve, he got down on his knees and prayed, "What's the matter, God? Don't you trust me? Send me some problems!"

* *Build a brain trust.* We all need sounding boards, people we can call on when we're stuck or when we have cause to celebrate. These momentum builders will not show up in your life if you're sitting in your living room waiting for them. Go to seminars and conferences. Approach people first. As you reach out and show genuine interest in other people's projects, your own brain trust will naturally form itself. These relationships only will work, however, if the empowerment is reciprocal.

* *Stay focused on the ultimate rewards.* Letting yourself be pulled ahead by your vision can create a huge amount of momentum. One of the best ways to enhance this is to keep visual reminders around you. Pictures, inspiring words, representations of your final results can keep your mind paying attention to the right things.

"Nothing is impossible," said La Rochefoucauld. "There are ways that lead to everything, and if we had sufficient will, we should always have sufficient means." That's momentum building in a nutshell. 🐿



10 Secrets to Giving a Great Massage

1. *Be supportive.* Always use slight neck support. Your clients will love it even if they say they don't need it.
2. *Bienvendos, Willkommen, Welcome.* A good massage begins with the greeting. Whether you're meeting with a first time client or a repeat/regular customer, it is important to make the person feel like they are welcome and you're happy to be with them.
3. *Steady on.* Once the client is on the massage table, check to see that bolsters, pillows, cushions and linens are in place and that your client is comfortable. Make the necessary adjustments.
4. *Create trust.* Begin the session by gently cradling the head and asking the client to take a deep breath. Hold the position until you see his breathing slow down. This is very nurturing and relaxing, and creates a bond of trust.
5. *Cover up.* Draping is key to gaining the trust of the client. It is nearly impossible for clients to just let go and relax when they feel they are being needlessly exposed. Gentle but firm tucking shows respect and concern for their privacy.
6. *Follow the client's lead.* Nothing ruins a session more than a therapist who idly chats away. It also reduces the concentration of the therapist, resulting in an uneven session. Follow your client's lead: If she is talkative, join in, but refrain from leading her on.
7. *Go for the whole muscle.* For a gentle stroke, effleurage is a powerful tool. To enhance this relaxing stroke, make sure that you are in contact with the entire muscle, from origin to insertion and the attachments as well. Many times, therapists go for the belly of the muscle and ignore the short, taut tendons. These long, all-inclusive, soothing strokes generally emit relaxing sighs.
8. *Get down!* Use rhythm in your strokes.
9. *Be here now.* Stay in the moment and be connected. Never lose sight of the fact that the time you are spending with your clients is something that they've saved for and are looking forward to. Listen to what the clients say and follow their bodies' responses, not just your usual routine.
10. *Breathe easy.* Pay attention to the breath—yours and your client's. Relax as you work; clients can pick up tension.

—Kelle Walsh, Nancy Jones, Virginia Maddocks, Sue Painter, Mark Dixon and Claudia Ostiguy contributed to this list.

LEGALITIES

Laws
Resources
Ethics

Requirements for Nationally Certified Massage Therapists and Bodyworkers

The National Certification Board for Therapeutic Massage and Bodywork (NCBTMB) establishes specific requirements for achieving and maintaining national certification. The following requirements are necessary to become Nationally Certified:

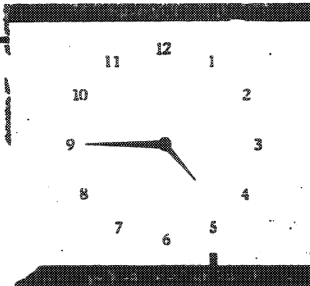
- You must graduate from a minimum 500-hour in-class, formal training program. If you have not completed a 500 hour in-class, formal training program, you must satisfy the requirements set forth in the Portfolio Review Handbook.
- You must submit documentation, including an official transcript, a notarized copy of diploma, or a notarized certificate of completion.
- You must submit a complete application with the appropriate fee.
- You must pass the National Certification Exam (NCE).

In order to recertify, every four years you must demonstrate 200 hours of work experience, submit a completed application with appropriate fee and either pass the current form of the NCE or demonstrate 50 hours of continuing education. Below are the criteria for meeting the continuing education requirements:

- At least twenty-five hours of continuing education must be conducted by NCBTMB Category A Approved Providers and meet NCBTMB criteria.
- No more than twenty-five hours may be in Category B (other continuing education that meets NCBTMB's definition of continuing education).
- Two hours of the continuing education must be on the topic of professional ethics.
- You may get continuing education credit for up to five hours of teaching and up to five hours of writing published articles.
- Continuing education may include conferences, short courses, seminars, workshops, or home study programs.

For further details and up-to-date requirements, consult the NCBTMB Recertification Handbook or contact NCBTMB (1-800-296-0664). Information may also be obtained on the Web site at www.ncbtmb.com.

SELF EMPLOYMENT VERSUS EMPLOYMENT



JULIE ONOFRIO

Julie Onofrio, LMT has been practicing massage and bodywork for 12 years in Downtown Seattle.

Feel free to contact her with questions, comments, suggestions or any other feedback.

julie@thebodyworker.com or visit her website at

www.thebodyworker.com

SELF EMPLOYMENT

Being Self employed indicates that you work for yourself. This usually entails setting up your own office or renting office space from someone else. If you are leasing space, be sure to set up a contract that outlines the agreement. This should include expenses, use of office equipment, phone lines, etc.

PROS:

1. You have total control over every aspect of your business; who you work on, how long you work on them, what kind of work you do on them, what hours you set, what you do in your spare time between clients, setting up code of ethics and scope of practice, everything.

2. With this control comes the chance to be creative and explore new things; new ways of attracting clients, new techniques and variations in treatments.

3. Your earning potential is self determined. You can make as much as you want/need if you put your heart and soul into it. You don't have to do all the work and watch the money go to someone else.

4. Since you are in the health business, it pays to be healthy. You can spend time taking care of yourself when you need to.

5. You can deduct your expenses from your taxes.

CONS:

1. You have to pay self employment tax which is much higher than if you are employed. The employer pays half of the fee.

2. You have to take care of all the details of starting, running and keeping a business. Bookkeeping, insurance billing, and other administrative tasks. If you are not good in these areas you have to hire someone to do the job.

3. You don't get sick pay, you don't get vacation pay. These extra financial details can be planned for ahead of time by saving a certain amount each week.

4. You have to be aware of all the laws, rules and regulations for running a business in your area. This includes state, city, county and federal divisions.

5. You don't get disability insurance (Labor and Industry or Workman's Compensation). You can buy this for an extra fee.

6. Your income will fluctuate as business changes: clients move away, get busy, find other therapists, go on vacation. Your income is dependent on these cycles.

WORKING DIRECTLY FOR AN EMPLOYER:

Bodyworkers and Massage Therapist are finding jobs in many different areas; working for Chiropractors, Physical Therapists, hospitals, Dentists, Nursing Homes and other Massage businesses.

PROS:

1. They pay the taxes, disability insurance, vacations, sick days.

2. They are responsible for getting you clients and providing a regular income.

3. They do all the paperwork involved such as billing, accounts receivable, booking appointments

4. You will have a regular income

CONS:

1. You have to work when they want you to and how they want you to. They set the work hours and determine the treatment length. You will not have any flexibility.

2. The more treatments you do for them, the more money it makes for them.

3. They determine the code of ethics and scope of practice.

4. You will have to play the game of office politics.



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Website: www.stayingintouch.net

Employee-Independent Contractor Status

by Kevin Minney, Northern Rep.

The issue of employee versus independent contractor status is a very important one for massage therapists. There are a variety of responsibilities and consequences for therapists in each situation. The boundaries between the two are often blurred in working situations, with potentially costly consequences for the therapist. The most important thing to remember is that the therapist is responsible to pay taxes on money earned, regardless of employment status. Fortunately, the answers to some simple questions can provide the therapist with the information necessary to understand his/her status, and help to clarify it, if called for.

For example, a therapist may be hired as an independent contractor in a spa or medical setting and then treated as an employee in terms of their responsibilities, scheduling and authority. This would be a problem for the therapist in that he/she is being required to pay taxes as a self-employed individual which are significantly higher (in most cases twice as much) without receiving the benefits of independent status. The therapist may also not understand his/her responsibilities for paying taxes as an independent contractor.

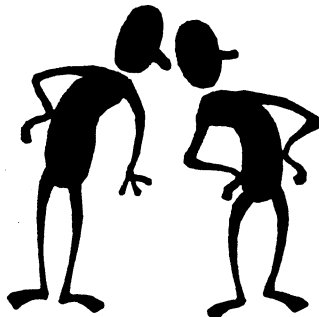
On the other hand, a therapist can be hired as an employee and then given the responsibilities of an independent contractor without the accompanying authority (or worse, without the contributions by the employer for payroll issues) leaving the therapist without proper compensation for extra responsibilities or control of workplace issues that control his/her livelihood.

A simple way to avoid these potential problems is to be able to clearly understand the potential status a therapist may have in his/her job. Doing this before being hired can prevent a lot of headaches. Even if the confusion is occurring after being hired, the therapist can use this information with the employer to help clarify the situation as to the legal responsibilities and authority.

In order to help understand whether the therapist' status is as an independent contractor or an employee, the therapist can use guidelines such IRS Publication 937, Business Mastery by Cherie

Sohnen-Moe, as well as the California Labor Code. Please remember these are evolving situations and should be looked at by the therapist with special attention to his/her particular situation.

Basically, if the therapist performs services subject to the will and control of an employer as to what must be done and how it must be done, he/she is an employee. It doesn't matter if the employer allows discretion and freedom of action, so long as the employer has the legal right to control both the method and result of the services.



An individual is likely to be considered an employee if he/she:

1. Is required to comply with company instructions about where, when and how to work.
2. Has been trained by the company to perform services in a particular manner.
3. Has his/her services integrated into the company's operations because the services are critical to the success of the business.
4. Must render services personally.
5. Utilizes assistants provided by the company.
6. Has an ongoing, continuing relationship with the company.
7. Has set work hours established by the employer.
8. Is required to work the equivalent of full time.
9. Works on the company's designated premises.
10. Must perform services in the order or sequence determined by the employer.
11. Must submit regular progress reports.
12. Is paid in regular intervals such as by the hour, week or month.
13. Is reimbursed for all business and travel expenses.

14. Uses tools and materials furnished by the employer.
15. Has no significant investment in the facilities that are used.
16. Has no risk of loss.
17. Works for only one person or company.
18. Does not offer services to the general public.
19. Can be discharged by the company.
20. Can terminate the relationship without incurring liability.

A therapist can still qualify as an independent contractor even if some of these factors are present. In the healthcare industry differentiation involves the following:

Who regulates the work done and how it is performed?

Where and when the sessions occur?

Who determines the fee structure?

Who receives money from the clients?

Who provides the equipment and supplies?

Who pays for the client-related expenses?

Who generates the clientele?

In addition, these questions can serve to identify if the therapist is an independent contractor:

Does the therapist have multiple sources of income?

Has the therapist signed an independent contractor contract?

Does the therapist have to provide all their own tables, linens, oils products, music and supplies?

Does the therapist set their own schedule of no more than 20 hours per week?

This is a simple introduction to what can be a very complex issue. Please understand that this does not fully discuss the independent contractor issue, it only serves to provide some clarification. Please consult IRS publication 937, Business Mastery by Cherie Sohnen-Moe, the California Labor Board and Codes, as well as Marketing Massage by Monica Roseberry for more information, as well as sample independent contractor contracts.



Ready...Set... Negotiate

by Ted Risch

Preparation is the major reason that some people are better negotiators than others. Actually, anyone can be a successful negotiator. Here is a fast lesson on this important aspect of conducting business.

Information is key. Know your company and the other party. How you approach negotiations depends upon the following: the dealings you have had with each other in the past; why this particular meeting is going to take place; and, the importance to each company. With this background you can enter conference sessions with a reasonable idea of attitudes and outlooks that are likely to be encountered.

When dealing with someone for the first time, learn all you can about the other negotiator—particularly his or her track record. Talk with people who have done business with him or her. With a solid knowledge base you

will be confident and at ease during initial sessions.

You can eliminate unpleasant surprises by doing research. What is done before the bargaining begins often determines the outcome. For instance, when negotiating in a new location remember that laws and policies can affect the outcome—especially local health regulations. Thus it is vital that you review applicable laws and ordinances. Another consideration can be any previous or existing contracts. Be certain to check if precedents have been established.

Negotiation is based on needs fulfillment. A party bargains to gain something required or highly desired. Consider your own need and turn it into a positive statement—a negotiating goal. Study the goal to identify its components. Each of these becomes a bargaining item.

For example, in a contract negotiation for the regular provision of mas-

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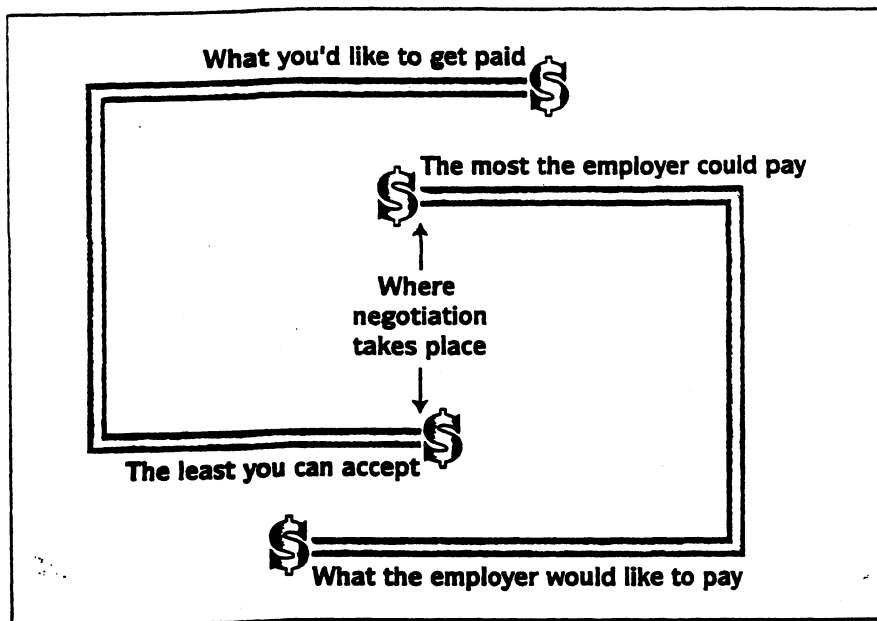


Figure 1: Negotiating Flexibility. Agreement is reached in the area that overlaps the parties' brackets of maximum and minimum.

sage service to a group, the goal is a profitable arrangement. Bargaining items might be standards of performance, scheduling, working conditions, contract security, the right to sell products, and other issues beside the price per massage.

Brackets

In addition to knowing your goals and understanding the items, you will need negotiating flexibility. Flexibility means using brackets. For each negotiation item that can be quantified, have a maximum (the most desirable) and a minimum (the least acceptable). The other party will also have brackets for the items, which should overlap yours. Face-to-face discussions decide where, in the area of overlap, agreement is reached. (See Figure 1, above.) Quantifiable items are usually money, time, and delivery units.

Personal salary or wage negotiation is a good example of bargaining with a bracket. Let us say that you are in the final interview for a position in a health clinic. You are about to discuss your pay. Think of the amount you want, not as a set figure but as a negotiating range, a bracket. The top of the bracket is the most you feel you can request. the bottom of the bracket is the minimum wage or salary you can accept, no matter how exciting, fascinating, and challenging the job would be.

The owner or manager of the clinic also has a range. At the top is the most he or she can offer. If this clinic is a part of a large company, there may be limitations on how much a manager can offer a new employee. In the case of a small firm, the limitations may be based on how much it can afford. The bottom of the hirer's bracket is what the company would like to pay for your skills and experience. In the mind of the employer, hiring is like any other purchase. He or she wants to get the best possible deal for the firm.

Salary or wage negotiation is a series of offers and counter-offers. It usually begins when the owner or manager says, "You have the skills I need; I'd like to put you on the payroll. How much would you want to be paid to come to work for us?" You respond with a figure near the top of your salary range. The employer then offers you something near the bottom of his or her range. After several exchanges you will come to an agreed amount that is above your minimum acceptable and is below the employer's maximum allowable.

When preparing for a negotiation, it may be difficult to establish a bracket for an item. Start by taking the ideal as the most desirable and use the status quo as the least acceptable. Then analyze to find a reasonable bracket inside these quantities.

Linkage

Item brackets do not always overlap. In these instances you can gain additional flexibility with linkage. Linkage refers to connections between various items in the negotiation. You use linkage to adjust your brackets to reach accord. For example, if you are selling a massage service and the payment offer per massage (item) is below your least acceptable, you might accept it in return for greater than usual flexibility in scheduling that allows you a savings in labor costs. Or, as the buyer, when an impasse is reached at a price above your bracket, you might accept the higher price and link it to early delivery. Price might be linked to a guarantee of satisfaction. Know in advance what bracket changes are acceptable and what linkages apply. In salary or wage negotiation, linkages might include vacation time, overtime, travel reimbursements, and malpractice insurance.

Be aware that an item may be linked to matters that are not in your current negotiation. For example, an ongoing contract, previously made with another client, might place constrictions on delivery times that you can guarantee. Your client's costs might be linked to union contracts and OSHA regulations. Recognizing and understanding these exterior linkages before meeting with the other party will avoid embarrassing mistakes.

Summary

Preparation makes for success at the bargaining table. Review the past, evaluate the present situation, and study the other party. Know your needs and goal(s). Understand the component items and their brackets. Know the linkages.

You can enter negotiation sessions with confidence, avoid unpleasant surprises, and walk away with what you or your company needs. Successful business leaders negotiate; successful negotiators prepare. ■

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Theodore "Ted" Risch had 25 years of government service, during which he was frequently involved in high-level negotiations. Since 1978 he has been conducting how-to workshops for corporate government agencies, colleges, and professional associations.

10 Tips for Successful Negotiating

by Ed Brodow

The ability to negotiate successfully is crucial for survival in today's changing business world. Negotiation is fun if you know what you're doing. Unfortunately, you might find yourself in the midst of some serious game playing when dealing with high-powered, seasoned negotiators. So here are ten tips to help therapists get what they want.

1. Develop Negotiation Consciousness.

Successful negotiators are assertive and challenge everything. Challenge means not taking things at face value. It means thinking for yourself. You must be able to make up your own mind, as opposed to believing everything you are told. Remember: everything is negotiable. Being assertive means asking for what you want and refusing to take "No" for an answer. Practice expressing your feelings without anxiety or anger. Let people know what you want in a nonthreatening way. Practice "I" statements. For example, instead of saying, "You shouldn't do that," try substituting, "I don't feel comfortable when you do that."

2. Become a Good Listener.

Negotiators are detectives. They ask open-ended, probing questions and then refrain from automatically responding. The other negotiator will usually tell you everything you need to know. All you have to do is listen. Follow the 70/30 rule: listen 70 percent of the time and talk only 30 percent of the time. Many conflicts can be resolved easily by listening. The catch is that listening is a forgotten art. We are so busy making sure that people hear what we have to say that we forget to listen.

3. Be Prepared.

This Boy and Girl Scout slogan is right. Gather as much pertinent information prior to the negotiation as you can (e.g., their needs, the pressures they feel, and the options they have). Doing your homework is vital to successful negotiation.

4. Aim High.

People who aim higher do better. If you expect more, you will get more. Successful negotiators are optimists. A proven strate-

gy for achieving higher results is opening with an extreme position. Sellers should ask for more than they expect to receive, and buyers should offer less than they are prepared to pay.

5. Be Patient.

This is very difficult for Americans. We want to get it over with. Whoever is more flexible about time has the advantage. Your patience can be devastating to other negotiators if they are in a hurry.

6. Focus on Satisfaction.

Help the other negotiators feel satisfied. Satisfaction means that their basic interests have been fulfilled. Don't confuse basic interests with positions. Their position is what they say they want; their basic interest is what they really need to get.

7. Don't Make the First Move.

The best way to find out if the other negotiator's aspirations are low is to induce him to open first. He may ask for less than you think. If you open first, you may give away more than is necessary.

8. Do Not Automatically Accept the First Offer.

If you accept the first offer, the other negotiator might think that she could have done better. (It was too easy.) The other negotiator

will be more satisfied if you reject the first offer—because when you eventually say "yes," she will conclude you have been pushed to your limit.

9. Don't Make Unilateral Concessions.

Whenever you give something away, get something in return. Always tie a string: "I'll do this if you do that." Otherwise you are inviting the other negotiator to ask you for more.

10. Always be Willing to Walk Away.

Never negotiate without options. If you depend too much on the positive outcome of a negotiation, you lose your ability to say "No." □

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Ed Brodow, writer, speaker, and trainer can be reached at 831.372.7270, e-mail ed@brodow.com, or www.brodow.com web site.



Taking Care of Business:

The Anatomy of a Contract

by Cherie Sohnen-Moe

Legal forms and agreements are an integral part of any business relationship, yet all too often people avoid written contracts. Whether you are interested in a one-time only interaction or a long-term affiliation, it is wise to delineate in writing your roles and expectations. Clear written agreements serve several purposes: they help avoid problems, provide a predetermined method for resolving conflicts, and keep you focused on your goals.

A binding contract does not have to be written on a piece of paper with the word "Contract" emblazoned across the top. In business arrangements, all that is usually required is some written form (letter, memo or a full-blown contract) that describes what is to be contracted, the terms of the exchange, and parties' signatures.

Keep in mind that once you agree to the terms of a contract, you are usually stuck with it. Unfairness is rarely a legal ground for nullifying a contract (unless it is outright fraud). Also, most states uphold verbal contracts as legal and binding.

The checklist below covers the twenty major elements to include in your contracts. Sometimes this information may be provided in separate documents, although it is best to have it in one contract (the information can be included as an addendum) that is signed by all parties. Ideally, you would come to the negotiating process with a sample of your own contract and the checklist, review the other party's contract, and create a specific contract that is mutually agreeable to both of you. If the other party insists on only using their con-

(Continues ...)

tract, make sure you have responses (preferably in writing) to all the items in the checklist. You can delete and add items to the contract, just make sure that all parties initial each change. If a contract contains a significant number of changes, it is best to simply rewrite it.

tract will not suit all situations, although once you have the basics done, you will find it much simpler to alter any contract.

Contract Checklist

1. Names and addresses of all parties involved.

status and the specific agreements your contract.

5. A detailed description of what each party promises to provide. Compile a list of the equipment and supplies required and who is responsible for providing and maintaining them. Also delineate any marketing and management services. For example, let's say you want to represent a line of products. Be sure to clarify whether the company will provide you with the following items and if there is a cost to you: product samples; sales literature; and demonstration models.

6. A timetable of when the work is to be performed or the products to be delivered or sold.

7. Location of where work is to be performed. (This relates to massage service contracts.)

8. The duration of the contract. Contracts may be for a single specific event, a series of events (e.g., providing massage at all the bike races for a particular team for the next 6 months), or ongoing until either party decides to terminate the contract.

9. Payment method and schedule. this is an employment agreement, it should also include fringe benefits and incentives.

10. Opportunities for increases in financial remuneration. Determine the parameters for direct increase in compensation for your services (such as an annual cost-of-living increase, a per-

It is usually those seemingly negligible events that you live to regret.

The contract checklist is quite substantial, albeit most of these issues can be addressed in a one- to two-page document. This can even be done in an informal letter, sans legalese. You may be tempted not to use it for presumably simple transactions, particularly if it is just a "one-time" deed. Yet it is usually those seemingly negligible events that you live to regret. Invest the time in clarifying what is truly important to you in a business relationship. Even if you are currently involved in a business relationship and do not have a contract, you can always design one now. Each situation is unique and one con-

2. A short description and mission statement of all concerned parties.

3. A statement summarizing the desired role of the contracted party.

4. A classification of the business relationship. Many business relationships are possible. Some of the most common titles are that of salaried employee, commissioned employee, independent contractor, lessee, licensee, distributor, representative, or reseller. You need to know exactly what your status is (or that of the person or company with which you wish to work) and the ramifications of same. Your legal and financial obligations vary according to your

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centage increase after working on a specified number of clients, or an increased discount after purchasing a number of products for resale).

11. Insurance coverage provided and insurance coverage required.

12. Guarantees.

13. Financial obligations of the contracted party. This is usually included when the contract involves subcontracting and is mainly to protect the hiring party in case the person hired does not perform the services adequately. For example, let's say a convention coordinator contracts a local practice to provide ten massage therapists for their convention. The local company hires you as a subcontractor but for some reason you do not show up. The convention coordinator could require compensation from the local hiring party and then the local hiring party would expect compensation from you.

14. Conditions for termination of the agreement. Some conditions to consider are violation of the contracting company's policies and procedures, poor or nonwork performance, misrepresentation of the efficacy of the products or services, and untimely payment of fees due.

15. Guidelines for transfer of the contract.

16. Who retains custody of the client. (This guideline is specifically for employment contracts.) Many massage therapists work in other prac-

tioners' offices, health clubs, salons, spas, and clinics in the hopes of building up their private clientele. Problems can arise if the expectations and boundaries are not clear. Consider the following example:

You provide massage services for a health club. Several of your clients decide they would prefer to receive

clearly defined how you will deal with the allocation of clients.

17. Arbitration. This clause usually states that if an irreconcilable problem arises, the parties will take the matter before a mutually agreed upon mediator.

18. Who is responsible for legal fees if a breach of contract occurs. Most

Problems can arise if the expectations and boundaries are not clear.

their sessions at home. Your ability to ethically take them on as private clients depends upon your agreement with the club. The club owner might not care whatsoever, particularly if she mainly views your services as an added value for membership. But an upset might arise if the health club regards you as a significant revenue-producing adjunct.

Another common occurrence is changing locations. For whatever reason, you may no longer want to work at the hiring party's location. You will avoid a lot of hurt feelings (and possibly a lawsuit) if you have

often, contracts state that the party who breaches the contract is responsible for the other party's legal costs.

19. The location and contact to send communications regarding the contract.

20. Signature lines and date the contract is signed. ■

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Cherie Sohenen-Moe, MTJ business editor, healing arts practitioner, coach, trainer, author of *Business Mastery*, and coauthor (with MTJ columnist Ben Benjamin, Ph.D.) of an ethics home-study course, can be reached at 3906 W. Ina Rd #200-267, Tucson, AZ 85741; 520.743.3936; cherie@trd.com, or <http://www.sohenen-moe.com>

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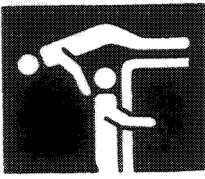
Code of Ethics for Massage Therapists

This Code of Ethics is a summary statement of the standards by which massage therapists agree to conduct their practices and is a declaration of the general principles of acceptable, ethical, professional behavior.

Massage therapists shall:

- Have a sincere commitment to provide the highest quality care to those who seek their professional service.
- Perform only those services for which they are qualified and represent their education, certifications, professional affiliations and other qualifications honestly.
- Acknowledge the inherent worth and individuality of each person and, therefore, do not unjustly discriminate against clients or colleagues and work to eliminate prejudices in the profession.
- Strive for professional excellence through regular assessment of personal strengths, limitations and effectiveness and by continued education and training.
- Actively support the profession through participation in local, state and national organizations which promote high standards of practice of massage therapy.
- Work in their communities toward the understanding and acceptance of massage therapy as a valuable health service, abide by all laws governing massage practice and work for the repeal or revision of laws detrimental to the legitimate practice of massage therapy.
- Acknowledge the confidential nature of the professional relationship with a client and respect each client's right to privacy.
- Respect all ethical health care practitioners and work together amicably to promote health and natural healing.
- Conduct their business and professional activities with honesty and integrity and project a professional image in all aspects of their practices.
- Accept the responsibility to self, clients and associates to maintain physical, mental and emotional well-being.

ASSOCIATED BODYWORK & MASSAGE PROFESSIONALS



Professional Code of Ethics

As a member of Associated Bodywork & Massage Professionals, I hereby pledge to abide by the ABMP Code of Ethics as outlined below.

Client Relationships

- I shall endeavor to serve the best interests of my clients at all times and to provide the highest quality service possible.
- I shall maintain clear and honest communications with my clients and shall keep client communications confidential.
- I shall acknowledge the limitations of my skills and, when necessary, refer clients to the appropriate qualified health care professional.
- I shall in no way instigate or tolerate any kind of sexual advance while acting in the capacity of a massage, bodywork, somatic therapy, or esthetic practitioner.

Professionalism

- I shall maintain the highest standards of professional conduct, providing services in an ethical and professional manner in relation to my clientele, business associates, health care professionals, and the general public.
- I shall respect the rights of all ethical practitioners and will cooperate with all health care professionals in a friendly and professional manner.
- I shall refrain from the use of any mind-altering drugs, alcohol, or intoxicants prior to or during professional sessions.

- I shall always dress in a professional manner, proper dress being defined as attire suitable and consistent with accepted business and professional practice.

- I shall not be affiliated with or employed by any business that utilizes any form of sexual suggestiveness or explicit sexuality in its advertising or promotion of services, or in the actual practice of its services.

Scope of Practice / Appropriate Techniques

- I shall provide services within the scope of the ABMP definition of massage, bodywork, somatic therapies, and skin care, and the limits of my training. I will not employ those massage, bodywork, or skin care techniques for which I have not had adequate training and shall represent my education, training, qualifications, and abilities honestly.
- I shall be conscious of the intent of the services that I am providing, and shall be aware of and practice good judgement regarding the application of massage, bodywork, or somatic techniques utilized.
- I shall not perform manipulations or adjustments of the human skeletal structure, diagnose, prescribe, or provide any other service, procedure, or therapy which requires a license to practice chiropractic, osteopathy, physical therapy, podiatry, orthopedics, psychotherapy, acupuncture, dermatology, cosmetology, or any other profession or branch of medicine unless specifically licensed to do so.

- I shall be thoroughly educated and understand the physiological effects of the specific massage, bodywork, somatic, or skin care techniques utilized in order to determine whether such application is contraindicated and/or to determine the most beneficial techniques to apply to a given individual.
- I shall not apply massage, bodywork, somatic or skin care techniques in those cases where they may be contraindicated without a written referral from the client's primary care provider.

Image / Advertising Claims

- I shall strive to project a professional image for myself, my business or place of employment, and the profession in general.
- I shall actively participate in educating the public regarding the actual benefits of massage, bodywork, somatic therapies, and skin care.
- I shall practice honesty in advertising, promote my services ethically and in good taste, and practice and/or advertise only those techniques for which I have received adequate training and/or certification. I shall not make false claims regarding the potential benefits of the techniques rendered.

BUSINESS PLANNING

***The Business Plan
Resources***

The rationale for business plans

What is a business plan and why do you need one?

Volumes have been written about the importance of having a business idea well thought out before investing your life's savings (or someone else's) into a venture. Lack of planning is frequently cited as the major reason why new businesses fail. Since most bodyworkers start out with minimal business background, thorough planning is particularly crucial.

Contrary to popular myth, successful entrepreneurs are not big risk takers. The function of an entrepreneur is to develop products and new markets—"to boldly go where no one has ever gone before." But the boldness of an experienced entrepreneur comes from knowing that all of the homework has been done and risk has been reduced to the absolute minimum.

Writing a business plan is the first formal test of whether the seedling of your business idea can stand up to the harsh light of reality. If the business still looks good after you have examined it on paper, then it is probably worth pursuing. So the first function of a business plan is to give you the internal conviction necessary to pursue your idea.

The second purpose of a business plan is to convince others that you know what you are doing, such as your family, friends, banker, lawyer, accountant, potential investors and landlords. Creating a new business, particularly your first one, is an enormously challenging undertaking which is much more easily accomplished with a large group of enthusiastic supporters. Going through the discipline of detailing your plans on paper impresses others with your seriousness and makes it easier for you to be articulate and confident when explaining the merits of your idea.

Note that a business plan is only a description of your current best understanding of the ecology of your business. Any business is an organic system where the parts are constantly growing, shifting, and changing to maintain a balanced whole. In that sense, then, your business plan is out-of-date as soon as you write it. Don't mistake what you plan to do for what you will actually do. Nothing ever happens as you expect it to, so get used to being adaptable. When things do change unexpectedly, a good business plan will help you to know what elements in your business will need to be modified.

The easiest time to work on a business plan is before you start a business, if for no other reason than that's when you will generally have the most time to do it. After your business is underway you will find that time will become your most valued resource. However, if your business is already operating you will still be able to reap the benefits of writing a plan. In fact, since you are likely to already know a lot about what works and what doesn't, the plan you create will be an even more reliable guide.

A good practice is to schedule regular times when you will review and modify your plan, at least once a year. When your business is young you may want to plan on monthly or quarterly updates. Each time you redo your plan it will become a more valuable blueprint for running your business.

Every business idea has four essential components: the creator of the business, the product or service, the market to buy the (in this case) service, and the distribution plan for delivering the service to the market. The function of a business plan is to describe all of these elements in detail, include statements and projections demonstrating the financial viability of the business structure, and present a method for evaluating whether the business plan has accomplished its goals. Then, all of this information needs to be presented in a way which is easy for a reader to quickly grasp in summary and study in detail.

The outline on the next page suggests a format for your business plan. Remember that the best business plan is the one which most accurately reflects your business idea, so feel free to add elements, rearrange their order, rename them for clarity, or eliminate them entirely at your discretion.

Title page - A title page is nothing fancy, but should include a line which says "Business plan for," or "Business plan and loan proposal for," or similar identification followed by the name of your business, the date, and your name, address, and telephone number.

Table of contents - List all of the topics contained in your business plan with the page numbers alongside. Include a list of Exhibits, if there are any in the body of the text, and Appendices. Most private practice or small commercial business plans will not be more than 25 to 30 pages long. If you are developing a major business, it is not unusual for the plan, with all of its attached documentation, to run 50 to 75 pages. For longer business plans it is wise to have dividers separating the major sections with tabs identifying them.

Executive summary - "Executive summary" might be a bit high-falutin' for a private practice. You might be more comfortable calling this section an "Introduction". In any case, this is the most important part of your business plan. Your reader will decide within the two minutes that it takes to read this page whether they think your idea is feasible and whether it is worth reading any further. Many people write this section last because they have trouble describing their business succinctly.

The summary should include a description of your service, your market, your background (and those of other principals), and your goals. If your goal is to raise money through the business plan you should mention the amount you are seeking, what form you want it in (loan or equity investment), and how the money will be used. Include all of your most important points in the summary and emphasize the positive aspects. Let your enthusiasm come through.

Business description - Your business offers a service, not a product. This is the section where you describe exactly the nature of your service and its unique features. What type of bodywork will you provide? What are its objectives? How are you going to be offering your services? In a facility? If so, what will the facility look like? Are you offering any special amenities? Are you modeling your services after another type of business? Will you offer an outcall service? What type of business image do you want to project to your customers? Low cost? Exclusive? Medical? Personal service? Alternative health?

These pages should make your business come alive for the reader. They should know exactly what to expect when they walk into your facility, or you walk into theirs. Include photographs, drawings of uniforms for the practitioners, floor plans, or other graphics to help your reader visualize what you are talking about.

Market description - In a shorter business plan this section and the next could be written together with the description of your market being the first element of your marketing plan.

The market description should include a detailed profile of your typical customer. Distinguish whether your customer will also be the one who uses your services. For instance, if you are selling massage to corporations, the customer would be the company, and the user would be some, or all, of the employees. Define the geographic range of your service area. What is the demographic and psychographic profile of your customer. What is their income, where do they work, what do they eat, read, and buy? Have you done any marketing surveys? What were the results? Use charts and graphs, if possible, to pinpoint your target market.

Outline for a business plan

- I. Title page
- II. Table of contents
- III. Executive summary
- IV. Business description
- V. Market description
- VI. Marketing plan
- VII. Business risk analysis
- VIII. Management plan
- IX. Financial analysis
- X. Objectives/milestones
- XI. Controls and reporting
- XII. Appendices

Next describe why this market needs your services. If you are selling a sports massage service to athletes describe the rationale for sports massage and describe why athletes, in particular, need the service. If you are selling sports massage to fitness centers you will be making a slightly different case.

Finally, note whether any other businesses are offering a similar service to the same market. If so, how do your services differ? What are the unique advantages of your service and how do they help distinguish your business from similar businesses?

Marketing plan - This section describes how customers will find out about you and how you will deliver your services to the customers. Are you going to rely on advertising, referrals, direct solicitations, public relations, or combinations of all of these? What will happen to similar businesses trying to reach the same market, and how will you respond? Include a chart describing what sales volume you hope to achieve over what period of time. Is your strategy to create a new market for massage services or tap an existing group of people who already believe in massage?

Make certain that you define the rationale for every strategic marketing decision you make. Be able to describe why you chose one direction and not another.

Business risk analysis - While this section is not seen in all business plans it will let the reader know that you are aware that your enterprise, like all businesses, faces particular problems. Having spent considerable time thinking about your business idea, you are probably well aware of what these might be. Write them down and describe how you are prepared to deal with them. For example, if your market has already been buying massage services, why should they switch to you? If you are pioneering a new service, what are you going to do if customers don't materialize as soon as you would like and you run out of money?

Likewise, every business is limited by the people who own and run it. What are your honest limitations and how are you going to compensate

for them? If you have no fiscal management experience are you going to hire a book-keeper or CPA to keep your accounts in order?

Don't try to hide the shortcomings of yourself, your business, your marketing strategy, or your service. You may talk yourself out of going into business by facing your worst fears in this way, but more likely, you will be stimulated to rethink your business strategy and create solutions which head off little problems before they have a chance to mature into catastrophes.

Management plan - Whether a business succeeds or fails is up to the people who design and execute the business plan. Here is where you define who those people are and describe their background. If there is only you then you can title this section "Owner's resume and financial statement." Remember to include in your resume not simply your bodywork training and experience, but any experience you have in running a business.

If the business includes more personnel, summarize yours and their background in one paragraph and what function they will perform in the business in another paragraph. Include each person's resume as part of the appendices.

If you are running a massage business which will be employing other bodyworkers, describe who you will hire, whether you will train them, how they will be supervised, and what their job description will be.

Financial analysis - Your financial statements should be projected three years and, if possible or necessary, five years into the future. If your business plan is being used to seek a loan, you certainly want your budgets to reflect the time that it takes you to repay the debt. You also want to be able to describe exactly how you will be spending the money you have received from creditors or investors. If you are looking for investors then you also want a description of what return they can expect on their money. For larger businesses include a subsection entitled "Ownership and equity" which outlines who owns how much of the business and for how long.

Budgets are sometimes called "pro forma" statements. You will need an income and expense budget and a balance sheet. You will also need a cash flow statement to make sure that you will have enough money to cover your monthly expenses. For the purposes of this section, summary budgets will do, but the detail rationalizing all of your figures should be included in the appendices. The proper order is to first project all of your income and expenses in as much detail as possible, and then to put it into summary form.

Objectives and milestones - Objectives are what you want your business to accomplish, milestones are when. Some business plans put this on a chart in the form of a calendar with weeks, months, or quarters running along the top, and the list of objectives down the sides. Other plans merely use a narrative to describe the objectives.

Objectives will relate to organizational development (e.g. how soon you will have personnel hired and trained), the marketing plan, or financial goals.

Controls and reporting - Every business needs systems to evaluate whether the objectives of the business are being met. If you are taking a loan out from a bank you might want to describe how you will keep track

of their money and when they will receive financial reports from you. Generally in every business there are daily, weekly, monthly, quarterly, and annual reports which are used to control the flow of business. A daily report might be how many clients were massaged, how many phone calls turned into appointments, or, for larger businesses, how much cash is in the bank.

An example of where a control system would be required is an outcall service where the practitioner collects the money from the customer. What is the system for keeping track of that money and getting it deposited safely into the bank?

Appendices - This section contains all of the detail which will support or amplify the statements and figures which you have included in the main part of the business plan. Here will be your financial detail, key employee resumes, job descriptions, copies of client cards, newspaper clippings, sample press releases, full details of marketing surveys, copies of contracts and leases, examples of your logo or other relevant graphics, and brochures. Don't be too shy about including every piece of material that you believe to be relevant.

The binding - The business plan should be bound together in a secure fashion which still makes it easy to read. As you are preparing the final copies of your pages pay particular attention to not obscuring important information with your binding. Watch for the numbers on your financial pages getting too close to the edge. Utilize clear plastic overlays to hold brochures, client cards, and any other support material which has printing on both sides.

For very large business plans you will want to have the package permanently bound. For shorter business plans a good quality plastic cover with a clip or punched hole binding is adequate. Local print shops often have the Velo binding system which is durable, semi-permanent, and inexpensive. Many's the time when a business owner was ready to deliver the completed bound business plan to her banker, only to discover that the last column in the budget for some reason doesn't add up. It's nice to be able to insert a new one quickly.

Conclusion - While all of the work necessary for creating a complete business plan may seem somewhat daunting at first, you will find that the mere exercise of writing one will help you to clarify your plans and validate your business idea. The next article examines in detail, the process of developing a budget for your business. If you start with the numbers you will find that your thinking will become focused very quickly.

"THE BUSINESS PLAN"

USING THE "FORREST GUMP" MOTIF

Rusty Pelican, Paramount plan 'Gump' motif for eatery

RANK GREEN
Writer

He is like a box of chocolates. Or a plate of jumbo shrimp?

Rusty Pelican Restaurants said it will convert its Ocean Beach location in Pacific Beach to a theme-style eatery based on the 1994 film "Forrest Gump."

The Bubba Gump Shrimp Co., which is scheduled to open in June, is the second of 23 such diners the San Clemente-based company plans to open within the next

five years throughout the United States, said Scott Barnett, president of Rusty Pelican.

"It all depends on how quickly we can find waterfront sites," Barnett said, noting that the first Bubba Gump outlet premieres next month in Monterey.

Bubba Gump restaurants, which will target families and tourists, are being developed in conjunction with Paramount Pictures, the producer of "Forrest Gump."

Under the joint partnership,



Rusty Pelican is paying undisclosed licensing fees to Paramount for use of the film's themes and characters; the studio will fund future expansion of the restaurant enterprise.

Barnett said the interior of the Bubba Gump diners will feature memorabilia and pictures of scenes from the film.

The menu will consist largely of seafood entrees, although it also will include such mainstream fare as pork chops, steaks, sandwiches and salads. Prices will range from

\$5.95 to \$15.95.

Bubba Gump derives from one of the "Forrest Gump" plot lines, in which Forrest Gump befriends a shrimp named Bubba while the two are serving in Vietnam. They dream about operating a shrimp boat together after the war.

Gump fulfills that dream after his friend is killed in combat. Through one of the twists of fate that mark the film, the Bubba Gump Shrimp Co. becomes an outrageous success.

marketing theme

the market

form of business

unique features

product + service provided

fair financial



EDITORIAL

The 'humble' case-study

Research can be seen to have a pyramid-like structure, with Meta-analysis at the top, supported by Random Controlled Trials, Cohort Studies, Pilot Studies, Case Series, with a foundation of case studies.

In such a hierarchy the case study fills a lowly, foundational, space where it is seen by many to represent the most basic element in research, proving little and merely representing an exercise in information gathering and presentation.

This view is inaccurate. Case studies are indeed a *foundation*, and the evidence they bring forward has been shown to be enormously important in alerting the wider community of researchers and health care professionals to potentially critical trends.

For example, although the single case study may be the weakest level of evidence, it remains the *first evidence* that often sets alarm bells ringing for other researchers.

Examples of case studies acting in this way include nurses and health care workers reporting—in 1967—on the effects of thalidomide, as well as the first reports of Toxic Shock Syndrome in the *Lancet* in 1971.

In 1981, a few lines appeared in the *American Journal of Dermatopathology*, reporting on the very high incidence of Kaposi's Sarcoma in male homosexuals—the prelude to what became the AIDS pandemic.

And of course such alerts only become possible if case studies are published and disseminated, either individually, or as a series. Research is of little value unless it is seen, and is seen to receive critical evaluation (such as occurs in peer-reviewed publications such as JBMT).

In 2005, the *Massage Therapy Foundation* initiated a case-study competition for trainee mas-

sage therapists. One of the prizes for the winner (there were in fact two first prizes in this years competition) was publication of the case study in JBMT.

In this issue you will find the case-study paper: *Impact of Massage Therapy in the Treatment of Linked Pathologies: Scoliosis, Costovertebral Dysfunction, and Thoracic Outlet Syndrome*, by Seattle-based Mike Hamm.

In a subsequent issue, during 2006, a case study by the other first prize winner, Susie Young (of Cedar City, UT), will appear—*The Quantifiable Efficacy of Massage Therapy in Fibromyalgia*.

This case-study competition not only encourages young therapists to start thinking about research, it also demonstrates to other health care providers something of the range of possibilities emerging from the massage therapy profession, and this is exemplified by Mike Hamm's diligent and thoughtful approach in his paper.

The studies that emerge from this competition (and others that the Foundation have planned) are unlikely to have the dramatic impact of some previous examples that have created an awareness of major health concerns (e.g. thalidomide and AIDS as reported above), but by creating a healthy competitive environment for student researchers, and more established therapists, a climate should emerge in which clinical thinking and evidence-based massage therapy develops.

JBMT's role in this is to help to spread awareness of this foundational 'bodywork' profession's value in modern health care.

The *Massage Therapy Foundation* is to be congratulated on their strategic planning for the advancement of the profession which they represent, and JBMT is proud to be associated with this initiative.

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FINANCES

Recordkeeping
Insurance
Taxes

Massage and Health Insurance Things You Should Know

Consumer demand for massage is prompting health insurance companies to add massage therapy as a covered benefit or to develop add-on discount plans that include massage. This fact sheet provides basic information on three common health insurance issues you may face in your massage practice: discount or affinity programs; health insurance reimbursement; and CAM networks.



We're with you all the way.

Consumer demand for massage is prompting health insurance companies to add massage therapy as a covered benefit or to develop add-on discount plans that include massage. In response to the rapid growth of consumer interest in complementary and alternative medicine (CAM), some medical groups are forming direct relationships with alternative practitioners (including massage therapists) – creating their own multi-specialty CAM network. Also responding to demand, some employers arrange “flex” plans that allow employees to put aside pre-tax money in an account that can be used toward health care. The employees can use the money toward a variety of health services, including massage.

Consumers are driving these developments. The marketplace, including massage therapists, is seeking ways to respond to the demand. This fact sheet provides basic information on three common health insurance issues you may face in your massage practice: discount or affinity programs; health insurance reimbursement; and CAM networks.

You will have to decide if seeking reimbursement, accepting a discounted fee or working with a CAM network is in keeping with the way you want to practice.

How do consumers view massage and health insurance?

Health Insurance Coverage – the Consumer’s View

Consumers are demanding easier access to massage through their health plans and more may seek massage if it is covered by their health plan in some way. In fact, some people may never seek massage unless it is covered by their health insurance.

What do consumers say about having massage benefits be part of their health plans?

- Forty-four percent of American adults think massage therapy benefits should become core components of their health plans.*
- Twenty-six percent of adults are willing to increase their insurance premiums to receive massage benefits.*
- Nearly 60 percent of adults are willing to sign a petition to include massage or chiropractic benefits in their insurance.*

* Results from a mail, online and telephone survey of 407 adults over the age of 35, conducted in September and October 1999 for Triad HealthCare, Inc., published January 10, 2000.

How are insurance companies responding to this consumer demand?

American Massage Therapy Association®

820 Davis Street, Suite 100 Evanston, IL 60201-4444 phone (847) 864-0123 fax (847) 864-1178 www.amtamassage.org

PPO Facts

- Preferred-provider organizations (PPOs) are groups of contracted professionals who agree to specific rates for services covered by the plan. PPOs usually require the filing of claims forms and/or pre-approval of massage before reimbursement is made. In each case, the providers are selected or deselected by the insurance plan, based on qualifications and assessment of how many therapists are needed to meet the demand from those covered by the plan. Some PPOs allow covered members to use a provider outside of their network, but reimburse at a lower rate, leaving the remainder of payment to the patient/client.
- To become a “preferred provider” in PPO provider networks, you must complete the selection process of each insurance/health plan with which you want to work. This credentialing or selection process usually includes verification of any required licenses and your education. It also may include a site visit to verify that your location meets federal regulations (e.g. Americans with Disabilities Act regulations).
- Some large PPOs sell their lists of providers to other health plans, increasing the number of potential clients available to you, but often without your knowledge. Other provider networks are managed by companies that sell or rent the network of providers to health plans. Massage therapists often have to sign a contract with a provider network before their services can be covered.

HMO Facts

- Generally, health maintenance organizations (HMOs) are prepaid plans where primary providers are paid a set fee for the number of people in the plan. They are not paid more for providing more services and, to keep their costs per patient low, may limit referrals to massage therapists and other providers. Few HMOs currently cover massage given by a massage therapist.

Tip Procedure codes (Current Procedural Terminology or CPT codes) usually are required for billing of reimbursement claims but, in most states, only licensed healthcare providers or practitioners under their supervision can use them. This can complicate the process in states that do not regulate massage. In those states, it is common for massage therapists

to work as contractors for primary care providers. You will need to study the *CPT Manual* (available from the American Medical Association) to ensure that you use the correct codes for massage. The codes that apply to massage are in the section for Physical Medicine. Always check with your client's insurance plan to determine what coding system to use when filing a claim.

What are the complementary and alternative medicine (CAM) networks organized by medical groups?

CAM Networks – the Carve-out Approach

With the growth in complementary and alternative medicine (CAM), some primary care medical groups are forming direct relationships with alternative practitioners – creating their own multi-specialty CAM network. Through what is termed the “carve-out” approach (where massage is “carved-out” as separate from how other care is handled), you can contract with a primary care medical group for negotiated fees for services. The medical group assumes the risk of payment, but you may have to wait for reimbursement.

Facts

- Although many practitioners in CAM networks see an increase in their client base the first year, the greatest potential comes from anticipated growth as increasing numbers of patients learn about and try complementary/alternative services.
- Some CAM networks also provide their practitioners with such value-added benefits as group-purchasing discounts and marketing support.

Tip Before joining a network, it's a good idea to look at where the majority of the insured people in the network live. You should be certain that your practice location is accessible to most people covered by the plan.

Tip It's also important to look at the network's insured-member service materials. See how easily members of the plan will be able to find out about you – such as through a provider directory or Web site, and how frequently such materials are promoted to plan members.

Health Insurance Coverage – the Insurer’s View

- In a 1998-99 survey of 114 health maintenance organizations (HMOs), by Landmark Healthcare, 11 percent of the HMOs surveyed said they cover therapeutic massage. Thirty percent said they are likely to add massage by 2002.
- The same survey showed the following reasons why HMOs offer CAM coverage:
 - Members, employers, or groups asked for it—38%
 - Required by law—38%
 - It is clinically effective—8%
 - To differentiate them from competitors—7%
 - To meet competition—5%
- Nationally, according to the 1998 Mercer/Foster Higgins National Survey of Employer-sponsored Health Plans, approximately 19% of large employer preferred provider organizations (PPOs) and indemnity plans cover massage.
- Exactly how many HMOs, PPOs or other health plans reimburse massage therapists is unclear, because of the rapidly changing marketplace. Some of the largest managed care organizations, including Aetna US Healthcare, Kaiser Permanente, Humana, and United Healthcare, cover massage and other CAM therapies in some way. However, their coverage varies from state to state and by individual circumstances.
- Some insurance plans differentiate between the “product” of massage therapy and the provider of the massage. Some plans cover massage, but don’t include massage therapists among the providers who can be reimbursed for massage.

How do discount or affinity programs work?

Health Insurance Affinity Programs

Affinity programs have been formed by health insurance companies seeking inexpensive ways to respond to consumer demand for massage to be part of their health care coverage. Affinity programs require discounted fees by therapists who agree to be part of their network of providers. In these programs, the insurance company markets your name to its clients, and in return you agree you will not charge people in the plan more than the agreed-upon fee. A common discount is 25% off of what the insurance company determines is the prevailing fee in the area.

This may have a negative impact on your practice income if your existing clients are within such a plan and can now get a massage from you at a lower fee than in the past. However, you may increase your number of clients as a result of your participation in the program. Once you agree to a discount, other insurers may consider that to be your standard fee and refuse to pay more for a covered benefit. The affinity program also may offer your name and discount to other insurers without your knowledge.

Such contracted “networks” of massage therapists are cash-based and do not involve any reimbursements from the insurance company or network developer with which you sign a contract. To be involved in the program, you’ll need to sign a contract to be part of the network. One of the largest and most active marketers of CAM affinity programs is American Specialty Networks.

What are the basics of health insurance reimbursement?

Health Insurance Reimbursement

Cash continues to be the most common means of payment for most massage therapists. However, as more health insurance plans adopt reimbursement for massage given by massage therapists, opportunities for insurance reimbursement increase.

Working with insurance plans for reimbursement may help you increase your income through the large pool of clients covered by a plan.

The greatest challenges for many massage therapists who are considering reimbursement from health plans are understanding how insurance plans work, learning how to use their forms and knowing their terminology.

Tip AMTA Professional-classification and full-price Associate-classification members can find more complete information about massage and insurance reimbursement, including sample forms you can adapt for your own use, in the *AMTA Massage Therapy Career Guide* series. The *Career Guide* series also includes information about auto insurance and workers' compensation reimbursement for massage.

Working within the reimbursement system may involve some or all of the following:

- Accepting referrals and prescriptions from primary healthcare providers, such as MDs, DOs and DCs.
- Detailed record-keeping (Subjective Objective Assessment Plan – SOAP – notes and progress reports).
- Pre-defined massage “treatment” that you must use, the type of massage you are to give, the duration of a massage session, and/or the number of sessions covered.
- Reimbursement only if the massage takes place on the site of the referring physician. [some plans]
- Exclusivity clauses that restrict the therapist from contracting with other health plans, thus limiting you from adding other health plan clients. [some plans]
- Sometimes, accepting a lower fee for clients covered by the health plan. You may not be allowed to accept cash payments from a client over the amount paid by the third-party payer.
- Pre-approval of massage, filing of a referral form, as well as completion of an insurance claim form (usually a Health Care Financial Administration superbill – HCFA-1500) in some plans. The referral may be in the form of a prescription for “treatment”, defined by the primary care provider.
- Submitting a superbill, SOAP notes, and a progress report once per month.
- Reimbursement may be very slow.

- If you don't verify a client's coverage and/or use the right CPT codes, you may not be paid at all.
- Extra clerical time and equipment (e.g. fax machine, computer, etc.), and the need to meet insurer deadlines.

Tip It is a good practice to call the client's insurance company before any massage sessions begin, to verify that the massage is covered by the insurance plan and to clarify billing instructions (including CPT codes). You may want to request a written authorization from the insurance company and have your client sign a statement saying they are responsible for all charges for a massage. Insurance company contracts frequently contain a “hold harmless” clause that states you cannot hold their insured parties responsible for any unpaid bills should the insurance company go out of business.

Facts

- Health plans market massage and your practice (along with other massage therapists in a provider network) to potential clients.
- If you work on staff or contracted with hospitals or clinics, they may handle or help you with billing and reimbursement matters.
- PPOs and HMOs usually have a cap on massage reimbursements in a fiscal year. Once your client reaches that cap, you will not receive reimbursement for other massages in the same fiscal year.
- If your state does not have statewide regulation of massage therapy, your ability to receive insurance reimbursement will vary with the state and the insurer. When there is no statewide regulation, a physician may need to gather information about your massage training and practice before agreeing to refer patients to you.

Tip Before agreeing to be part of any provider network, you may want to have an attorney read the contract to ensure that you do not agree to fees, referral arrangements, exclusivity clauses, or other procedures that are not what you want.

Tips on Billing Insurance Companies

1. The physician's order for your client's treatment should include: the diagnosis code or codes, the frequency of treatments, total number of treatments, doctor's name and identification number (UPIN), and a statement that massage is medically necessary.
2. Once the client contacts you, you need to confirm coverage for your services. Ask your client for: name, date of birth, Social Security number, address, phone numbers, date of injury, insurance company name, policy number, and name of insured party.
3. Contact the client's insurance company. Tell the receptionist you are calling for pre-approval. When you reach the appropriate department, write down the name of the person you speak with and ask how to contact him or her in the future. Explain that you are a massage therapist, that massage has been declared "medically necessary" by the insured's physician, and that you are seeking pre-approval for your services.
4. Depending on the type of work you do, and the company you are dealing with, you may wish to describe your services as "soft-tissue mobilization," "myofascial release," or "massage therapy."
5. Find out from the insurance representative: 1) how many visits will be paid for; 2) how much the company will pay per visit; 3) what CPT code procedures are acceptable; and 4) whether there are any restrictions on who performs the services or where the services are performed.
6. Get a written release from your client that gives you permission to submit bills and SOAP notes to the insurance company.
7. Perform the hands-on treatment. Do SOAP charting.
8. As client care progresses, submit bills for your services to the insurance company. Use what is called the superbill, or HCFA 1500. Be sure you understand the difference between a diagnostic code and a CPT code. (See reference books for more detail.)
9. If you have not received payment in 45 days, follow up with a phone call to the individual you spoke with initially at the insurance company. Make sure your bill was received, and find out if there is any reason it has not been paid.

Adapted from "Business Wise," by Martin Ashley. *Massage Magazine*, January/February 2000, pages 70, 75-78.

Insurance Paperwork

When a client is covered by insurance, be especially careful with your paperwork.

Keep copies of the following documents in the client's folder:

- the client's insurance card(s)—copies of front and back
- the prescription and/or other referral document from the client's doctor
- the insurance preapproval request
- for workers' compensation, the Statement of Injury form
- an authorization, signed by the client, for you to release medical information (Some states set time limits on how long the signature is valid.)
- a statement, signed by the client, stating that the client will pay any charges not covered by insurance
- SOAP notes
- the reports used to update the referring healthcare provider

IMPORTANT PREREQUISITES FOR INSURANCE REIMBURSEMENT FOR BODYWORK/MASSAGE THERAPY

In order to work effectively as an *adjunctive* member of the health care team, you must possess:

- * A clear understanding and knowledge of medical terminology. Especially contraindications for specific diagnoses, in relation to your skills and treatment modalities; and in relation to the medical professional's scope of practice with which you have chosen to involve yourself.
- * A thorough knowledge of anatomy and physiology.
- * The ability to explain exactly what you can do for your treatment and define how this can assist the doctor's treatment plan. You need to do this in terms the doctor (and insurance company) can relate to: for example, instead of using "Deep Tissue Muscle Sculpting" use "Myofascial release and soft-tissue mobilization". Instead of "Sensory Repatterning" or "PNF stretches" use "neuromuscular re-education".
- * Good communication skills are essential when networking with medical care providers; so that you can clearly communicate your role in helping their patients' recovery and the benefits of adding your services to their treatment.
- * Some type of work experience in a medical/chiropractic setting is helpful in seeing first hand how the healthcare delivery system operates.
- * Accurate, comprehensive, concise records on all clients. Use SOAP notes, for recording sessions.
- * Record keeping system for insurance reimbursement. You will need to spend some time each month verifying billing procedures and following up with the insurance company by telephone; as well as, assisting clients in completion of their claim forms.
- * Necessary supervision from a Primary Healthcare Provider. Medical Doctor, Chiropractor, Oriental Medical Doctor (Acupuncturist), Etc. If your office is not located on-premises of the healthcare provider there are requirements that you spend a specific amount of time consulting with them regarding diagnoses, treatment and changes/ improvements in the patient.
- * Your own professional liability insurance (provided by all the professional organizations for massage).

Doctor's Prescriptions

If you intend to bill an insurance company for massages, before you deliver your service a doctor's prescription, ordering your particular service, is required.

It is important that the doctor use the correct terminology for bodywork (words that insurance companies will accept). The terms "neuromuscular re-education," "soft tissue mobilization," and "deep tissue therapy" are recognized by insurance companies. Hellerwork, Trager work, and massage are not recognized.

The prescription and/or referral form must contain the client's name, diagnosis, the number of weeks a session is prescribed, and the name of the adjunctive procedure. If massage sessions are to continue, the client must be re-evaluated by the doctor and a new prescription/referral form filled out.

A copy of the prescription is sent to the insurance company. Keep the original in your files to protect you. It is recommended that the form states you are an adjunctive therapist, otherwise it may be interpreted by a court of law as medical treatment which you are not licensed to give.

INITIAL CLIENT INTERVIEW AND INFORMATION

NAME _____ DATE _____

ADDRESS _____ PHONE _____

REFERRAL _____ BIRTHDATE/AGE _____

MED/HEALTH PRACTITIONER _____ PHONE _____

EMERGENCY: NAME _____ PHONE _____

FAMILY SITUATION _____ JOB _____

What specifically brings you here?

How are you experiencing yourself right now?

What are your expectations of bodywork and of me?

Have you ever had bodywork? If so, what kind?

Are you under professional medical care now? For what, by whom?

Any major illnesses, injuries, life crises I should know about? (State age at occurrence.)

Are you aware of any residual effects from these? If so, what?

Have you done any psychological counseling/therapy? When? With whom? For what?

Are you currently using medication, recreational drugs or addictive substances? If so, what? For how long? How often?

What recreational activities (exercise, hobbies) do you regularly pursue?

How do you feel about touch? (Family background)

How do you feel about your body?

What does wellness mean to you?

How would you rate your current level of well-being? (10=optimum wellness; 1=disease)

How would you rate the level of stress in your current lifestyle?(10=high stress; 1=A-OK)

Where are your favorite/current places for storing tension?

What changes would you like to make in yourself, your life?

What are you already doing for self-care?

What are you prepared to do?

Is there anything else you wish me to know about your physical, mental, emotional, spiritual well-being or family, job or life-style situation?

CONFIDENTIAL HEALTH HISTORY

NAME _____ DATE _____

ADDRESS _____ HOME PHONE _____

WORK PHONE _____

BIRTHDATE _____ AGE _____ MARITAL STATUS _____ No. of CHILDREN _____

Occupation _____

Work responsibilities _____

Are you satisfied with your job? _____

Referred by _____

Name of Doctor, Chiropractor, or Accupuncturist _____

Phone # _____ Diagnosis _____

Hello and welcome. You are about to have a special experience in healing and self awareness through massage. Please take a few minutes to provide the following information so that this session will be beneficial and satisfying to you.

Previous bodywork experience?

What are your expectations of massage?

Do any illnesses or conditions run in your family?

Have you had any major injuries or accidents?

Are you currently taking medication, herbs, or vitamins?

What in your life is discomfoting physically or emotionally?

Please use the body map to mark areas of Tension (T), Pain (P) or Previous Injury (PI).

What type of exercise do you do?

Do you consume alcohol, nicotine, caffeine, sugar or red meat?

Briefly describe your diet.

What is the quality of your sleep?

What are your hobbies and pleasures?

Therapeutic massage stimulates the flow of blood and fluids and may not be advisable for all conditions. Please indicate if you are aware of any of these conditions, as they may require a doctor's approval.

- skin eruptions, sores, open wounds, rashes
- large bruises
- varicose veins
- systemic infection (fever, swollen glands)
- inflamed joints
- tumors of undiagnosed lumps
- edema, swelling
- diabetes
- fractures
- sprains
- first trimester of pregnancy
- cardiovascular problems
- heart failure
- cancer
- AIDS/HIV
- burns
- arthritis

Massage can be relaxing, soothing and energizing. It can also bring up repressed emotions and more toxins. This may produce physical or emotional pain. Please communicate any needs or concerns you have now or during the massage session. Your comfort is of the highest concern. All information exchanged is strictly confidential. Please understand massage is a health aid and does not take the place of a doctor's care. I am glad you are here and willing to experience my therapeutic touch.

Signature _____

Contraindications to Massage, Part 2:

Taking a Health

By Tracy Walton

NOTE: The information provided here is for educational purposes only and is solely intended to serve as a guide for the professional massage therapist's use. When medical conditions are present in the client, massage therapy should not be conducted without the consultation and consent of the client's treating physician.

Many massage therapists take some sort of medical history before beginning treatment. However, therapists on tight schedules, or in settings that do not encourage a health history have a hard time obtaining histories from their clientele. Also, many say that they do not have the strong history-taking skills that are designed to glean information about medical conditions that would be incorporated into a massage treatment plan.

Often a health history form is purchased or inherited, without clear directives on how to use it. In fact, the prevailing question for the practitioner, upon return of a completed medical history form with "yes" answers to a battery of questions about past and current medical conditions, is "What do I do with the 'yes' answers?"

This article offers directions in history-taking, along with a sample health history form. For each question in the sample form, follow-up questions, potential contraindications to circulatory massage, and treatment design are explored. Be aware that this is a basic form that merely provides a jumping-off point to further lines of questioning. In fact, the therapist may have a handful of additional forms or lines of questioning developed for specific conditions, such as musculoskeletal injuries, clients who are pregnant, or clients who have cancer.

In addition to these principles used by the medical profession, two specific principles for massage therapists setting up their health history forms are recommended.

First, therapists should only ask questions which are designed to produce useful answers. Stray questions can lengthen the interview unnecessarily and can even seem intrusive. For example, some therapists ask questions about diet and exercise. Both of these subjects can be loaded. The client may be embarrassed if her answers do not fit what she perceives to be the prevailing standard of fitness. Questions about exercise are justified because they suggest musculoskeletal challenges that the client faces and will often help form the massage treatment. On the other hand, questions about diet may not belong in an interview unless the practitioner is also under contract to practice nutrition or other health or lifestyle counseling. Whenever a massage therapist asks a question, she should be prepared for the client to ask, in return, "Why do you want to know that?" and be able to answer the query quickly and clearly.

Second, good references are invaluable for looking up medical conditions. A few references, specifically for massage therapists, are cited throughout this article. In addition, a good medical dictionary and a solid "family health guide" such as

History

Principles of History-taking

The "gold standard" of history-taking strategies comes from Barbara Bates's *A Guide to Physical Examination and History Taking/A Guide to Clinical Thinking*.¹ Massage therapists interested in reading more might do well with the less expensive pocket version.²

Open-ended questions are suggested at the outset of an oral interview, followed by direct questions to obtain specific details. The following style of questioning is suggested:

- Word the questions in language understandable to the patient.
- Express the questions neutrally so as not to bias the patient.
- Ask about one item at a time.
- Proceed from the general to the specific
- Ask for graded responses rather than a simple "Yes" or "No." Multiple-choice questions may also be used.³

those produced by the American Medical Association or the Mayo clinic can serve, as well.

Very handy, too, is a copy of *The Merck Manual*, which describes just about every disease and health condition of humankind, and the signs, symptoms, treatment, and prognosis of each.⁴

Sources

Safe massage therapy practice-and-pathology texts from several authors are tapped here. As stated in the first article in this series, it is important to understand precisely which procedures an author is referring to when it is stated that massage therapy is contraindicated. Because there are so many forms of bodywork with varying techniques, the information herein may not apply to all practitioners. Don Newton's *Pathology for Massage* (Continues...)

Therapists states up front that "massage therapy refers to Swedish massage, especially to those strokes that move fluids through the cardiovascular and lymphatic systems. Swedish massage is emphasized because it is currently the most commonly used massage technique."⁵ In *Massage Therapy: an Approach to Treatments*, Fiona Rattray specifies Swedish massage strokes, hydrotherapy techniques, nonSwedish fascial techniques, and other modalities as contraindicated or indicated. Often, specific strokes are encouraged or cautioned in her text, and even certain essential oils are mentioned.⁶

Kalvani Premkumar, in *Pathology A to Z: A Handbook for Massage Therapists*, does not specifically define the massage modality used throughout her book, but does delineate areas of the body that are contraindicated, essential oils to use or avoid, and hydrotherapy techniques. From the overall thrust of the book, it might safely be assumed that Swedish techniques are intended by the term "massage."⁷ Finally, in *Recognizing Health and Illness: Pathology for Massage Therapists and Bodyworkers*, Sharon Burch uses the general term "bodywork" when discussing indications and contraindications.⁸ This is further modified by the terms "systemic" (probably analogous to Newton's "general") and "local." Within individual entries, she does mention specific techniques such as effleurage, movement, and RICE techniques. The broader term,

physician so that such discussion can be more fruitful. The team of decision-makers, including the client, the massage therapist, and the physician can then arrive at decisions about the safe application of massage.

How to Use this Guide

Armed with several good reference books, therapists can begin to sort through a number of medical conditions and design safe massage-therapy treatment plans for their clients. At all times, therapists should be ready to include the treating physician in this decision-making process, along with the client. It is not within the massage therapist's scope of practice to diagnose medical conditions. Since the impact of massage therapy on those conditions is only beginning to be understood in some circles, it is good to include several people and several references in the decision. With the client and physician informed about the effects of the proposed massage therapy, their knowledge can be merged to produce a safe-treatment design. One of the critical questions to ask is whether the massage therapy produces circulatory effects—enhancing blood or lymph flow—and whether that, in turn, would be to the detriment or benefit of a client presenting a certain medical condition. Differences between local massage (at the affected site), regional massage (around the site, but perhaps not directly on it), and gener-

tions, the follow-up questions are then suggested, as are the principles on which those questions are based, in the same order as on the health history form. Therapists are invited to adapt the history form as is, or to modify and expand it to their own needs.

Health History Questions

The first group of six health questions are general. Answers to these questions can be used by the massage therapist to design the massage therapy treatment for that day or over the long-term. Therapists can also glean information about possible contraindications or cautions to massage therapy. The second group of twelve questions is about common conditions and conditions of specific body systems.

General Questions

A. Any sites of pain, tenderness, or stiffness?

This is an obvious question. Most of the time, clients seek massage therapy for pain or stiffness due to muscle tension or spasm. Common complaints which clients bring to a session are: "I threw my back out," or "It hurts to turn my neck to one side," or "I pulled a hamstring and it really hurts." Since different bodywork modalities suggest different treatment designs for these conditions, it would be simplistic to suggest one treatment design here. Instead, a few follow-up questions are provided to give the therapist critical information and direction.

- Where is the pain and what is the cause of the pain, as far as you know?

The cause of the pain is at least as important as the pain itself in determining appropriate and safe treatment. Each cause needs to be investigated, using references and the client's treating physician, where necessary.

- Is the pain incapacitating or disabling?

For serious pain, the client's physician should be consulted to determine the cause.

(Continues...)

Armed with several good reference books, therapists can begin to sort through a number of medical conditions and design safe massage-therapy treatment plans for their clients.

"bodywork," can be assumed to include Swedish massage techniques but not be limited to them.

These references can help the therapist to learn as much as possible from follow-up questioning of the client about each condition. This should be done before consulting with the treating

physician (massage of the whole body, or a massage with general effects) are important, too, and are explained in the previous article in this series.⁹

With this article is a sample history form. There are six general questions and thirteen more specific ones. For clients answering "yes" to these ques-

- More generally, how severe is the pain?

For this, the massage therapist might employ a pain scale on a numbered continuum, the classic "Visual Analogue Scale" from the realm of pain assessment and management. At one end, zero or one could mean "no pain at all," and at the other end (five or ten, for example), "the worst pain imaginable."¹⁰

- What is the duration of pain?

For pain with a recent onset, the client may not yet have learned what aggravates or relieves it. The less known about the pain, the more conservative the therapist must work, the more likely that the painful area should be avoided entirely during the massage.

- Is the pain radiating or shooting?

These suggest "referred pain" within dermatomes or stemming from injury or nerve impingement. With proper training in injury evaluation and treatment, some therapists are familiar with using this information in treatment (for example, in trigger-point approaches or in cross-fiber frictioning of ligaments damaged by scar tissue). Without this training (and even with it, in many cases), the client should be seen by a

- Is this a new pain or injury or one that you've experienced before and successfully managed?

If the pain is new to the client, the therapist has none of the information needed concerning the cause or severity of damage. The client should consult a physician to determine these before receiving massage therapy. In addition, if the pain is due to recent injury, the massage therapist should not interfere with possible legal proceedings by altering the state of the body after injury. Wait until the physician has seen the client and documented the results of her examination.

- What aggravates or relieves the pain?

This helps the therapist determine which structures are involved (if rotation of the neck causes pain in the shoulder, referral patterns described above might be at work.)

This can help direct treatment. For example, if lying prone also worsens it, then adjustments could be made in the massage position.

- B. Any sites of numbness anywhere on your body?

Of course, the first natural follow-up question is, "Where?" The area of numbness must then be worked on gently, if at all. The operative principle here is the need for the client to be

in order to avoid damaging tissue in the area.

An additional follow-up question here is equally important: "What is the cause of the numbness?" Possible causes include peripheral neuropathy, which can be a symptom of diabetes, multiple sclerosis, AIDS, or Crohn's disease, among other diseases. Numbness could also arise from trauma that caused sensory damage such as a spinal cord injury.

Dulled sensation might also illuminate a simple lack of body awareness or a dissociation from that area of the body. It is important to distinguish between actual numbness and dulled sensation to pursue a proper line of questioning.

Once the cause is established as a medical condition, good follow-up requires questions about the cause. Peripheral neuropathy is a good example of this. Whatever medical condition neuropathy stems from may pose additional concerns for the massage therapist. Each disease may also have additional complications, which demand the physician's and practitioner's attention to the possibility of additional contraindications to massage. A few good references, such as those cited above, are needed to determine the implications for massage treatment. The guiding principle here is that the cause of the numbness is at least as important as the numbness itself in determining possible contraindications to massage therapy.

- C. Do you have any swelling?

Two follow-up questions are invoked here. First, "Where is the swelling?" Second, "What is the cause of the swelling?" The cause is more important than the swelling itself in determining appropriate massage treatment. Some causes of swelling may dictate contraindications to massage therapy. For example,

edema due to skin infection or as a sign of inflammation contraindicates local massage. Edema due to heart, liver, or kidney conditions contraindicates general massage.¹¹ Acute edema from trauma contraindicates local massage.¹² Edema due to venous thrombosis

(Continues...)

If the pain is due to recent injury, the massage therapist should not interfere with possible legal proceedings by altering the state of the body after injury.

physician to rule out severe conditions in which nerves are inflamed or impinged by a nearby structure such as bone or neoplasm (tumor) or by a process such as edema. These causes are outside the scope of the massage therapist's practice to delineate, diagnose or treat.

able to feel pain in order to give the practitioner crucial feedback about the pressure to use. Pain is the natural index of whether the massage pressure is causing tissue damage. The therapist heeds this signal by easing up on pressure. When this index is missing, practitioners need to massage gently

(clotting) contraindicates local and distal massage.¹³ Because of the severity and instability of this condition, general massage may be contraindicated, as well as local. Always consult with the client's physician. If the edema is pitting—if pressing down on the edema with a finger, holding for 20 seconds and releasing, leaves an indentation that doesn't bounce back right away—then

published work on the subject. (See Carole Osborne-Sheets's book on the same topic¹⁶ and Waters's book on massage during pregnancy¹⁷).

If edema is due to injury, a practitioner might intend to work directly on the injury site, depending on the modality he is using. In general, inflammation sites contraindicate local circulatory massage, so medium and deep kneading

The question of general massage on other areas of the body, excluding the affected site, also has to be answered. If it is a local skin infection, has blister fluid traveled to other areas of the body? It is a well-known fact that human beings tend to touch and handle their own skin lesions out of habit or curiosity. Someone's hands could very well have fluid from blisters from her-

pes sores on his mouth or genital area. As this possibility presents a risk to therapists with open skin—even small cracks—the hands should be covered by a glove at all times, even if no known infections are present on the client's skin.

• Is the infectious agent easily transmitted? What is its method of transmission? Does it live outside the body easily?

Fluid from herpes lesions is highly infec-

tious. HIV, on the other hand, dies quickly when exposed to air and survives in only four known body fluids—blood, semen, vaginal fluid, and breast milk. Hepatitis B is very hardy, even when blood carrying it has long since dried.

Another question to be answered is, "If the client has a cold, how far has it progressed?" It is part of the lore of the massage field that general massage of someone coming down with a cold, or with a cold that hasn't yet peaked and started to get better, may worsen the course of the cold. The theory is that the body needs to muster its immune defenses and doesn't need a mechanical improvement in circulation of blood and lymph during that process. It should be noted that this principle arises from observations by therapists over the years, that no known research has tackled the question of circulatory massage during a cold or 'flu. An additional question that needs to be addressed is whether the client is likely to transmit a cold to the therapist. This needs to be answered, too, or the therapist might lose work time due to a cold or 'flu.

The common cold is one example of body structures other than skin which can be infected. Almost any tissue of the body has its own vulnerability to infec-

(Continues on page 79)

If pressing down on the edema with a finger, holding for 20 seconds and releasing, leaves an indentation that doesn't bounce back right away, then obtaining a diagnosis of cause is extremely important.

obtaining a diagnosis of cause is extremely important. Manual lymph drainage techniques such as the Vodder method might be applied in the correct setting, depending upon the cause and the therapist's expertise. Without consulting a client's medical care provider and having a knowledge of pathology, massage therapists should consider massage as contraindicated at all sites of pitting edema.¹⁴

Sometimes edema is due to inactivity, especially prolonged immobilization such as bed rest. In this case, massage might be appropriate with consultation of the treating physician, if two conditions are met: first, that the cause of the inactivity is explored completely, to rule out any additional contraindications; and, second, that the risk of venous thrombosis, for which inactivity is a risk factor, is established with the physician before any work begins on the legs of the client.¹⁵

If the edema is due to the normal events of pregnancy, local massage might be appropriate or even indicated. This should be investigated thoroughly. But first abnormal edema needs to be ruled out as a possible complication. Also, the risk of thrombosis in the veins of the legs should be assessed before proceeding with massage. Massage therapists should complete specialized training with pregnant women and avail themselves of the

and stroking on the injury site are contraindicated. But some approaches invite direct work on a sprained ankle or tendinitis, in the interest of healing with a minimum of scar tissue and reduction of swelling. Without a background of specific injury training, the massage therapist should avoid the area while it is inflamed.

Once the cause of the edema is identified, the massage therapist should turn to a medical reference that addresses in detail the contraindications to massage. Those can then be discussed intelligently with the treating physician.

D. Do you have any infections?

Infections range widely from chronic bronchitis to impetigo. The therapist needs to look up the condition to determine whether massage is safe for the client. In any event, a local infection always contraindicates local massage. For surface (skin) pathologies, avoid contact at all sites, including athlete's foot, cellulitis, boil, and herpes (cold sore) on the mouth. Inflamed sites, if open, are vulnerable to further infection from oil, lotion, or even the normal microbes that reside on the skin. Regional massage (around the affected areas) is contraindicated for the same reason, as well as to prevent fluid from the site contacting the massage therapist's skin.

The Health History of a Human Being*

By Tracy H. Walton

The client limped into my office in his walking cast. I was relieved to see him, since he had not been in for a massage since his ankle surgery many weeks ago. After his fall from a stairway he was taken to an emergency room, then into surgery to have a complicated array of metal pins and plates installed. At home, he followed an elaborate rehabilitation schedule and adjusted to a life with crutches and a cast. Now he was in my treatment room once again, recounting this tale of bone, nerve, skin, metal, and pain.

Once he was on my table, draped and oiled, the cast removed, he pointed to his scar. "There it is, right there. You can touch it if you want."

At first, I recalled inside. I wasn't sure I wanted to touch it at all. Yet his words sounded more like a request than an offer, perhaps even a challenge. He looked at me expectantly, proffering his injury like a badge. I steeled myself and gently rested my hand on the ladders of stitch marks in the tissues that were still angry red. I murmured something that conveyed how impressed I was. He nodded and I hoped my discomfort wasn't obvious. With relief, I removed my hand and moved to his shoulders to begin the massage session.

Since then I have had ample time to reflect on this session. Absently fingering the scar at my own knee—the product of a childhood encounter with the edge of a sandbox—I've thought about my resistance to touching his surgical scar. I suppose that I was afraid of seeming unprofessional or too familiar, of stepping outside the boundaries of my role.

Perhaps, despite his encouragement, I was concerned about hurting him. In honesty, I have to admit my discomfort was raw and deeply personal: It was the recognition of how vulnerable our human bodies are. His accident might be mine someday and I didn't want to touch that possibility with my fingertips. The world is full of stairways, sand boxes, automobiles, table edges and other implements of daily life that do a lot of damage when approached from the wrong angle or speed. His scar was a strong reminder of how precarious it is for us to navigate through space and of the consequences of one small step, missed.

The ways in which this odd and brief encounter continued to resonate through successive sessions prompted me to reconsider how we gather information from clients. My delicate handling of the wound, as devoid of technical expertise as it was, served as tactile history-taking. While my brain and mouth could make no sweeping medical assessment or declaration beyond, simply, "That's some scar there," the

contact did get my imagination going. I envisioned his drop through space that had led to the fracture, the twisted landing, the strange smells of the emergency and recovery rooms. The scar and the images it called up wove themselves into the history I had taken before the session. This was my experience of his experience. It stayed with me throughout my work with him.

Stories of Each New Client

My first and formal gathering of health information is from the brief two-page medical history form that takes each new client a few minutes to complete. It lists a number of general conditions which the client respond to with a "Yes" or "No." History-taking might seem like a sterile, compulsory process. Yet when a client checks off a particular condition, I am aware that there is a rich and colorful story attached to that "Yes" answer.

By its nature, the history-taking process invites elaboration on that "Yes" response. A single story of deep consequence I might not have discovered often leaps out of the litany of answers. These bits of client history can include everything from the seemingly mundane to the life-changing health events that form human lives. I have heard all kinds of stories, from the poison-ivy reaction to the complicated pregnancy. I have heard reports of asthma attacks, chemotherapy, and miscarriage. I have been told of the dreaded illness which threatens to leap from the family history to the present. I have learned of eczema, weeping from the wrists and elbows and hidden under long sleeves. Clients have told me, in more detail than I thought possible, of the three-week flu and the campaign to quit smoking. In similar detail, I have heard the account of events preceding and following what I call "The Back Injury of 1974." I have been told about the daily insulin injections, the long wait for the transplant donor, and the child who died.

Critical Information

Often these stories hold critical information for the safe practice of massage therapy. They might influence use of a certain kind of massage and whether I avoid a certain area. They might move me to do more research or to contact the client's physician before proceeding. Most often, though, these stories hold as much weight in the relationship as in the treatment design. Our willingness to listen may be the first the client has encountered and the first chance to tell it in its entirety, without interruption.

And while the client history form foreshadows and alludes to a story, it can become even more powerful when it takes shape in the session, as it did when my client asked me to touch his scar. Since that first request, several other clients have asked if I would view or touch a radiation tattoo or surgical scar. Soon after that, a client asked me to stand with him in front of a mirror, surveying and naming the changes wrought in his body by cancer therapy. Another client told of her twelfth year, when she fled from gunfire in the war-torn country of her birth. She recounted two sets of gunshot wounds as my hands traveled over the scattered ring-shaped lesions on her ribs.

These exchanges, increasing in number and intensity, convinced me that the sharing of scars is sacred. These marks we behold are imprints the most outward signs of the history sealed into the human frame. Once I let this be true, my aversion to the stitch marks dissolved. My curiosity drew me toward them, rather than away. I began to look closely at the ridged and gnarled tissues, to handle them more easily and to marvel at these benchmarks of living, observed the body's valiant, uneven attempts at tissue repair, and continued to wonder about the insults that inspired them.

Stories History Tells

Clearly, a collection of stories can be learned from palpating the unique configuration of each person's body. Tales can be surmised, as well, from a completed health history form. History taking invites history telling. As we tell our stories to each other, whether we tell them in writing on a form or tell them in the language of our bodies, we are healed in some small way from the isolation of living alone with them.

By touching a body, we touch every event it has experienced. For a few brief moments we hold all of a client's stories in our hands. We witness someone's experience of their own flesh, through some of the most powerful means possible: the contact of our hands, the acceptance of the body without judgment, and the occasional listening ear. With these gestures, we reach across the isolation of the human experience and hold another person's legend. In massage therapy, we show up and ask, in so many ways, that it is like to be another human being. In doing so, we build a bridge that may heal us both.

*(*Note: These are composite real life experiences.)*

(Continued from page 76)

tion—the liver, urinary bladder, inner ear, meninges, spinal cord, GI tract, bone, and muscle. For each organ or tissue, it is necessary to investigate whether infection might preclude general circulatory massage of the rest of the body. This issue can be addressed in conference with the treating physician after a thorough perusal of various medical texts.

In general, hygienic procedures need to be followed for each massage session, regardless of known infections. Since both client and therapist could be harboring infection and not know it, precautions need to be followed at all times by the therapist. These include handwashing (warm water, liquid soap, at least 15 seconds of friction; turn the tap off with a clean paper towel to avoid reinfesting the hands); washing all bottles after use and resting them on fresh, clean surfaces during each massage; wearing single-use examination gloves at any time there is open skin on the therapist's hands; and treating everyone (including the therapist) as though s/he could carry infection, not only the clients who are symptomatic. These are some basic principles of infection control in the massage therapy setting.

E. "Are you taking any medications?"

Answers to this question serve a twofold purpose. First, medications point to additional medical conditions not addressed elsewhere on the form. Second, medications can cause side effects that, in and of themselves, indicate or contraindicate massage therapy techniques.

The first follow-up question for the client is, "What are each of these medications designed to treat?" Clients usually can answer this with some sophistication but a good popular guide to medications might help here where the client's information falls short.

Equipped with the answers to this question, the therapist can follow-up with each individual medical condition if it is not already covered by other questions on the form. She should explore the history of the illness, its presentation in this particular client (what signs and symptoms it causes), the organ system(s) affected by the condition, and the correct spelling (the last two help the therapist to look it up in various references). The therapist can then begin to make intelligent decisions regarding the suitability and technique of massage. The treating physician may need to be included in the decision about safe massage therapy practice.

The client should also be asked about any side effects of medications, which also may direct the massage-therapy treatment. For example, if a drug is causing nausea, the therapist should refrain from jostling or range-of-motion techniques. If a medication causes easy bleeding or bruising, the therapist will need to apply light pressure to avoid this phenomenon, unless massage is contraindicated by the medical condition itself. This prohibition supercedes the need to lighten pressure. If a medication dulls sensation, then normal feedback about pain is missing and the therapist will need to adjust the pressure accordingly, in order to avoid damaging tissue. [See question B, above.]

Overall, the medication question can provide the therapist with much information about conditions that

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are not covered on the rest of the form. The client who answers this question completely provides the therapist with information that can be efficiently processed. Useful summaries of common medications are available from two of the references.^{18, 19}

F. Are you being treated for any health condition?

Follow-up questions for this are similar to the previous questions about medications. The answer may lengthen the list of medical conditions the therapist needs to research before beginning massage. The second question to ask is whether massage therapy could help or hinder the other treatments. Asking this of the client may or may not provide an answer, but it can be useful to communicate with the treating healthcare practitioner. One example is a chiropractor or dentist treating your client for TMJD (temporomandibular joint dysfunction) with techniques or devices that might be helped or hindered by massage therapy. This presents an opportunity for the therapist to demonstrate his work to the other practitioner involved and enhances coordinated care of the client. (This presents a unique networking opportunity for the massage therapist, as well.) In any event, following up with practitioners of other

transmissible and, if so, could you spread it to yourself or successive clients through skin contact or linens? If it is not transmissible, could it be spread to other parts of the client's body, or to the therapist, through massage? Is it inflamed (present in many skin conditions) so that it might be aggravated by local massage? Is the affected skin open? Then local massage should be avoided so that oil, lotion, or normal flora (microbes) from the therapist's or client's skin are not introduced into the body through the opening.

2. Allergies

Follow-up questions here would identify whether the client is allergic or sensitive to anything he might encounter in the massage session or in the waiting area. Allergies to oil ingredients, especially nut-based oils, should be noted and alternatives used. Sensitivities to the decorative eucalyptus branches in the waiting room could affect a client's comfort, as could sensitivities to detergents in the massage linens, a scent worn by the therapist, or scents used in aromatherapy. Finally, it should be noted that allergies to dog and cat dander may influence whether the client can obtain treatment in a home setting and which levels of hygiene might be required. If pets are in the environment, clients should be pre-screened on the telephone for their sensi-

chronic symptoms and no danger of infection. Four indicators of digestive-system distress that could influence massage treatment are nausea, vomiting, constipation, and diarrhea.²⁰ Mild nausea might not contraindicate massage but it could contraindicate jostling or passive ROM that could aggravate symptoms. Also, sudden and unexplained changes in a client's bowel habits could signify serious disease and referral to a physician is advisable.²¹ Constipation without pain might indicate local abdominal massage,²² but otherwise beware that inflammation of any gastrointestinal structure is a contraindication, even of general massage. If the disease is serious or contagious, a diagnosis is recommended.²³ Severe diarrhea contraindicates general massage.

Abdominal and low-back massage are contraindicated during flare-ups of colitis or Crohn's disease: between flare-ups, massage of these areas should not be deep.²⁴

4. Neurological Conditions

Follow-up questions for neurological conditions illustrate how the symptoms and signs related to the condition dictate contraindications. Two primary follow-up questions are, first, "Is sensation affected?" and "Are muscles flaccid or spastic?" If sensation is dulled, follow the sensation principle in question 3.

When muscles are spastic, use even rhythms, slow to moderate speed, and firm, gentle pressure.²⁵ Pressure that is too deep could injure spastic muscles that are extremely hypertonic, with little slack left in them to absorb pressure.²⁶ Pressure that is too light could worsen spasticity. Among clients with spastic muscles, each may respond differently to different massage types. Moreover, with each client, the types of strokes that are beneficial may vary from treatment to treatment.

Range of motion should be done gently.²⁷

Additional approaches for spastic muscles involve tapotement on the opposing muscles and therefore relaxation of the affected muscles.²⁸ Because spasticity varies so from client to client, the massage therapist should work closely with the client's physician and/or physical therapist.

(Continues...)

Allergies to oil ingredients, especially nut-based oils, should be noted and alternatives used. Sensitivities to the decorative eucalyptus branches in the waiting room could affect a client's comfort.

modalities can help you both know whether any treatment needs adjustment.

Questions for 13 Specific Conditions

1. Skin Conditions

The first concern to address with skin conditions is whether the condition is

transmissible and, if so, could you spread it to yourself or successive clients through skin contact or linens? If it is not transmissible, could it be spread to other parts of the client's body, or to the therapist, through massage? Is it inflamed (present in many skin conditions) so that it might be aggravated by local massage? Is the affected skin open? Then local massage should be avoided so that oil, lotion, or normal flora (microbes) from the therapist's or client's skin are not introduced into the body through the opening.

3. Digestive Conditions

Massage is prohibited when digestive conditions are infectious or when the client feels nauseated or when abdominal pain is present. But massage might be suitable for someone with mild

If muscles are flaccid, ROM must be done carefully. Toned muscles stabilize joints, helping to string the body together. When muscles are flaccid or atrophied, it stands to reason that affected joints might need to be moved gently, to avoid dislocation. This might be especially true when sensation is also compromised and normal feedback from the client about pain levels is disrupted.

An additional question is whether the client can tolerate hot baths or saunas, as approved by the treating physician. These place a load on the heart, probably well above that presented by most massage therapy techniques.²⁹ If the client can sleep or lie prone and supine without shortness of breath, then those positions are probably fine on the massage table.

avoid stretching the walls further or loosening any clots.³¹ When these are usually present in the legs, which is often the case, massage of the back, arms, and shoulders is not necessarily ruled out, but check with the physician.

Bulging and twisted varicose veins are the most obviously damaged and the most likely to pool blood. However, it is not within the massage therapist's scope of practice to assess the implications of this. Rather, consult the treating physician before doing local massage in those areas. Similarly, if an arterial wall compromise such as an aneurysm has occurred, massage should only be performed with the informed approval of the treating physician.³²

Finally, ask the question about medications. This will overlap with General Question E, above, but additional questions can be asked about the effectiveness of any medications. For example, high blood-pressure (above the level of 160/90) may necessitate modifications in the massage program because of the risk of thrombosis,³³ or even be contraindicated. Certainly, deep abdominal bodywork is contraindicated.

6. Liver, Kidney, Spleen Conditions

"What is the name of your condition?" is the most obvious question here. The guideline is that circulatory massage might increase the flow of blood through these organs which filter blood. If any organ is diseased, then accelerating blood flow through it is ill-advised. Thus if the spleen is congested, as it can be in mononucleosis or sickle-cell anemia, then general massage would be contraindicated.

Building on that principle, massage therapy can increase blood flow through the kidneys and the production of urine. Massage therapists need a physician's approval to perform massage for most kidney conditions.^{34, 35, 36}

As for liver diseases, abdominal bodywork for cirrhosis³⁷ and active hepatitis³⁸ are contraindicated.³⁹

7. Respiratory Conditions

Questions are necessary to establish whether a respiratory condition is transmissible to the therapist and whether a

(Continues...)

Describe the usual massage pressure to the physician (or, better yet, demonstrate it) and ask whether massage should be lighter so that easily-bruised tissues are not damaged.

For all neurological conditions, it is best to be in touch with the treating physician for information about the client's presentation, other signs and symptoms, and other systems affected. Learning as much as possible about the client's condition from massage texts and pathology texts will contribute to the safety of the massage treatment.

5. Cardiovascular Conditions

The name of the condition and whatever structures are affected are needed. Does it affect the heart? The vessels? The blood pressure? Careful questioning, investigation of medications, and conversations with the treating physician can help the massage therapist determine which structures are affected and the degree to which several cardiovascular phenomena can be related (for example, high blood pressure can lead to heart disease).

One index of the client's ability to withstand circulatory massage is the level of activity approved by the doctor. This establishes the ability of the heart to cope with the potential increase in circulation attributed to massage and by the prone position. A client who followed a heart attack with a strong recovery and who runs 15 miles a week is different than a client placed on a slow walking program because of a compromised heart. Careful questioning can help place the client at a point on that continuum.

A third important question concerns damage from loosened blood clots to the cardiovascular system (e.g., heart attack), lungs (pulmonary embolism), or brain (cerebrovascular accident, or stroke). The risk of this should be established in consultation with the physician, who can identify where any clotting (thrombosis) or plaques have formed or could form, and the physician can help the therapist know which areas to avoid or to massage lightly, if at all. (For further direction, see Alexander's article on thrombosis and massage therapy.³⁰)

If there is a clotting deficiency, as in conditions such as hemophilia or thrombocytopenia, or with the administration of anticoagulant medications such as *Coumadin* (warfarin), the risk of bruising should be established with the client and the client's treating physician. Describe the usual massage pressure to the physician (or, better yet, demonstrate it) and ask whether massage should be lighter so that easily-bruised tissues are not damaged. Also, keep careful intake notes of the location and extent of the client's bruising.

When vessel integrity is affected, then the extent of the compromise must be determined. If vein walls are weakened and valves compromised, such as in varicose veins, local massage and tapotement of those areas are contraindicated. Massage must be very light to

fever is present. The therapist's risk of becoming infected ranges from low or moderate, as in fungal infections that tend to thrive in weakened immune systems, to very high, as in the common cold, which renders its victim contagious for more than a week after the onset of symptoms. The massage therapist should follow infection control precautions for everyone she sees, not just those who have symptoms or identified respiratory conditions.

At the very least, massage is contraindicated during fever⁴⁰ and in clients with 'flu until after full recovery.

For noninfectious respiratory conditions, massage therapy can be less conservatively applied, and even may yield benefits to breathing and productive coughing. Ask the client whether the prone or supine position is most comfortable or most likely to restrict breathing. When an agreeable position is found, the skeletal muscles of breathing are massaged to facilitate full inspiration and expiration.

Some treatment protocols, including vigorous tapotement-work with clients with asthma, with COPD (chronic obstructive pulmonary disease), and with cystic fibrosis,^{41, 42} are accomplished by respiratory therapists rather than massage therapists. The latter's scope of practice does not usually include the facilitation of coughing. Meanwhile, if these techniques are attempted they should be done under close supervision of the client's physician and respiratory therapist.

traindication to bodywork on the site of injection in the last few hours.⁴³

The second question can lead the massage therapist all over the place, especially to the urinary, cardiovascular, and nervous systems, which are three common areas of complications. Kidney health and cardiovascular health (including atherosclerosis and hypertension) can be affected by advanced diabetes and lead into additional webs of complications. Also, neurological health, since peripheral neuropathy can lead to areas of diminished sensation. All of these complications must be assessed in terms of the suitability of massage. Because of this, the follow-ups for Questions D, E, and F may be helpful, but the complexity of these conditions suggests involving the treating physician in the decision.

It should be noted that at least one investigation supports massage as beneficial in diabetes. The Touch Research Institute demonstrated that regular touch therapy by parents had positive effects on their diabetic children's control of blood sugar levels.⁴⁴

9. Arthritis

Follow-up questions could be: "What Kind of Arthritis?" "Are you in a flare-up or between flare-ups?" and "Which joint(s) is/are affected?" The use of these questions is evident in the following descriptions of arthritis.

ing 16 million Americans over age 45. Usually spine, fingers, hips, and knees are affected. There may or may not be inflammation, depending on whether a flare-up is present. Rheumatoid arthritis affects small joints of the hands, as well as wrist, feet, ankles, and elbow.⁴⁵ By its nature, it includes inflammation.

Answers to the questions delineate which type of arthritis is involved and where the client is in the chronic-acute cycle of the conditions. Knowledge of affected joints helps direct the massage treatment.

Muscles adjacent to osteoarthritic joints can benefit from bodywork, since spasm causes pain and contributes to the stiffness a client feels from compressed joints. Local massage is contraindicated to acutely inflamed areas, while ROM also has to be conservative and within pain limits.⁴⁶ Regional massage can be given in earlier stages.⁴⁷ The message is clear: passive range-of-motion, if done at all (and it is probably contraindicated when acutely inflamed) and massage could be helpful to loosen the affected muscles, when cautiously applied.

For rheumatoid arthritis, passive movement of joints during acute stages may be flatly contraindicated. If attempted at all, it should be extremely conservative. Massage may be indicated between flare-ups in the chronic stage.⁴⁸

Conservative work during R.A. flare-ups may be beneficial, but direct work on an affected joint is contraindicated. Some types of ROM and all testing of joint ROM and muscle assessments are contraindicated during a flare-up. Between flare-ups, regional massage for affected muscles is best.⁴⁹

Since other structures of the body, notably soft tissues and blood vessels, can be affected by rheumatoid arthritis, physician approval should be secured before beginning massage.^{50, 51}

Finally, on the indicated side, massage could address the pain of these

conditions. At the Touch Research Institute, massaged children with juvenile rheumatoid arthritis reported reduced pain levels, and some activities were less limited by pain.⁵²

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At least one investigation supports massage as beneficial in diabetes. The Touch Research Institute demonstrated that regular touch therapy by parents had positive effects on their diabetic children's control of blood sugar levels.

8. Diabetes

Useful follow-up questions include "If you inject insulin, where and when was it last injected?" and "Do you have any complications associated with diabetes. The first question mandates a local con-

There are two principal types of arthritis-inflammatory and noninflammatory. Rheumatoid arthritis (R.A.) is a subtype of the inflammatory kind. Osteoarthritis (OA or DJD, degenerative joint disease), is more common, affect-

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10. Headaches

Much is written about headache causes, assessment, and treatment with massage. It is essential to determine the advisability of massage therapy and employ a line of questioning that is specifically for headaches. An excellent headache questionnaire for follow-up questioning of clients with headaches appeared in the Winter 1997 *MASSAGE THERAPY JOURNAL*.⁵³ Additional suggestions for seated massage for tension headache are offered by Robert King in the same issue.⁵⁴ Consult these articles for working with clients with headaches.

11. Injuries

This broad category can include everything from sprain, strain, tendinitis, and whiplash to herniated discs and fractures. Different bodywork modalities work differently with different injuries and will have more or less training devoted to musculoskeletal injury, inflammation, repair, and rehabilitation process. Follow-up questions in this category are therefore general and not specific to any one modality. Some general questions to be answered before proceeding with massage therapy are: "Has the injury been evaluated by a physician?" and "What are the structures that have been injured?"

A third question, "What is your level of pain?" must also be answered. Here, again, a picture representation of the pain, such as that provided as a

the event, may reinjure delicate tissues that are healing and splinting. Whether or not additional injury is caused, it is important in insurance and legal cases to avoid clouding the post-injury picture with massage therapy. Let the physician evaluate and diagnose, preferably with a prescription for massage therapy and a clear understanding of the potential impact of the bodywork. Also get a picture as to which structures—muscle, tendon, bone, fascia, disc, ligament—have been injured, to determine which to work on and which to avoid. The level of pain and stiffness also directs the massage program, as previously discussed.

The training and scope of practice of the massage therapist, the consent of the client, and the advice of the physician then determine how close to the injury the therapist may work. Those trained in cross-fiber friction will probably work directly on the local site of inflamed ligament or tendon. Others will confine themselves to working out secondary muscle spasm in the region of the injury but not directly on it. The secondary spasm brings its own pain into the picture, as it serves as a natural splint while the injury heals.

For practitioners trained only to work with secondary spasm, local massage is contraindicated, regional massage is often indicated on surrounding muscles, and general massage may help with additional tension created by compensating, using

12. Cancers and Tumors

Follow-up questions here include, "Benign or malignant?" "Where?" "Any metastasis (spreading)?" and a host of other questions. Because the advisability of massage for cancer is such a contentious issue within the massage-therapy profession, the follow-up questions will not be addressed here. Instead, a future article in this series will be devoted to issues surrounding cancer and massage therapy.

13. Pregnancy

The questions to ask the pregnant client revolve around her status as a low-risk or high-risk pregnancy and whether there are complications. Treatment, positioning, trimester, and modality all need to be considered. Specialized training or research into the medical implications of pregnancy are recommended for the therapist working with this population. Also, it is important to obtain written clearance from the client's prenatal care provider and a written release form from the client. For an understanding of some of the issues in working with pregnant women, consult Bette Waters' *Massage during Pregnancy*, Sharon Burch's entry on this topic,⁵⁵ and Carole Osborne-Sheets' *Pre and Perinatal Massage Therapy*.

Conclusion

Space limitations prohibit lengthier discussions of the last two topics, and of several other important ones. Endocrine conditions, stroke, and various immune conditions such as Lupus, and the many of the conditions of aging including Parkinson's, Alzheimer's, etc., were not covered. These each deserve the own spot on the medical history form, their own article, their own book for massage therapists.

However, this article should provide a jumping-off point for the meaningful use of medical questions and answers in the massage therapy context. This information doesn't stand alone and should be updated and revisited at each appointment. Indeed, some therapists have clients fill out the form every year or 6 months to keep it current. In addition, ask leading questions at each session

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Get a picture as to which structures—muscle, tendon, bone, fascia, disc, ligament—have been injured, to determine which to work on and which to avoid.

visual analog scale (see Question A on pain at the beginning of this article) may be the most useful.

Massage therapists are advised to not massage an acute injury until a physician has made a diagnosis. Rushing in with massage during an acute injury, within hours or days of

crutches and other aids. Techniques such as ROM and other joint mobilizations and passive rocking may be contraindicated if the area needs to remain fixed. This may be true for a herniated disc, for example, when massage therapists performing passive movements of the spine could aggravate the condition.

massage therapy context. This information doesn't stand alone and should be updated and revisited at each appointment. Indeed, some therapists have clients fill out the form every year or 6 months to keep it current. In addition, ask leading questions at each session

such as, "What has changed since I saw you?" and "How has your [diabetes, skin condition, shoulder injury, etc.] been doing since our last session?"

With the differences in modalities practiced and approaches of different massage therapists, a universal health history questionnaire would be difficult to come by. This form is by no means foolproof-asking all of the questions on the form and responding to the information with appropriate contraindications does not guarantee the outcome of a safe massage therapy session. Instead, this form includes basic questions about some of the most common health conditions and guidelines for follow-up questions. Nothing can substitute for a stack of books on the subject and all of those referenced here are recommended. Just as important is a good referral or well-informed outreach to the treating physician. With the team of client, massage therapist, and physician, consensus can be reached about safe and coordinated treatment. A well-designed history form is the first step in this process.

Like massage therapy, history-taking is a science that applies some solid principles to the use of information and treatment design. It is also an art form, requiring attention to the information behind the information, and honoring the client's stories that emerge from the questioning. Proper use of the health history takes sensitivity and practice.



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Sample Health History Form

With Some Follow-up Questions to the "Yes" Answers, And Some Principles to Be Followed

NOTE: This is a preliminary form which must be adapted to the practitioner's modalities and the client's condition. It is published for educational purposes only and should not be used in a clinical setting as is. Furthermore, its publication in no way warrants the treatment of any client by any massage therapist.

Initial Question on History Form

Follow-up Questions

Corresponding Principle(s) that Guide Massage Therapy

General Information

A. Any sites of pain or tenderness?

Where?

Location guides massage treatment

Cause?

Investigate cause to determine massage approach

Incapacitating or disabling?

Need physician exam to rule out severe damage and get diagnosis

On a one-to-ten scale, how severe is the pain?

Reinforces above question to be sure that clients with severe pain are referred out, and yields helpful information for therapist about pain levels.

Duration of pain?

Ask follow-up questions to pinpoint cause of pain; work more conservatively with recent pain since what aggravates and relieves it may not yet be known to client

Radiating or Shooting?

Need to avoid sites of acute, shooting or radiating pain unless you have injury training and okay from physician

Recent injury or old, familiar injury?

Need client to have physician exam if recent injury—don't interfere with healing or w/legal proceedings arising from injury

What aggravates or relieves the pain?

Useful info. for treatment design, for comfortable positioning on table, etc.

B. Any numbness?

Where?

Client needs to be able to perceive pain in order to help you gauge appropriate pressure

Cause?

Need to investigate cause to determine massage approach

C. Any swelling or tendency to swell in your body?

Where? Cause?

Need to know cause of swelling to determine massage approach

D. Any infection?

Where?

Need to avoid infection site, usually involves inflammation

Transmissible?

Need to avoid spreading infection on the client, or from client to therapist

E. Are you on any medications?

What are they designed to treat?

Yields information about additional medical conditions not specified elsewhere on form

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Sample Health History Form

(Continued from page 83)

F. Are you in treatment for any health condition?	Any side-effects of medications?	Side effects might, in and of themselves, contraindicate massage. Example: digestive symptoms—could follow up with 3, below.
	What is the nature and purpose of the treatment?	Find out other conditions and look up possible contraindications/indications. Will massage therapy help or hinder?
	With whom are you in treatment?	Possibly communicate with treating practitioner to determine advisability/timing of massage therapy.

Specific Questions

1. Any skin conditions?	What kind and where?	"What kind" helps you look up information on it. "Where" helps you locate it, and most skin conditions contraindicate local massage, at least.
	Is it transmissible?	Establishes whether there is a danger of spreading it on the client's body or to the therapist.
2. Allergies?	Is anything you're allergic to in in my oil ingredients or treatment room? Are you sensitive to detergents or plants, or pets, for example?	Determines whether there is anything the treatment milieu that could aggravate allergic reactions.
3. Digestive Conditions?	What is the name of your condition, if known?	Helps you look it up and determine whether massage is indicated or contraindicated, locally or generally. Also may establish level of contagion.
	What are your symptoms?	Moderate to severe nausea, diarrhea and vomiting probably contraindicate general massage. Milder symptoms may contraindicate other techniques.
4. Neurological Conditions?	Is sensation absent anywhere?	Establish areas where feedback about massage pressure is compromised.
	Are muscles spastic or flaccid?	Spastic or flaccid muscles may require modifications in massage treatment.
5. Cardiovascular Conditions?	What is the condition?	Helps you look it up. Helps you establish which structures are affected.
	What is the level of activity approved by your doctor?	Helps you determine whether increased circulation from other activities is permitted, and therefore how severe the condition is and whether massage could be harmful/helpful.
	Is blood clotting affected?	Risk of atherosclerotic plaque or thrombosis should be established with treating physician. Areas at risk contraindicate local massage. General circulatory massage may be contraindicated.
		With poor clotting, person may bruise easily, massage pressure should be lighter.

(Continues on page 91)

Sample Health History Form

(Continued from page 87)

	Are blood vessels affected?	When vessel integrity is compromised, such as in varicose veins or atherosclerosis, local massage over those structures may need to be modified or eliminated.
	Are medications effective?	Medications such as blood pressure or heart medications, "blood thinners," etc. could be being used. Their effectiveness in diminishing signs/symptoms helps establish whether massage therapy is appropriate. Also see question 5, above, "medications."
6. Liver, Kidney, or Spleen conditions?	What is the name of the condition?	Determine which filtering structures are affected and whether they can withstand a general increase in circulation.
7. Respiratory Conditions?	Contagious? Any fever?	Establish transmissibility to therapist. Fever contraindicates general massage.
	Comfortable lying down?	Determine whether prone/supine positions make breathing difficult.
8. Diabetes?	If you inject insulin, when and where was the last injection?	Local massage of a recent insulin injection site is contraindicated; wait a few hours.
	Are there any complications?	Cardiovascular and kidney health, as well as health of the peripheral nerves, are important to consider in making safe practice conditions (see Questions 4, 5 and 6 for follow-up).
9. Arthritis?	What kind of arthritis?	There are several types of arthritis; two principal types may direct different treatments. Helps MT look it up.
	Are you in a flare-up?	Acute and chronic forms may be treated differently.
	Which joints are affected?	Helps define treatment: associated muscles in spasm, joints to avoid or do ROM on, etc.
10. Headaches?	What kind (if known)?	See Palsena Crawford's article in an earlier MTJ for questions and ways to proceed.
11. Injuries?	Where? Which Structures?	Helps define massage needs, positioning needs and contraindications.
	When? Physician evaluation?	Do not massage or do ROM w/in 48 hours of injury or before physician has seen it.
12. Cancers & Tumors?	(Follow-up questions will be addressed in a future article.)	(Principles of working on clients with cancer will be addressed in a future article.)
13. Pregnancy?	Follow-up questions and principles are omitted here. Readers are directed to the references in the main article for detailed information on working with pregnant women.	

**Future Tax Strategy Advisor
Starting a Business**

**For Tax Year
2003**

Name(s) Shown on Return

Social Security Number

Starting a new business can be exciting. It is also accompanied by numerous changes in your tax situation.

The Future Tax Strategy Advisor will provide you with valuable information about getting your business up and running.

And when its time to file your tax return next year, TurboTax will guide you through the entire return and help you complete all tax forms necessary for your new business.

Contents

- I. When to Get a Tax ID Number**
- II. Accounting for Your Business in the First Year**
- III. Employees or Contract Workers**
- IV. Quarterly Tax Payments**
- V. Deductions That Require Special Recordkeeping**
- VI. Retirement Savings Options**
- VII. Home Office**
- VIII. Resources for Additional Information**

- I. When to Get a Tax ID Number**
 - A.** You don't need to apply for an employer identification number (EIN) unless you hire employees or set up a retirement plan for your business.
 - 1. If you need to apply for an EIN, use Form SS-4 available in TurboTax.
 - 2. You can also request an EIN by phone (FAQs in TurboTax provide the phone numbers.)
 - B.** If you hire employees and need to prepare Forms W-2 at the end of the year, the Home and Business version of TurboTax will help you.
- II. Accounting for Your Business in the First Year**
 - A.** Keep your business and personal transactions separate:
 - 1. The IRS looks more favorably on business records that don't have personal items mixed in.
 - 2. Set up separate bank and credit card accounts for your business transactions. If you do use a credit card for both business and personal transactions, indicate on the credit card statement which items are business-related and save your monthly statements with your business receipts.
 - B.** Accounting methods:
 - 1. Select **Cash Method** if you want to record income when you receive payments and record expenses when you pay them.
 - 2. Select **Accrual Method** if you want to record income when it's earned instead of collected and record expenses when they are incurred instead of paid.
 - 3. TurboTax contains additional information on selecting an accounting method.
 - C.** Business expenses paid by credit card:
 - 1. Credit card purchases are basically treated the same as cash purchases.
 - 2. If you use your credit card to pay for business expenses, deduct the expenses in the year you charge them, not in the year you pay the credit card bill.
 - D.** Business machinery and equipment:
 - 1. Depreciate the cost of your assets over several years instead of deducting them entirely in the year you buy them.
 - 2. IRS code Section 179 allows you to deduct up to \$25,000 for purchases of equipment, furniture, and other business-related assets in the year of purchase instead of depreciating the cost over a number of years.

E. Start-up Costs:

1. Keep track of any costs you incur before you open your doors for business. Even though they are not fully deductible in the first year, you can deduct start-up costs the same way you depreciate an asset.

III. Employees or Contract Workers

- A.** If other people work for your business, they will be categorized as either employees or independent contractors. It's important to distinguish between employees and independent contractors.
1. Test for distinguishing employees from independent contractors:
 - a. If you direct their hours and provide equipment for the workers, they are considered employees.
 - b. If they are free to set their hours and have their own equipment they are considered independent contractors.
 - B.** The IRS is interested in how you classify your workers since you aren't required to pay payroll taxes for independent contractors.
 1. You must provide independent contractors a Form 1099-MISC if you pay them more than \$600 during the year.
 2. You are not required to provide a Form 1099-MISC to corporations.
 3. Remember to get social security numbers and addresses from contractors when you hire them.
 4. You must provide employees a Form W-2 to report their annual wages and payroll taxes.
 5. The Form W-2/1099 Reporter, available in the Home and Business version of TurboTax, can prepare the necessary Forms W-2 and 1099-MISC for you.
 - C.** For more information, see IRS Publication 15-A - Employer's Supplemental Tax Guide, available at www.irs.gov/forms_pubs/pubs.html.

IV. Quarterly Tax Payments

- A.** If self-employment is new to you, you'll need to know how to pay your taxes quarterly. Use estimated tax payment vouchers (Form 1040_ES) to send the IRS your payments. TurboTax will prepare these vouchers for you.
- B.** There is often the potential for a tax loss in your business' first year due to equipment purchases and start-up costs. A tax loss in the first year provides you with a significant tax break when it's offset against other taxable income such as wages and investment income. If you have a loss you probably won't need to make quarterly tax payments.
- C.** Use the planning section in TurboTax to estimate your 2003 taxes. TurboTax will prepare any necessary tax payment vouchers. See the "Estimated Tax Payments" section.

V. Deductions That Require Special Recordkeeping

- A. Business meals and entertainment expenses:**
1. The IRS often looks closely at these expenses. Make sure to record the business purpose for incurring the expense on your receipts.
 2. Meals and entertainment expenses must clearly be related to your business to be deductible.
 3. An alternative to recording information on receipts is to use your appointment book to record meetings and the related business purpose.
 4. No matter how you choose to record your business information, it's important to keep your receipts organized. Save all receipts with your tax records.
- B. Automobile/Mileage expenses:**
1. Keep a log of your daily business miles. Record the business purpose, number of miles traveled, and the date.

2. You can deduct either your actual auto expenses (gas, repairs, insurance, lease, etc.) or take the standard allowance of 36 cents/mile.
 - a. TurboTax will help you select the most advantageous method for deducting your auto related expenses.
 - b. If you want to use the standard mileage rate in the future, you must use this method for the first year. You can switch to actual expense method in the future if it results in a larger deduction.
 - c. If you lease a car for business and choose to use the standard mileage method in the first year, you must continue using this method for the entire lease period.

VI. Retirement Savings Options

- A. Self-employment offers you additional options for saving for retirement. Plans available to the self-employed provide a great way to save on taxes.
- B. Advantages of self-employed retirement plans:
 1. you can deduct contributions you make for yourself
 2. earnings are tax-free until distributed
 3. some self-employment plans allow much larger contributions than plans available to employees
- C. Most financial institutions can set up a plan for you.
- D. Common plans:
 1. SEP-IRA (Simplified Employee Pension)
 - a. SEP-IRAs (Individual Retirement Arrangements) can be set up for yourself and your employees
 - b. due date for setting up your plan is the same as the due date of your tax return
 - c. you are required to include your employees in the plan
 - d. contributions must be made by the due date for your tax return
 2. SIMPLEs (Savings Incentive Match Plans for Employees)
 - a. employees making at least \$5,000/year must be covered
 - b. employers must make annual contributions on behalf of employees
 - c. employees can make contributions to the plan based on a percentage of their salary
 - d. Plans must be set up by October 1st for the applicable year
 3. Other plans:
 - a. Keogh
 - b. Money purchase plan
 - c. Profit sharing plan
 - d. Defined benefit plan
- E. For additional information on retirement plans for the self-employed, see IRS Publication 560 - Retirement for Small Business, available at www.irs.gov/forms_pubs/pubs.html.

VII. Home Office

- A. A home office gives you additional tax benefits by allowing a portion of personal expenses (such as utilities and housekeeping) to be deducted as business expenses.
- B. Home office expenses are deducted based on the ratio of the area of your home office to the total area of your home.
- C. To qualify, your home office must be used exclusively for business and as the primary location for managing your business.
- E. For additional information, see IRS Publication 587 - Business Use of Your Home, available at www.irs.gov/forms_pubs/pubs.html.

VIII. Resources for Additional Information

- A. Use your current version of TurboTax for additional information. Review the Business Income (Business, Rental or Farm income) and Planning sections in Interview along with TurboTax's extensive Help and FAQs. The Home and Business version of TurboTax has even more information for sole-proprietors.
- B. See IRS Publication 334 - Tax Guide for Small Businesses, available at www.irs.gov/forms_pubs/pubs.html.

Request for Taxpayer Identification Number and Certification

**Give form to the
 requester. Do not
 send to the IRS.**

Print or type
 See Specific Instructions on page 2.

Name (as shown on your income tax return)	
Business name, if different from above	
Check appropriate box: <input type="checkbox"/> Individual/ Sole proprietor	<input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other ▶
<input type="checkbox"/> Exempt from backup withholding	
Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
City, state, and ZIP code	
List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number										
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Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

Sign Here	Signature of U.S. person ▶	Date ▶
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Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

U.S. person. Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

In 3 above, if applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

For federal tax purposes, you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
 - A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or
 - Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.
- Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.
- The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:
- The U.S. owner of a disregarded entity and not the entity,

● The U.S. grantor or other owner of a grantor trust and not the trust, and

● The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*).

Nonresident alien who becomes a resident alien.

Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments (after December 31, 2002). This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 4 for details),

3. The IRS tells the requester that you furnished an incorrect TIN,

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or

5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate Instructions for the Requester of Form W-9.

Also see *Special rules regarding partnerships* on page 1.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

Limited liability company (LLC). If you are a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, enter the owner's name on the "Name" line. Enter the LLC's name on the "Business name" line. Check the appropriate box for your filing status (sole proprietor, corporation, etc.), then check the box for "Other" and enter "LLC" in the space provided.

Other entities. Enter your business name as shown on required federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

Note. You are requested to check the appropriate box for your status (individual/sole proprietor, corporation, etc.).

Exempt From Backup Withholding

If you are exempt, enter your name as described above and check the appropriate box for your status, then check the "Exempt from backup withholding" box in the line following the business name, sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

Exempt payees. Backup withholding is not required on any payments made to the following payees:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),
2. The United States or any of its agencies or instrumentalities,
3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,
4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or
5. An international organization or any of its agencies or instrumentalities.

Other payees that may be exempt from backup withholding include:

6. A corporation,
7. A foreign central bank of issue,
8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,
9. A futures commission merchant registered with the Commodity Futures Trading Commission,
10. A real estate investment trust,
11. An entity registered at all times during the tax year under the Investment Company Act of 1940,
12. A common trust fund operated by a bank under section 584(a),
13. A financial institution,
14. A middleman known in the investment community as a nominee or custodian, or
15. A trust exempt from tax under section 664 or described in section 4947.

The chart below shows types of payments that may be exempt from backup withholding. The chart applies to the exempt recipients listed above, 1 through 15.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt recipients except for 9
Broker transactions	Exempt recipients 1 through 13. Also, a person registered under the Investment Advisers Act of 1940 who regularly acts as a broker
Barter exchange transactions and patronage dividends	Exempt recipients 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt recipients 1 through 7

¹See Form 1099-MISC, Miscellaneous Income, and its instructions.

²However, the following payments made to a corporation (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees; and payments for services paid by a federal executive agency.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-owner LLC that is disregarded as an entity separate from its owner (see *Limited liability company (LLC)* on page 2), enter your SSN (or EIN, if you have one). If the LLC is a corporation, partnership, etc., enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.socialsecurity.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer ID Numbers under Related Topics. You can get Forms W-7 and SS-4 from the IRS by visiting www.irs.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt recipients, see *Exempt From Backup Withholding* on page 2.

Signature requirements. Complete the certification as indicated in 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship or single-owner LLC	The owner ³
For this type of account:	Give name and EIN of:
6. Sole proprietorship or single-owner LLC	The owner ³
7. A valid trust, estate, or pension trust	Legal entity ⁴
8. Corporate or LLC electing corporate status on Form 8832	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership or multi-member LLC	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or "DBA" name on the second name line. You may use either your SSN or EIN (if you have one). If you are a sole proprietor, IRS encourages you to use your SSN.

⁴ List first and circle the name of the legal trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules regarding partnerships* on page 1.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA, or Archer MSA or HSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 28% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.

Label (See instructions on page 16.) Use the IRS label. Otherwise, please print or type.

LABEL HERE

For the year Jan. 1–Dec. 31, 2005, or other tax year beginning , 2005, ending , 20 OMB No. 1545-0074 Your first name and initial Last name Your social security number If a joint return, spouse's first name and initial Last name Spouse's social security number Home address (number and street). If you have a P.O. box, see page 16. Apt. no. City, town or post office, state, and ZIP code. If you have a foreign address, see page 16. You must enter your SSN(s) above. Checking a box below will not change your tax or refund.

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see page 16) You Spouse

Filing Status

Check only one box.

- 1 Single 2 Married filing jointly (even if only one had income) 3 Married filing separately. Enter spouse's SSN above and full name here. 4 Head of household (with qualifying person). (See page 17.) If the qualifying person is a child but not your dependent, enter this child's name here. 5 Qualifying widow(er) with dependent child (see page 17)

Exemptions

6a Yourself. If someone can claim you as a dependent, do not check box 6a. 6b Spouse. 6c Dependents: (1) First name Last name (2) Dependent's social security number (3) Dependent's relationship to you (4) if qualifying child for child tax credit (see page 19) 6d Total number of exemptions claimed

If more than four dependents, see page 19.

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see page 22.

Enclose, but do not attach, any payment. Also, please use Form 1040-V.

Table with 2 columns: Description and Amount. Rows include: 7 Wages, salaries, tips, etc. Attach Form(s) W-2; 8a Taxable interest. Attach Schedule B if required; 8b Tax-exempt interest. Do not include on line 8a; 9a Ordinary dividends. Attach Schedule B if required; 9b Qualified dividends (see page 23); 10 Taxable refunds, credits, or offsets of state and local income taxes (see page 23); 11 Alimony received; 12 Business income or (loss). Attach Schedule C or C-EZ; 13 Capital gain or (loss). Attach Schedule D if required. If not required, check here; 14 Other gains or (losses). Attach Form 4797; 15a IRA distributions; 15b Taxable amount (see page 25); 16a Pensions and annuities; 16b Taxable amount (see page 25); 17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E; 18 Farm income or (loss). Attach Schedule F; 19 Unemployment compensation; 20a Social security benefits; 20b Taxable amount (see page 27); 21 Other income. List type and amount (see page 29); 22 Add the amounts in the far right column for lines 7 through 21. This is your total income

Adjusted Gross Income

Table with 2 columns: Description and Amount. Rows include: 23 Educator expenses (see page 29); 24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ; 25 Health savings account deduction. Attach Form 8889; 26 Moving expenses. Attach Form 3903; 27 One-half of self-employment tax. Attach Schedule SE; 28 Self-employed SEP, SIMPLE, and qualified plans; 29 Self-employed health insurance deduction (see page 30); 30 Penalty on early withdrawal of savings; 31a Alimony paid b Recipient's SSN; 32 IRA deduction (see page 31); 33 Student loan interest deduction (see page 33); 34 Tuition and fees deduction (see page 34); 35 Domestic production activities deduction. Attach Form 8903; 36 Add lines 23 through 31a and 32 through 35; 37 Subtract line 36 from line 22. This is your adjusted gross income

SCHEDULE C
(Form 1040)

Profit or Loss From Business
(Sole Proprietorship)

OMB No. 1545-0074

2005

Attachment
Sequence No. **09**

Department of the Treasury
Internal Revenue Service (99)

► **Partnerships, joint ventures, etc., must file Form 1065 or 1065-B.**
► **Attach to Form 1040 or 1041.** ► **See instructions for Schedule C (Form 1040).**

Name of proprietor		Social security number (SSN)
A Principal business or profession, including product or service (see instructions)		B Enter code from instructions
C Business name. If no separate business name, leave blank.		D Employer ID number (EIN), if any
E Business address (including suite or room no.) City, town or post office, state, and ZIP code		
F Accounting method: (1) <input type="checkbox"/> Cash (2) <input type="checkbox"/> Accrual (3) <input type="checkbox"/> Other (specify) ►		
G Did you 'materially participate' in the operation of this business during 2005? If 'No,' see instructions for limit on losses. . . . <input type="checkbox"/> Yes <input type="checkbox"/> No		
H If you started or acquired this business during 2005, check here <input type="checkbox"/>		

Part I Income

1 Gross receipts or sales. Caution. If this income was reported to you on Form W-2 and the 'Statutory employee' box on that form was checked, see the instructions and check here. <input type="checkbox"/>	1	
2 Returns and allowances	2	
3 Subtract line 2 from line 1.	3	
4 Cost of goods sold (from line 42 on page 2).	4	
5 Gross profit. Subtract line 4 from line 3.	5	
6 Other income, including Federal and state gasoline or fuel tax credit or refund	6	
7 Gross income. Add lines 5 and 6.	7	

Part II Expenses. Enter expenses for business use of your home **only** on line 30.

8 Advertising	8		
9 Car and truck expenses (see instructions)	9		
10 Commissions and fees	10		
11 Contract labor (see instructions)	11		
12 Depletion	12		
13 Depreciation and section 179 expense deduction (not included in Part III) (see instructions)	13		
14 Employee benefit programs (other than on line 19)	14		
15 Insurance (other than health)	15		
16 Interest:			
a Mortgage (paid to banks, etc)	16a		
b Other	16b		
17 Legal & professional services	17		
18 Office expense	18		
19 Pension and profit-sharing plans	19		
20 Rent or lease (see instructions):			
a Vehicles, machinery, and equipment	20a		
b Other business property	20b		
21 Repairs and maintenance	21		
22 Supplies (not included in Part III)	22		
23 Taxes and licenses	23		
24 Travel, meals, and entertainment:			
a Travel	24a		
b Deductible meals and entertainment	24b		
25 Utilities	25		
26 Wages (less employment credits)	26		
27 Other expenses (from line 48 on page 2)	27		
28 Total expenses before expenses for business use of home. Add lines 8 through 27 in columns.	28		
29 Tentative profit (loss). Subtract line 28 from line 7.	29		
30 Expenses for business use of your home. Attach Form 8829	30		
31 Net profit or (loss). Subtract line 30 from line 29.	31		

• If a profit, enter on **Form 1040, line 12**, and also on **Schedule SE, line 2** (statutory employees, see instructions). Estates and trusts, enter on Form 1041, line 3.

• If a loss, you **must** go to line 32.

32 If you have a loss, check the box that describes your investment in this activity (see instructions).

• If you checked 32a, enter the loss on **Form 1040, line 12**, and also on **Schedule SE, line 2** (statutory employees, see instructions). Estates and trusts, enter on Form 1041, line 3.

• If you checked 32b, you **must** attach **Form 6198**. Your loss may be limited.

32a All investment is at risk.

32b Some investment is not at risk.

Part III Cost of Goods Sold (see instructions)

Table with 3 columns: Question/Description, Line Number, and Yes/No checkboxes. Rows include: 33 Method(s) used to value closing inventory; 34 Was there any change in determining quantities, costs, or valuations between opening and closing inventory?; 35 Inventory at beginning of year; 36 Purchases less cost of items withdrawn for personal use; 37 Cost of labor; 38 Materials and supplies; 39 Other costs; 40 Add lines 35 through 39; 41 Inventory at end of year; 42 Cost of goods sold.

Part IV Information on Your Vehicle. Complete this part **only** if you are claiming car or truck expenses on line 9 and are not required to file Form 4562 for this business. See the instructions for line 13 to find out if you must file Form 4562.

- 43 When did you place your vehicle in service for business purposes? (month, day, year)
44 Of the total number of miles you drove your vehicle during 2005, enter the number of miles you used your vehicle for: a Business, b Commuting, c Other
45 Do you (or your spouse) have another vehicle available for personal use?
46 Was your vehicle available for personal use during off-duty hours?
47a Do you have evidence to support your deduction?
b If 'Yes,' is the evidence written?

Part V Other Expenses. List below business expenses not included on lines 8-26 or line 30.

Table for listing other expenses with a large dashed area for text and a final line 48 for total other expenses.

Your name	Occupation in which you incurred expenses	Social security number
-----------	---	------------------------

Part I Employee Business Expenses and Reimbursements

	Column A Other Than Meals and Entertainment	Column B Meals and Entertainment
Step 1 Enter Your Expenses		
1 Vehicle expense from line 22c or line 29. (Rural mail carriers: See instructions.)	1	
2 Parking fees, tolls, and transportation, including train, bus, etc, that did not involve overnight travel or commuting to and from work.	2	
3 Travel expense while away from home overnight, including lodging, airplane, car rental, etc. Do not include meals and entertainment.	3	
4 Business expenses not included on lines 1 through 3. Do not include meals and entertainment.	4	
5 Meals and entertainment expenses (see instructions).	5	
6 Total expenses. In Column A, add lines 1 through 4 and enter the result. In Column B, enter the amount from line 5.	6	

Note: If you were not reimbursed for any expenses in Step 1, skip line 7 and enter the amount from line 6 on line 8.

Step 2 Enter Reimbursements Received From Your Employer for Expenses Listed in Step 1

7 Enter reimbursements received from your employer that were not reported to you in box 1 of Form W-2. Include any reimbursements reported under code 'L' in box 12 of your Form W-2 (see instructions).	7	
--	---	--

Step 3 Figure Expenses To Deduct on Schedule A (Form 1040)

8 Subtract line 7 from line 6. If zero or less, enter -0-. However, if line 7 is greater than line 6 in Column A, report the excess as income on Form 1040, line 7.	8	
<i>Note: If both columns of line 8 are zero, you cannot deduct employee business expenses. Stop here and attach Form 2106 to your return.</i>		
9 In Column A, enter the amount from line 8. In Column B, multiply line 8 by 50% (.50). (Employees subject to Department of Transportation (DOT) hours of service limits: Multiply meal expenses incurred while away from home on business by 70% (.70) instead of 50%. For details, see instructions.)	9	
10 Add the amounts on line 9 of both columns and enter the total here. Also, enter the total on Schedule A (Form 1040), line 20. (Reservists, qualified performing artists, fee-basis state or local government officials, and individuals with disabilities: See the instructions for special rules on where to enter the total.)		10

BAA For Paperwork Reduction Act Notice, see instructions.

Form 2106 (2005)

Part II Vehicle Expenses

Section A – General Information (You must complete this section if you are claiming vehicle expenses.)		(a) Vehicle 1	(b) Vehicle 2
11	Enter the date the vehicle was placed in service	11	
12	Total miles the vehicle was driven during 2005	12	miles
13	Business miles included on line 12	13	miles
14	Percent of business use. Divide line 13 by line 12	14	%
15	Average daily roundtrip commuting distance	15	miles
16	Commuting miles included on line 12	16	miles
17	Other miles. Add lines 13 and 16 and subtract the total from line 12	17	miles
18	Do you (or your spouse) have another vehicle available for personal use?		Yes No
19	Was your vehicle available for personal use during off-duty hours?		Yes No
20	Do you have evidence to support your deduction?		Yes No
21	If 'Yes,' is the evidence written?		Yes No

Section B – Standard Mileage Rate (See the instructions for Part II to find out whether to complete this section or Section C.)			
22a	Multiply business miles driven before September 1, 2005 by 40.5¢ (.405)	22a	
b	Multiply business miles driven after August 31, 2005 by 48.5¢ (.485)	22b	
c	Add lines 22a and 22b. Enter the result here and on line 1	22c	

Section C – Actual Expenses		(a) Vehicle 1	(b) Vehicle 2
23	Gasoline, oil, repairs, vehicle insurance, etc.	23	
24a	Vehicle rentals	24a	
b	Inclusion amount (see instructions)	24b	
c	Subtract line 24b from line 24a	24c	
25	Value of employer-provided vehicle (applies only if 100% of annual lease value was included on Form W-2 – see instructions)	25	
26	Add lines 23, 24c, and 25	26	
27	Multiply line 26 by the percentage on line 14	27	
28	Depreciation (see instructions)	28	
29	Add lines 27 and 28. Enter total here and on line 1	29	

Section D – Depreciation of Vehicles (Use this section only if you owned the vehicle and are completing Section C for the vehicle.)			
		(a) Vehicle 1	(b) Vehicle 2
30	Enter cost or other basis (see instructions)	30	
31	Enter section 179 deduction (see instructions)	31	
32	Multiply line 30 by line 14 (see instructions if you claimed the section 179 deduction or special allowance)	32	
33	Enter depreciation method and percentage (see instructions)	33	
34	Multiply line 32 by the percentage on line 33 (see instructions)	34	
35	Add lines 31 and 34	35	
36	Enter the applicable limit explained in the line 36 instructions	36	
37	Multiply line 36 by the percentage on line 14	37	
38	Enter the smaller of line 35 or line 37. If you skipped lines 36 and 37, enter the amount from line 35. Also enter this amount on line 28 above	38	

SCHEDULE SE
(Form 1040)

Department of the Treasury
Internal Revenue Service (99)

Self-Employment Tax

▶ Attach to Form 1040. ▶ See instructions for Schedule SE (Form 1040).

OMB No. 1545-0074

2005

Attachment
Sequence No. 17

Name of person with self-employment income (as shown on Form 1040)

Social security number of person
with self-employment income ▶

Who Must File Schedule SE

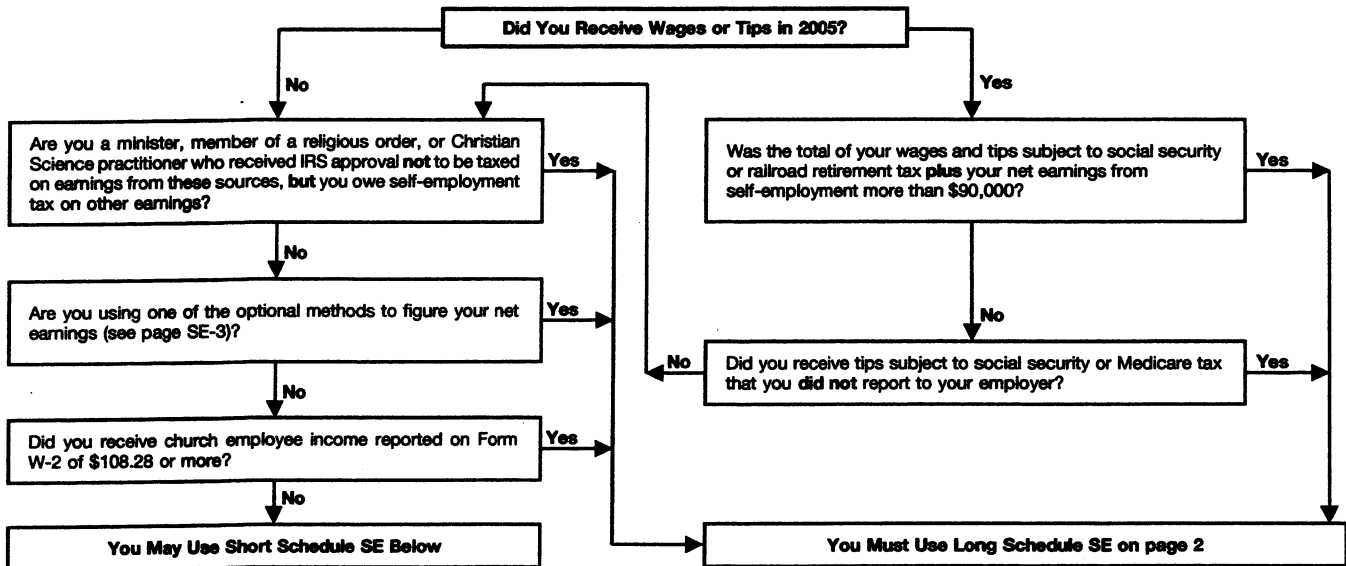
You must file Schedule SE if:

- You had net earnings from self-employment from other than church employee income (line 4 of Short Schedule SE or line 4c of Long Schedule SE) of \$400 or more, or
- You had church employee income of \$108.28 or more. Income from services you performed as a minister or a member of a religious order is not church employee income (see page SE-1).

Note. Even if you had a loss or a small amount of income from self-employment, it may be to your benefit to file Schedule SE and use either "optional method" in Part II of Long Schedule SE (see page SE-3).

Exception. If your only self-employment income was from earnings as a minister, member of a religious order, or Christian Science practitioner and you filed Form 4361 and received IRS approval not to be taxed on those earnings, do not file Schedule SE. Instead, write "Exempt-Form 4361" on Form 1040, line 58.

May I Use Short Schedule SE or Must I Use Long Schedule SE?



Section A—Short Schedule SE. Caution. Read above to see if you can use Short Schedule SE.

1	Net farm profit or (loss) from Schedule F, line 36, and farm partnerships, Schedule K-1 (Form 1065), box 14, code A	1		
2	Net profit or (loss) from Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A (other than farming); and Schedule K-1 (Form 1065-B), box 9. Ministers and members of religious orders, see page SE-1 for amounts to report on this line. See page SE-2 for other income to report	2		
3	Combine lines 1 and 2	3		
4	Net earnings from self-employment. Multiply line 3 by 92.35% (.9235). If less than \$400, do not file this schedule; you do not owe self-employment tax ▶	4		
5	Self-employment tax. If the amount on line 4 is: • \$90,000 or less, multiply line 4 by 15.3% (.153). Enter the result here and on Form 1040, line 58. • More than \$90,000, multiply line 4 by 2.9% (.029). Then, add \$11,160.00 to the result. Enter the total here and on Form 1040, line 58.	5		
6	Deduction for one-half of self-employment tax. Multiply line 5 by 50% (.5). Enter the result here and on Form 1040, line 27	6		

Name of person with self-employment income (as shown on Form 1040)	Social security number of person with self-employment income ▶	
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Section B—Long Schedule SE

Part I Self-Employment Tax

Note. If your only income subject to self-employment tax is church employee income, skip lines 1 through 4b. Enter -0- on line 4c and go to line 5a. Income from services you performed as a minister or a member of a religious order is not church employee income. See page SE-1.

A If you are a minister, member of a religious order, or Christian Science practitioner and you filed Form 4361, but you had \$400 or more of other net earnings from self-employment, check here and continue with Part I.

1 Net farm profit or (loss) from Schedule F, line 36, and farm partnerships, Schedule K-1 (Form 1065), box 14, code A. Note. Skip this line if you use the farm optional method (see page SE-4)	1		
2 Net profit or (loss) from Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A (other than farming); and Schedule K-1 (Form 1065-B), box 9. Ministers and members of religious orders, see page SE-1 for amounts to report on this line. See page SE-2 for other income to report. Note. Skip this line if you use the nonfarm optional method (see page SE-4)	2		
3 Combine lines 1 and 2	3		
4a If line 3 is more than zero, multiply line 3 by 92.35% (.9235). Otherwise, enter amount from line 3	4a		
b If you elect one or both of the optional methods, enter the total of lines 15 and 17 here	4b		
c Combine lines 4a and 4b. If less than \$400, stop; you do not owe self-employment tax. Exception. If less than \$400 and you had church employee income, enter -0- and continue.	4c		
5a Enter your church employee income from Form W-2. See page SE-1 for definition of church employee income	5a		
b Multiply line 5a by 92.35% (.9235). If less than \$100, enter -0-	5b		
6 Net earnings from self-employment. Add lines 4c and 5b	6		
7 Maximum amount of combined wages and self-employment earnings subject to social security tax or the 6.2% portion of the 7.65% railroad retirement (tier 1) tax for 2005	7	90,000	00
8a Total social security wages and tips (total of boxes 3 and 7 on Form(s) W-2) and railroad retirement (tier 1) compensation. If \$90,000 or more, skip lines 8b through 10, and go to line 11	8a		
b Unreported tips subject to social security tax (from Form 4137, line 9)	8b		
c Add lines 8a and 8b	8c		
9 Subtract line 8c from line 7. If zero or less, enter -0- here and on line 10 and go to line 11	9		
10 Multiply the smaller of line 6 or line 9 by 12.4% (.124)	10		
11 Multiply line 6 by 2.9% (.029)	11		
12 Self-employment tax. Add lines 10 and 11. Enter here and on Form 1040, line 58	12		
13 Deduction for one-half of self-employment tax. Multiply line 12 by 50% (.5). Enter the result here and on Form 1040, line 27	13		

Part II Optional Methods To Figure Net Earnings (see page SE-3)

Farm Optional Method. You may use this method only if (a) your gross farm income¹ was not more than \$2,400 or (b) your net farm profits² were less than \$1,733.

14 Maximum income for optional methods	14	1,600	00
15 Enter the smaller of: two-thirds (⅔) of gross farm income ¹ (not less than zero) or \$1,600. Also include this amount on line 4b above	15		

Nonfarm Optional Method. You may use this method only if (a) your net nonfarm profits³ were less than \$1,733 and also less than 72.189% of your gross nonfarm income⁴ and (b) you had net earnings from self-employment of at least \$400 in 2 of the prior 3 years.

Caution. You may use this method no more than five times.

16 Subtract line 15 from line 14	16		
17 Enter the smaller of: two-thirds (⅔) of gross nonfarm income ⁴ (not less than zero) or the amount on line 16. Also include this amount on line 4b above	17		

¹ From Sch. F, line 11, and Sch. K-1 (Form 1065), box 14, code B.

² From Sch. F, line 36, and Sch. K-1 (Form 1065), box 14, code A.

³ From Sch. C, line 31; Sch. C-EZ, line 3; Sch. K-1 (Form 1065), box 14, code A; and Sch. K-1 (Form 1065-B), box 9.

⁴ From Sch. C, line 7; Sch. C-EZ, line 1; Sch. K-1 (Form 1065), box 14, code C; and Sch. K-1 (Form 1065-B), box 9.

Expenses for Business Use of Your Home

► File only with Schedule C (Form 1040). Use a separate Form 8829 for each home you used for business during the year.

2005

Attachment
Sequence No. **66**

Department of the Treasury
Internal Revenue Service (99)

► See separate instructions.

Name(s) of proprietor(s)

Your social security number

Part I Part of Your Home Used for Business

1	Area used regularly and exclusively for business, regularly for daycare, or for storage of inventory or product samples (see instructions)	1	
2	Total area of home	2	
3	Divide line 1 by line 2. Enter the result as a percentage	3	%
• For daycare facilities not used exclusively for business, also complete lines 4-6. • All others, skip lines 4-6 and enter the amount from line 3 on line 7.			
4	Multiply days used for daycare during year by hours used per day	4	h r.
5	Total hours available for use during the year (365 days × 24 hours) (see instructions)	5	8,760 h r.
6	Divide line 4 by line 5. Enter the result as a decimal amount	6	.
7	Business percentage. For daycare facilities not used exclusively for business, multiply line 6 by line 3 (enter the result as a percentage). All others, enter the amount from line 3.	7	%

Part II Figure Your Allowable Deduction

8	Enter the amount from Schedule C, line 29, plus any net gain or (loss) derived from the business use of your home and shown on Schedule D or Form 4797. If more than one place of business, see instructions. See instructions for columns (a) and (b) before completing lines 9-20.	8	
9	Casualty losses (see instructions)	9	
10	Deductible mortgage interest (see instructions)	10	
11	Real estate taxes (see instructions)	11	
12	Add lines 9, 10, and 11	12	
13	Multiply line 12, column (b) by line 7	13	
14	Add line 12, column (a) and line 13	14	
15	Subtract line 14 from line 8. If zero or less, enter -0-	15	
16	Excess mortgage interest (see instructions)	16	
17	Insurance	17	
18	Repairs and maintenance	18	
19	Utilities	19	
20	Other expenses (see instructions)	20	
21	Add lines 16 through 20	21	
22	Multiply line 21, column (b) by line 7	22	
23	Carryover of operating expenses from 2004 Form 8829, line 41	23	
24	Add line 21 in column (a), line 22, and line 23	24	
25	Allowable operating expenses. Enter the smaller of line 15 or line 24	25	
26	Limit on excess casualty losses and depreciation. Subtract line 25 from line 15	26	
27	Excess casualty losses (see instructions)	27	
28	Depreciation of your home from Part III below	28	
29	Carryover of excess casualty losses and depreciation from 2004 Form 8829, line 42	29	
30	Add lines 27 through 29	30	
31	Allowable excess casualty losses and depreciation. Enter the smaller of line 26 or line 30	31	
32	Add lines 14, 25, and 31	32	
33	Casualty loss portion, if any, from lines 14 and 31. Carry amount to Form 4684, Section B	33	
34	Allowable expenses for business use of your home. Subtract line 33 from line 32. Enter here and on Schedule C, line 30. If your home was used for more than one business, see instructions	34	

Part III Depreciation of Your Home

35	Enter the smaller of your home's adjusted basis or its fair market value (see instructions)	35	
36	Value of land included on line 35	36	
37	Basis of building. Subtract line 36 from line 35	37	
38	Business basis of building. Multiply line 37 by line 7	38	
39	Depreciation percentage (see instructions)	39	%
40	Depreciation allowable (see instructions). Multiply line 38 by line 39. Enter here and on line 28 above	40	

Part IV Carryover of Unallowed Expenses to 2006

41	Operating expenses. Subtract line 25 from line 24. If less than zero, enter -0-	41	
42	Excess casualty losses and depreciation. Subtract line 31 from line 30. If less than zero, enter -0-	42	

**SCHEDULE D
(Form 1040)**

Capital Gains and Losses

OMB No. 1545-0074

2005

Attachment
Sequence No. 12

Department of the Treasury
Internal Revenue Service (99)

▶ Attach to Form 1040. ▶ See instructions for Schedule D (Form 1040).
▶ Use Schedule D-1 to list additional transactions for lines 1 and 8.

Name(s) shown on Form 1040

Your social security number

Part I Short-Term Capital Gains and Losses—Assets Held One Year or Less

(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold (Mo., day, yr.)	(d) Sales price (see page D-6 of the instructions)	(e) Cost or other basis (see page D-6 of the instructions)	(f) Gain or (loss) Subtract (e) from (d)
1					
2 Enter your short-term totals, if any, from Schedule D-1, line 2					
3 Total short-term sales price amounts. Add lines 1 and 2 in column (d)					
4 Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824					
5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1					
6 Short-term capital loss carryover. Enter the amount, if any, from line 8 of your Capital Loss Carryover Worksheet on page D-6 of the instructions					()
7 Net short-term capital gain or (loss). Combine lines 1 through 6 in column (f)					

Part II Long-Term Capital Gains and Losses—Assets Held More Than One Year

(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold (Mo., day, yr.)	(d) Sales price (see page D-6 of the instructions)	(e) Cost or other basis (see page D-6 of the instructions)	(f) Gain or (loss) Subtract (e) from (d)
8					
9 Enter your long-term totals, if any, from Schedule D-1, line 9					
10 Total long-term sales price amounts. Add lines 8 and 9 in column (d)					
11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824					
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1					
13 Capital gain distributions. See page D-1 of the instructions					
14 Long-term capital loss carryover. Enter the amount, if any, from line 13 of your Capital Loss Carryover Worksheet on page D-6 of the instructions					()
15 Net long-term capital gain or (loss). Combine lines 8 through 14 in column (f). Then go to Part III on the back					

Part III Summary

<p>16 Combine lines 7 and 15 and enter the result. If line 16 is a loss, skip lines 17 through 20, and go to line 21. If a gain, enter the gain on Form 1040, line 13, and then go to line 17 below . . .</p>	16		
<p>17 Are lines 15 and 16 both gains? <input type="checkbox"/> Yes. Go to line 18. <input type="checkbox"/> No. Skip lines 18 through 21, and go to line 22.</p>			
<p>18 Enter the amount, if any, from line 7 of the 28% Rate Gain Worksheet on page D-7 of the instructions ▶</p>	18		
<p>19 Enter the amount, if any, from line 18 of the Unrecaptured Section 1250 Gain Worksheet on page D-8 of the instructions ▶</p>	19		
<p>20 Are lines 18 and 19 both zero or blank? <input type="checkbox"/> Yes. Complete Form 1040 through line 43, and then complete the Qualified Dividends and Capital Gain Tax Worksheet on page 38 of the Instructions for Form 1040. Do not complete lines 21 and 22 below. <input type="checkbox"/> No. Complete Form 1040 through line 43, and then complete the Schedule D Tax Worksheet on page D-9 of the instructions. Do not complete lines 21 and 22 below.</p>			
<p>21 If line 16 is a loss, enter here and on Form 1040, line 13, the smaller of:</p> <ul style="list-style-type: none"> • The loss on line 16 or • (\$3,000), or if married filing separately, (\$1,500) } 	21	()	
<p>Note. When figuring which amount is smaller, treat both amounts as positive numbers.</p>			
<p>22 Do you have qualified dividends on Form 1040, line 9b? <input type="checkbox"/> Yes. Complete Form 1040 through line 43, and then complete the Qualified Dividends and Capital Gain Tax Worksheet on page 38 of the Instructions for Form 1040. <input type="checkbox"/> No. Complete the rest of Form 1040.</p>			

U.S. Return of Partnership Income

OMB No. 1545-0099

For calendar year 2005, or tax year beginning _____, 2005, ending _____, 20____
▶ See separate instructions.

2005

A Principal business activity	Use the IRS label. Otherwise, print or type.	Name of partnership	D Employer identification number
B Principal product or service		Number, street, and room or suite no. If a P.O. box, see the instructions.	E Date business started
C Business code number		City or town, state, and ZIP code	F Total assets (see the instructions) \$

- G** Check applicable boxes: (1) Initial return (2) Final return (3) Name change (4) Address change (5) Amended return
H Check accounting method: (1) Cash (2) Accrual (3) Other (specify) ▶ _____
I Number of Schedules K-1. Attach one for each person who was a partner at any time during the tax year ▶ _____

Caution. Include *only* trade or business income and expenses on lines 1a through 22 below. See the instructions for more information.

Income	1a Gross receipts or sales	1a			
	b Less returns and allowances	1b			1c
	2 Cost of goods sold (Schedule A, line 8)				2
	3 Gross profit. Subtract line 2 from line 1c.				3
	4 Ordinary income (loss) from other partnerships, estates, and trusts (attach statement).				4
	5 Net farm profit (loss) (attach Schedule F (Form 1040))				5
	6 Net gain (loss) from Form 4797, Part II, line 17 (attach Form 4797)				6
	7 Other income (loss) (attach statement)				7
8 Total income (loss). Combine lines 3 through 7				8	
Deductions (see the instructions for limitations)	9 Salaries and wages (other than to partners) (less employment credits)				9
	10 Guaranteed payments to partners				10
	11 Repairs and maintenance				11
	12 Bad debts				12
	13 Rent				13
	14 Taxes and licenses				14
	15 Interest				15
	16a Depreciation (if required, attach Form 4562)	16a			
	b Less depreciation reported on Schedule A and elsewhere on return	16b			16c
	17 Depletion (Do not deduct oil and gas depletion.)				17
	18 Retirement plans, etc.				18
19 Employee benefit programs				19	
20 Other deductions (attach statement)				20	
21 Total deductions. Add the amounts shown in the far right column for lines 9 through 20				21	
22 Ordinary business income (loss). Subtract line 21 from line 8				22	

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than general partner or limited liability company member) is based on all information of which preparer has any knowledge.

▶ Signature of general partner or limited liability company member manager ▶ Date

May the IRS discuss this return with the preparer shown below (see instructions)? Yes No

Paid Preparer's Use Only

Preparer's signature Date Check if self-employed Preparer's SSN or PTIN

Firm's name (or yours if self-employed), address, and ZIP code ▶ EIN ▶ Phone no. ()

Schedule A Cost of Goods Sold (see the instructions)

Table with 8 rows and 3 columns for Cost of Goods Sold. Rows include: 1 Inventory at beginning of year, 2 Purchases less cost of items withdrawn for personal use, 3 Cost of labor, 4 Additional section 263A costs, 5 Other costs, 6 Total, 7 Inventory at end of year, 8 Cost of goods sold.

9a Check all methods used for valuing closing inventory:

- (i) Cost as described in Regulations section 1.471-3
(ii) Lower of cost or market as described in Regulations section 1.471-4
(iii) Other (specify method used and attach explanation)

- b Check this box if there was a writedown of "subnormal" goods as described in Regulations section 1.471-2(c)
c Check this box if the LIFO inventory method was adopted this tax year for any goods
d Do the rules of section 263A (for property produced or acquired for resale) apply to the partnership?
e Was there any change in determining quantities, cost, or valuations between opening and closing inventory?

Schedule B Other Information

Table with 12 rows and 2 columns (Yes/No) for Other Information. Rows include: 1 What type of entity is filing this return? Check the applicable box; 2 Are any partners in this partnership also partnerships?; 3 During the partnership's tax year, did the partnership own any interest in another partnership; 4 Did the partnership file Form 8893; 5 Does this partnership meet all three of the following requirements; 6 Does this partnership have any foreign partners?; 7 Is this partnership a publicly traded partnership; 8 Has this partnership filed, or is it required to file, a return under section 6111; 9 At any time during calendar year 2005, did the partnership have an interest in or a signature or other authority over a financial account in a foreign country; 10 During the tax year, did the partnership receive a distribution from, or was it the grantor of, or transferor to, a foreign trust?; 11 Was there a distribution of property or a transfer (for example, by sale or death) of a partnership interest during the tax year?; 12 Enter the number of Forms 8865, Return of U.S. Persons With Respect to Certain Foreign Partnerships, attached to this return.

Designation of Tax Matters Partner (see the instructions)

Enter below the general partner designated as the tax matters partner (TMP) for the tax year of this return:

Form fields for Designation of Tax Matters Partner: Name of designated TMP, Address of designated TMP, Identifying number of TMP.

Schedule K Partners' Distributive Share Items		Total amount	
Income (Loss)	1 Ordinary business income (loss) (page 1, line 22)	1	
	2 Net rental real estate income (loss) (attach Form 8825)	2	
	3a Other gross rental income (loss)	3a	
	b Expenses from other rental activities (attach statement)	3b	
	c Other net rental income (loss). Subtract line 3b from line 3a	3c	
	4 Guaranteed payments	4	
	5 Interest income	5	
	6 Dividends: a Ordinary dividends	6a	
	b Qualified dividends	6b	
	7 Royalties	7	
	8 Net short-term capital gain (loss) (attach Schedule D (Form 1065))	8	
9a Net long-term capital gain (loss) (attach Schedule D (Form 1065))	9a		
b Collectibles (28%) gain (loss)	9b		
c Unrecaptured section 1250 gain (attach statement)	9c		
10 Net section 1231 gain (loss) (attach Form 4797)	10		
11 Other income (loss) (see instructions) Type ▶	11		
Deductions	12 Section 179 deduction (attach Form 4562)	12	
	13a Contributions	13a	
	b Investment interest expense	13b	
	c Section 59(e)(2) expenditures: (1) Type ▶ (2) Amount ▶	13c(2)	
d Other deductions (see instructions) Type ▶	13d		
Self-Employment	14a Net earnings (loss) from self-employment	14a	
	b Gross farming or fishing income	14b	
	c Gross nonfarm income	14c	
Credits & Credit Recapture	15a Low-income housing credit (section 42(j)(5))	15a	
	b Low-income housing credit (other)	15b	
	c Qualified rehabilitation expenditures (rental real estate) (attach Form 3468)	15c	
	d Other rental real estate credits (see instructions) Type ▶	15d	
	e Other rental credits (see instructions) Type ▶	15e	
	f Other credits and credit recapture (see instructions) Type ▶	15f	
Foreign Transactions	16a Name of country or U.S. possession ▶	16a	
	b Gross income from all sources	16b	
	c Gross income sourced at partner level	16c	
	Foreign gross income sourced at partnership level		
	d Passive ▶ e Listed categories (attach statement) ▶ f General limitation ▶	16f	
	Deductions allocated and apportioned at partner level		
	g Interest expense ▶ h Other ▶	16h	
	Deductions allocated and apportioned at partnership level to foreign source income		
	i Passive ▶ j Listed categories (attach statement) ▶ k General limitation ▶	16k	
	l Total foreign taxes (check one): Paid <input type="checkbox"/> Accrued <input type="checkbox"/>	16l	
m Reduction in taxes available for credit (attach statement)	16m		
n Other foreign tax information (attach statement)			
Alternative Minimum Tax (AMT) Items	17a Post-1986 depreciation adjustment	17a	
	b Adjusted gain or loss	17b	
	c Depletion (other than oil and gas)	17c	
	d Oil, gas, and geothermal properties—gross income	17d	
	e Oil, gas, and geothermal properties—deductions	17e	
	f Other AMT items (attach statement)	17f	
Other Information	18a Tax-exempt interest income	18a	
	b Other tax-exempt income	18b	
	c Nondeductible expenses	18c	
	19a Distributions of cash and marketable securities	19a	
	b Distributions of other property	19b	
	20a Investment income	20a	
b Investment expenses	20b		
c Other items and amounts (attach statement)			

Analysis of Net Income (Loss)

1 Net income (loss). Combine Schedule K, lines 1 through 11. From the result, subtract the sum of Schedule K, lines 12 through 13d, and 16l						1
2 Analysis by partner type:	(i) Corporate	(ii) Individual (active)	(iii) Individual (passive)	(iv) Partnership	(v) Exempt organization	(vi) Nominee/Other
	a General partners					
	b Limited partners					

Note: Schedules L, M-1, and M-2 are not required if Question 5 of Schedule B is answered "Yes."

Schedule L	Balance Sheets per Books	Beginning of tax year		End of tax year	
		(a)	(b)	(c)	(d)
Assets					
1	Cash				
2a	Trade notes and accounts receivable				
b	Less allowance for bad debts				
3	Inventories				
4	U.S. government obligations				
5	Tax-exempt securities				
6	Other current assets (attach statement)				
7	Mortgage and real estate loans				
8	Other investments (attach statement)				
9a	Buildings and other depreciable assets				
b	Less accumulated depreciation				
10a	Depletable assets				
b	Less accumulated depletion				
11	Land (net of any amortization)				
12a	Intangible assets (amortizable only)				
b	Less accumulated amortization				
13	Other assets (attach statement)				
14	Total assets				
Liabilities and Capital					
15	Accounts payable				
16	Mortgages, notes, bonds payable in less than 1 year				
17	Other current liabilities (attach statement)				
18	All nonrecourse loans				
19	Mortgages, notes, bonds payable in 1 year or more				
20	Other liabilities (attach statement)				
21	Partners' capital accounts				
22	Total liabilities and capital				

Schedule M-1 Reconciliation of Income (Loss) per Books With Income (Loss) per Return

1	Net income (loss) per books		6	Income recorded on books this year not included on Schedule K, lines 1 through 11 (itemize):	
2	Income included on Schedule K, lines 1, 2, 3c, 5, 6a, 7, 8, 9a, 10, and 11, not recorded on books this year (itemize):		a	Tax-exempt interest \$	
3	Guaranteed payments (other than health insurance)		7	Deductions included on Schedule K, lines 1 through 13d, and 16l, not charged against book income this year (itemize):	
4	Expenses recorded on books this year not included on Schedule K, lines 1 through 13d, and 16l (itemize):		a	Depreciation \$	
a	Depreciation \$				
b	Travel and entertainment \$		8	Add lines 6 and 7	
			9	Income (loss) (Analysis of Net Income (Loss), line 1). Subtract line 8 from line 5	
5	Add lines 1 through 4				

Schedule M-2 Analysis of Partners' Capital Accounts

1	Balance at beginning of year		6	Distributions: a Cash	
2	Capital contributed: a Cash		b	Property	
	b Property		7	Other decreases (itemize):	
3	Net income (loss) per books				
4	Other increases (itemize):		8	Add lines 6 and 7	
			9	Balance at end of year. Subtract line 8 from line 5	
5	Add lines 1 through 4				

Schedule K-1 (Form 1065)

2005

Department of the Treasury Internal Revenue Service

For calendar year 2005, or tax year beginning _____, 2005 ending _____, 20_____

Partner's Share of Income, Deductions, Credits, etc.

See back of form and separate instructions.

Final K-1 Amended K-1 OMB No. 1545-0099

Part I Information About the Partnership

Form sections A through F: Partnership's employer identification number, name, address, IRS Center, and public trading status.

Part II Information About the Partner

Form sections G through N: Partner's identifying number, name, entity type, share of profit/loss/capital, and capital account analysis.

Part III Partner's Share of Current Year Income, Deductions, Credits, and Other Items

Table with 4 columns: Line number, Description, Line number, Description. Rows 1-14 and 15-20.

*See attached statement for additional information.

For IRS Use Only section with vertical text and blank space.

This list identifies the codes used on Schedule K-1 for all partners and provides summarized reporting information for partners who file Form 1040. For detailed reporting and filing information, see the separate Partner's Instructions for Schedule K-1 and the instructions for your income tax return.

1. **Ordinary business income (loss).** You must first determine whether the income (loss) is passive or nonpassive. Then enter on your return as follows:

	<i>Enter on</i>
Passive loss	See the Partner's Instructions
Passive income	Schedule E, line 28, column (g)
Nonpassive loss	Schedule E, line 28, column (h)
Nonpassive income	Schedule E, line 28, column (i)

2. **Net rental real estate income (loss)** See the Partner's Instructions

3. **Other net rental income (loss)**
 Net income Schedule E, line 28, column (g)
 Net loss See the Partner's Instructions

4. **Guaranteed payments** Schedule E, line 28, column (i)

5. **Interest income** Form 1040, line 8a

6a. **Ordinary dividends** Form 1040, line 9a

6b. **Qualified dividends** Form 1040, line 9b

7. **Royalties** Schedule E, line 4

8. **Net short-term capital gain (loss)** Schedule D, line 5, column (f)

9a. **Net long-term capital gain (loss)** Schedule D, line 12, column (f)

9b. **Collectibles (28%) gain (loss)** 28% Rate Gain Worksheet, line 4 (Schedule D Instructions)

9c. **Unrecaptured section 1250 gain** See the Partner's Instructions

10. **Net section 1231 gain (loss)** See the Partner's Instructions

11. **Other income (loss)**

<i>Code</i>	
A Other portfolio income (loss)	See the Partner's Instructions
B Involuntary conversions	See the Partner's Instructions
C Sec. 1256 contracts & straddles	Form 8781, line 1
D Mining exploration costs recapture	See Pub. 535
E Cancellation of debt	Form 1040, line 21 or Form 982
F Other income (loss)	See the Partner's Instructions

12. **Section 179 deduction** See the Partner's Instructions

13. **Other deductions**

A Cash contributions (50%)	} See the Partner's Instructions
B Cash contributions (30%)	
C Noncash contributions (50%)	
D Noncash contributions (30%)	
E Capital gain property to a 50% organization (30%)	
F Capital gain property (20%)	
G Cash contributions (100%)	Form 4952, line 1
H Investment interest expense	Schedule E, line 18
I Deductions—royalty income	See Partner's Instructions
J Section 59(e)(2) expenditures	Schedule A, line 22
K Deductions—portfolio (2% floor)	Schedule A, line 27
L Deductions—portfolio (other)	Schedule A, line 1 or Form 1040, line 29
M Amounts paid for medical insurance	See the Partner's Instructions
N Educational assistance benefits	Form 2441, line 12
O Dependent care benefits	See the Partner's Instructions
P Preproductive period expenses	See the Partner's Instructions
Q Commercial revitalization deduction from rental real estate activities	See Form 8582 Instructions
R Pensions and IRAs	See the Partner's Instructions
S Reforestation expense deduction	See the Partner's Instructions
T Domestic production activities information	See Form 8903 Instructions
U Qualified production activities income	Form 8903, line 7
V Employer's W-2 wages	Form 8903, line 13
W Other deductions	See the Partner's Instructions

14. **Self-employment earnings (loss)**
Note. If you have a section 179 deduction or any partner-level deductions, see the Partner's Instructions before completing Schedule SE.

A Net earnings (loss) from self-employment	Schedule SE, Section A or B
B Gross farming or fishing income	See the Partner's Instructions
C Gross non-farm income	See the Partner's Instructions

15. **Credits & credit recapture**

A Low-income housing credit (section 42(i)(5))	Form 8586, line 4
B Low-income housing credit (other)	Form 8586, line 4
C Qualified rehabilitation expenditures (rental real estate)	Form 3468, line 1
D Qualified rehabilitation expenditures (other than rental real estate)	Form 3468, line 1
E Basis of energy property	See the Partner's Instructions
F Other rental real estate credits	See the Partner's Instructions
G Other rental credits	See the Partner's Instructions
H Undistributed capital gains credit	Form 1040, line 70; check box 4
I Credit for alcohol used as fuel	See the Partner's Instructions

<i>Code</i>	<i>Enter on</i>
J Work opportunity credit	Form 5884, line 3
K Welfare-to-work credit	Form 8861, line 3
L Disabled access credit	Form 8826, line 7
M Empowerment zone and renewal community employment credit	Form 8844, line 3
N Credit for increasing research activities	Form 6765, line 42
O New markets credit	Form 8874, line 2
P Credit for employer social security and Medicare taxes	Form 8846, line 5
Q Backup withholding	Form 1040, line 64
R Recapture of low-income housing credit (section 42(i)(5))	Form 8611, line 8
S Recapture of low-income housing credit (other)	Form 8611, line 8
T Recapture of investment credit	See Form 4255
U Other credits	See the Partner's Instructions
V Recapture of other credits	See the Partner's Instructions

16. **Foreign transactions**

A Name of country or U.S. possession	Form 1116, Part I
B Gross income from all sources	Form 1116, Part I
C Gross income sourced at partner level	Form 1116, Part I
<i>Foreign gross income sourced at partnership level</i>	
D Passive	Form 1116, Part I
E Listed categories	Form 1116, Part I
F General limitation	Form 1116, Part I
<i>Deductions allocated and apportioned at partner level</i>	
G Interest expense	Form 1116, Part I
H Other	Form 1116, Part I
<i>Deductions allocated and apportioned at partnership level to foreign source income</i>	
I Passive	Form 1116, Part I
J Listed categories	Form 1116, Part I
K General limitation	Form 1116, Part I

Other information

L Total foreign taxes paid	Form 1116, Part II
M Total foreign taxes accrued	Form 1116, Part II
N Reduction in taxes available for credit	Form 1116, line 12
O Foreign trading gross receipts	Form 8873
P Extraterritorial income exclusion	Form 8873
Q Other foreign transactions	See the Partner's Instructions

17. **Alternative minimum tax (AMT) items**

A Post-1986 depreciation adjustment	} See the Partner's Instructions and the Instructions for Form 6251
B Adjusted gain or loss	
C Depletion (other than oil & gas)	
D Oil, gas, & geothermal—gross income	
E Oil, gas, & geothermal—deductions	
F Other AMT items	

18. **Tax-exempt income and nondeductible expenses**

A Tax-exempt interest income	Form 1040, line 8b
B Other tax-exempt income	See the Partner's Instructions
C Nondeductible expenses	See the Partner's Instructions

19. **Distributions**

A Cash and marketable securities	See the Partner's Instructions
B Other property	See the Partner's Instructions

20. **Other information**

A Investment income	Form 4952, line 4a
B Investment expenses	Form 4952, line 5
C Fuel tax credit information	Form 4136
D Look-back interest—completed long-term contracts	Form 8697
E Look-back interest—income forecast method	Form 8866
F Dispositions of property with section 179 deductions	} See the Partner's Instructions
G Recapture of section 179 deduction	
H Special basis adjustments	
I Section 453(f)(3) information	
J Section 453A(c) information	
K Section 1260(b) information	
L Interest allocable to production expenditures	
M CCF nonqualified withdrawals	
N Information needed to figure depletion—oil and gas	
O Amortization of reforestation costs	
P Unrelated business taxable income	
Q Other information	

2002 IRA Comparison Chart

	Traditional IRA—IRC §408 Page 14-5	Spousal IRA—IRC §408 Page 14-5	Nondeductible IRA—IRC §408 Page 14-6	Roth IRA—IRC §408A Page 14-7
Qualifications to Make Contributions	Must have earned income. Must not be 70% by the end of the year.	A spouse can make contributions based on other spouse's earned income. Must not be 70% by end of year.	Individual (or spouse) must have earned income. Must not be 70% by the end of the year.	Individual (or spouse) must have earned income. May be any age (including over 70%).
Income (AGI) Limitations	If active participant in employer retirement plan, subject to phaseout rules: MFJ \$54,000 – \$64,000; Single and HOH \$34,000 – \$44,000. (1) No limits for individuals not actively participating in employer retirement plan. (2)	If working spouse is an active participant in an employer plan, the nonworking spouse's IRA is phased out when AGI is between \$150,000 – \$160,000.	No limitations.	Regardless of coverage by employer retirement plan, subject to phaseout rules: MFJ \$150,000 – \$160,000 Single, HOH and QW \$95,000 – \$110,000 MFS \$0 – \$10,000
Contribution Limit	Lesser of \$3,000 (\$3,500 if age 50 or older) or taxable compensation. Coordination of IRAs: Limit applies to any combination of IRA plans. This means the maximum total yearly contributions to all IRAs is \$3,000 (\$3,500 if age 50 or older).			
Allowable Deduction	Full deduction if individual is not an active participant in an employer maintained retirement plan. Phaseout rules apply if an active participant.	Full deduction if spouse is not an active participant in an employer maintained retirement plan. Phaseout rules apply if an active participant.	No deduction allowed.	No deduction allowed. Contributions can be withdrawn any time tax free and penalty free.
Tax Treatment of Qualified Distributions	All distributions are taxable.	All distributions are taxable.	Cost basis portion of distribution is tax free; earnings portion is taxable.	Qualified distributions are nontaxable (including earnings). Certain nonqualified distributions are not subject to the 10% penalty, but the earnings portion is taxable. (5)
Allowable Distributions (Not Subject to 10% Penalty)	Under current law allowable distributions (not subject to the 10% penalty) include: 1) Participant over age 59½. 2) Death or disability of participant. 3) Series of substantially equal payments over life of participant (or joint lives of participant and beneficiary). 4) Payment of qualified medical expenses that exceed 7.5% of AGI. 5) Payment of health insurance premiums for certain unemployed individuals. 6) Payment of qualified college expenses. (3) 7) Payment of qualified first-time home purchases. [IRC §72(t)] (4) 8) Payment due to IRS levy.			<ul style="list-style-type: none"> • Qualified distributions not allowed during first five years of plan. Entire distribution is nontaxable for: <ol style="list-style-type: none"> 1) Participant over age 59½. 2) Death or disability of participant. 3) Qualified first-time home purchase. • Earnings portion of nonqualified distribution is taxable (but penalty free) for: <ol style="list-style-type: none"> 1) Qualified college expenses. 2) Qualified medical expenses that exceed 7.5% of AGI. 3) Substantially equal payments over life of participant. 4) Health insurance premiums for certain unemployed individuals. 5) Distribution due to IRS levy.
Penalties	10% penalty is applied to all distributions that are not qualified under a Code Section 72(t) exception. 6% penalty on all excess contributions.			
Required Distributions	Must begin by April 1, following the year participant turns 70%.			Distributions are required only after the death of participant.
Rollovers and Conversions	IRA funds may be rolled into another IRA (see Page 14-10). IRA funds may also be rolled over into Roth IRAs penalty free: 1) Rollovers are subject to income tax. (6) 2) Only taxpayers with AGI less than \$100,000 are eligible.		Funds may be rolled into another nondeductible IRA. If AGI is less than \$100,000, may roll over into Roth IRA.	Funds from one Roth IRA may be rolled over tax free into another Roth IRA.

Advantages to Plans

- Traditional and spousal IRAs:**
- Current year deduction.
 - For taxpayers who anticipate a lower tax bracket after retirement, distributions are taxed at a lower rate.
 - May be used for qualified college expenses without penalty.
- Nondeductible IRAs:**
- Not subject to income phaseouts.
 - Earnings accumulate tax deferred.
 - May be used for qualified college expenses without penalty.
- Roth IRAs:**
- All qualified distributions are nontaxable (including earnings).
 - Taxes paid at current rates in today's dollars for taxpayers who do not anticipate a lower tax bracket after retirement.
 - No distribution required until after participant's death.

Disadvantages to Plans

- Traditional and spousal IRAs:**
- Must qualify based on income level and active participation rules.
 - Income taxes paid on distributions after retirement will offset some of the tax-free earnings.
- Nondeductible IRAs:**
- Contributions are not currently deductible.
 - Must track basis and must calculate nontaxable portion of distributions.
 - Earnings are taxed when distributed.
- Roth IRAs:**
- Contributions are not currently deductible.
 - Must qualify based on income level.
 - Distributions used for qualified college expenses are penalty free, but the earnings portion is subject to income tax if the participant is not over age 59½.

Footnotes:

- 1) Phaseout ranges for active participants in employer retirement plans increase annually (see chart on Page 14-5).
- 2) An individual (including a nonworking spouse) is not considered an active participant in an employer-sponsored retirement plan merely because the individual's spouse is an active participant in a plan. The nonactive participant spouse's IRA deduction is phased out when AGI is between \$150,000 and \$160,000. The active participant spouse's IRA deduction is phased out when AGI is between \$54,000 and \$64,000 (2002 amount).
- 3) Withdrawals for qualified college expenses (such as tuition, fees, books and supplies) are not subject to the 10% penalty. This applies for post-secondary educational institutions.
- 4) Withdrawals (up to a lifetime cap of \$10,000) for a first-time home purchase are not subject to the 10% penalty. Individual (and spouse, if married) must not have owned a house for the prior two years. Funds must be used within 120 days of withdrawal.
- 5) Nonqualified distributions are treated as made from contributions first. Taxation on the earnings portion begins after distributions exceed the amount of contributions.
- 6) Traditional IRA rollover into a Roth IRA must remain in the Roth IRA for five years or else 10% penalty applies to the rollover amount that is withdrawn.

I AM SELF-EMPLOYED

WHAT IS THE ANNUAL MAXIMUM AMOUNT I CAN PUT IN MY RETIREMENT PLAN?

(Page 1)

Plan	2001	2002	2003
SIMPLE IRA Under Age 50	Double Employee \$13,000	Double Employee \$14,000	Double Employee \$16,000
Age 50 & Over	Double Employee \$13,000	Double Employee \$15,000	Double Employee \$18,000
SEP IRA Under Age 50	\$25,500	\$40,000	\$40,000
Age 50 & Over	\$25,500	< Age 50 + \$1,000 \$41,000	< Age 50 + \$2,000 \$42,000
1-Person 401(k) Under Age 50	Not Applicable	\$40,000	\$40,000
Age 50 & Over	Not Applicable	< Age 50 + \$1,000 \$41,000	< Age 50 + \$2,000 \$42,000
403(b)—TSA Under Age 50	Not Applicable	Not Applicable	Not Applicable
Age 50 & Over	Not Applicable	Not Applicable	Not Applicable
457—Def Comp Under Age 50	Not Applicable	Not Applicable	Not Applicable
Age 50 & Over	Not Applicable	Not Applicable	Not Applicable
Profit Sharing Keogh	\$35,000	\$40,000	\$40,000
Money Purchase Keogh	\$35,000	\$40,000	\$40,000
Def Benefit Keogh	No Maximum	No Maximum	No Maximum

QUICK LOOK TAX RATE CHART

2002 TAXABLE INCOME

Under \$6,000	10%	Under \$12,000	10%	Under \$6,000	10%	Under \$10,000	10%
6,001-27,950	\$600 plus 15% of excess over 6,000	12,001-46,700	\$1200 plus 15% of excess over 12,000	6,001-23,350	\$600 plus 15% of excess over 6,000	10,001-37,450	\$1000 plus 15% of excess over 10,000
27,951-67,700	\$3,992 plus 27% of excess over 27,950	46,701-112,850	\$6,405 plus 27% of excess over 46,700	23,351-56,425	\$3,202.50 plus 27% of excess over 23,350	37,451-96,700	\$5,117.50 plus 27% of excess over 37,450
67,701-141,250	\$14,625 plus 30% of excess over 67,700	112,851-171,950	\$24,265.50 plus 30% of excess over 112,850	56,426-85,975	\$12,132.75 plus 30% of excess over 56,425	96,701-156,600	\$21,115 plus 30% of excess over 156,600
141,251-307,050	\$36,690 plus 35% of excess over 141,250	171,951-307,050	\$41,995.50 plus 35% of excess over 171,950	85,976-307,050	\$20,997.75 plus 35% of excess over 85,975	156,601-307,050	\$39,085 plus 30% of excess over 156,600
Over 307,050	\$94,720 plus 38.6% of excess over 307,050	Over 307,050	\$89,280.50 plus 38.6% of excess over 307,050	Over 307,050	\$44,640.25 plus 38.6% of excess over 307,050	Over 307,050	\$91,742.50 plus 38.6% of excess over 307,050

STANDARD DEDUCTIONS

	2002	2001		2002	2001
STANDARD DEDUCTION					
• Single	\$4,700	\$4,550	• Social Security	\$84,900	80,400
• Joint & Qualifying Widow(er)	7,850	7,600	• Wage Base (12.4%)	No Limit	No Limit
• Married Filing Separate	3,925	3,800	• Medicare Tax	\$11,280	\$10,680
• Head of Household	6,900	6,650	Wage Base (2.9%)	Unlimited	Unlimited
ADDITIONAL DEDUCTIONS			• Social Security Earning limit Before Benefit Reductions		
• Single 65 and older	\$1,150	\$1,100	Below Age 65		
• Married 65 and older	900	900	Age 65 and Older		
PERSONAL EXEMPTION	3,000	2,900			

WAGE BASES AND EARNINGS LIMITS

GIFT AND ESTATE TAX UNIFIED CREDIT EQUIVALENT

2002-2003	2001	2000
\$1 Million	\$675,000	\$675,000

GIFT TAX ANNUAL EXCLUSION

2002-2003	2001	2000
\$11,000	\$10,000	\$10,000

10 Lists of 10

10 Ways to Safeguard Your Financial Future

- 1. Open a retirement account.** Open an IRA, SEP or a similar account and put something into the account every month, even if you can only afford \$5. When you have a good month, put a generous amount in the account. This is money you will not withdraw until you retire.
- 2. Designate a client.** Choose one regular client, and place all of the fees you earn from that client into your retirement account.
- 3. Look ahead.** Calculate your financial retirement needs. Decide the age at which you want to retire, and how much money you want to have set aside at that time. Then calculate how much you need to save every year between now and then to reach your goal.
- 4. Diversify.** Make sure your retirement account is diversified. Use a professional money manager unless you have expertise in this area. Having your investments spread out broadly will prevent you from suffering large losses if a particular stock or economic sector has a major downturn.
- 5. Compartmentalize.** Create several separate savings accounts, designating each one for a particular purpose, such as a "get a new car account" or a "down payment on a house" account. Add to each account as a way of saving for that particular goal. Make the purchase only when you have saved the whole amount in advance, and avoid taking on debt.
- 6. Choose a path.** Decide whether you are more comfortable: 1) cutting down on expenses; or 2) working to boost your income. If you choose cutting expenses, make a worksheet of all your expenses for the last 12 months and analyze how you can reduce costs. If you choose boosting income, make a business and marketing plan with specific goals and ways to reach those goals.
- 7. Get covered.** Assess your insurance coverage. Decide whether you have adequate protection against: 1) health-care costs; 2) malpractice liability; 3) personal-injury lawsuits; and 4) disability loss of income. Purchase insurance coverage that will prevent you from suffering major financial losses in the future.
- 8. Pay it off.** Avoid credit-card debt. Pay off your balances in full every month. Cancel all cards except one, and consider requesting a reduced credit limit if necessary to keep spending within your budget.
- 9. Take a class.** Always keep learning. Learning new techniques will enhance your self-esteem and your manual skills, and investing in yourself will allow you to continue to enjoy your career while you increase your worth to your clients.
- 10. Get busy!** Make a financial plan today and start putting it into effect right away.

—Martin Ashley.

The Basics Of

Retirement

Planning

While therapists spend their workdays caring for the physical well-being of their customers, they often neglect their own financial health. With this article, we offer scores of tips that will help you plan for your future.

By Clare
La Plante

Several years ago, Sylvia Harden, 63, a neuromuscular massage therapist from Kirkland, Washington, had a retirement epiphany—she realized that she didn't want to work full-time the rest of her life.

Her dream is to cut back to three to four clients a week—she now works nine-hour days Monday through Friday—and leave the rest of the time for visiting her son in Tucson, working on her cross-stitching, and learning how to wood carve. "I began thinking that I'm not getting any younger," she says. "And I've been spending a lot of time cloistered in this [therapy] room."

With this realization, she took some action. She opened an Individual Retirement Account (IRA), and began monthly contributions. However, she got a late start. Therefore, her dream of leisure pursuits will have to wait. Yes, she's frustrated, but wiser: "We have to start taking care of ourselves," she says. "We can't expect someone else to do it for us."

In this age of precarious Social Security payments, company layoffs and tough economic times, she's right on the money. The first step to a secure retirement is realizing that you have to prepare for it. "Many massage therapists love working with people," says Steve Wightman, a Massachusetts-based certified financial planner (CFP) whose wife, Margaret Wacks, is a massage therapist. "But the financial part may be painful."

Well, here's a relatively pain-free way to learn about retirement planning, and get some basic financial



information while you're doing it. First of all, some retirement facts: The old three-legged stool of retirement—Social Security, company pension and savings—is changing before our eyes. For one thing, Social Security was never meant to replace full income. Today's retirees receive about 40 percent of their working income from the Social Security Administration, and this figure is likely to decrease with the current tax cuts. (In recent years, surveys of Generation X'ers revealed that few of them believe that

started, however. Your greatest allies in retirement planning are time and consistency. For example, investing \$400 a month for 20 years in the stock market (and assuming the stock market's historic long-term return of 10 percent) will yield you approximately \$400,000—not a bad amount at all for less than \$15 a day.

Through this process, you'll also get an added bonus: You'll learn a lot about what you really want from life. "Money is really about our aspirations and our ideals," says George Kinder, a CFP and Buddhist teacher



Social Security will be around by the time they retire.)

Second, we're all living a lot longer. The government, in its statistical wisdom, predicts that on average, a 50-year-old retiree will live another 33 years. From a short stay on the front porch swing, retirement has now become a full third of our lives.

Finally, if you think you can count on a company pension, just think of Enron. Don't panic. With a little planning and a lot of discipline, you can create a financially secure retirement. Don't wait to get

based in Cambridge, Massachusetts, and author of *The Seven Stages of Money Maturity* (Delacourt Press, 1999).

So let's get started. No matter what retirement means to you—flyfishing, a part-time massage practice, living in Bali, or just watching the flowers grow—you'll get there more assuredly if you just take action.

Know Thyself

First, figure out what retirement means to you. Like Sylvia Harden, would you like to

work part-time and spend time on hobbies and visiting friends and family? Is your dream to travel the world? Would you like to go back to school? Learn a new trade? Start with a concrete vision of what you would like your later years to be like.

Take action: Try this exercise that George Kinder uses with new clients. Answer the following questions:

- If you had all the money you needed, what would you do with your life?
- If the doctor says you only have five to 10 years left, what would you do with your life?
- If the doctor tells you have only 24 hours to live, what would you miss?

Sitting down and answering these questions yourself may help you to decide what you value in life, and what you would miss if you never had a chance to do it. As the old saying goes, if you don't know where you're going, you just may end up there.

Make A Commitment

A 2000 survey taken of American high school seniors showed only 51.9 percent of them correctly answering questions on credit cards, retirement planning and taxes. And in 1999, nearly half a million Americans under age 35 declared bankruptcy. A correlation, perhaps?

Take action: Nancy Castleman, partner in Goodadvicepress.com, a financial education Web site (goodadvice@ulster.net), recommends massage therapists invest the time of a session a week—an hour or an

hour and a half—to educate themselves about money. (See “Sources Of Information” sidebar on Page 54 for a list of publications, Web sites, and books that might be a starting point.) “You can accomplish an incredible amount in that time,” she says. “And you’ll save yourself a fortune in the process.”

Lauren Locker, a fee-only certified financial planner based in Totowa, New Jersey, and our guest financial planner (see Page 55), recommends going back to college—if only for the financial planning seminars that many offer to the community for reasonable fees. “Take classes at unbiased places,” she says. “And don’t skip the ABC’s. Try to learn about the basics of investing and not just retirement.”

Know How Much You Will Need

Figure out how much money you will need in retirement. Don’t count on unexpected windfalls, marriage or miracles. “One retirement myth is that you’ll need only 60 to 70 percent of what you need today,” Locker says. “When you retire, however, you often have more time to play, and may need as much money as you need today.”

Take action: Try this simple equation: Add up your current expenses. Subtract any expenses that may be gone by the time you retire (a mortgage payment, for example). Then add in additional expenses that may arise in retirement, such as travel, health care and education.

Call the Social Security Administration at 800-772-1213, or visit its Web site at

A Retirement Calculator

A	B	C	D	E	F	G	H	I	J
Planned retirement age?	Current age?	# Years to SAVE for retirement? A-B =	Annual expenses?	Less annual expected Soc. Sec. dollars.	Less all other annuities annually.	Annual need. D-(E+F)	Number of years you expect to live in retirement.	Total estimated need? = G x H	Total Est. funds need to save? C x I =

Here’s a handy table put together by financial planner Steve Wightman to help you calculate your retirement needs.

[www.ssa.org] to request a Form SSA-7004, *Request for Social Security Statement*. This will show you how much money you can expect to receive when you retire. Then look at any savings or retirement accounts, and see how much money they will give to you in retirement. (Don't forget to set a retirement age, and estimate how many years you will be retired.) Do you plan to work part-time during retirement? Add that income in. Simply subtract your estimated retirement expenses from your estimated earnings and income. Is there an income

Nancy E. Frank, a fee-only CFP based in Manhattan.

Comparison shop. Plans and fees vary. You may be able to get a discount if you buy several policies through the same carrier. Also, if you work out of your home, ask about a rider on your home insurance policy for occasional business use. "Personal assets can be taken over through liability," says Frank.

Next, make sure that you have three to five months living expenses in an easy-to-access savings account. It's what your

The key to financial success is not how much you make, but how much you spend.

gap? Now is the time to try to fill it with more savings. Let's borrow the Boy Scout's motto here: "Be prepared."

Protect Your Earnings

Your next step is making sure that you protect your current income and assets through insurance, emergency savings account and a relatively debt-free lifestyle.

Take action: In addition to health insurance, you'll also need disability insurance. "Even a strong, healthy, 35-year-old stands a 50 percent chance of being disabled for three months or more," says Castleman.

"People are more likely to become disabled than die before age 65—this is especially true for bodyworkers," agrees

grandma called "saving for a rainy day."

"I think people should have a few thousand squirreled away here or there," says Castleman. This is especially important if you are unable to get a disability policy.

However, no amount of rainy day savings will help if you're in over your head in credit card debt. "The interest rates keep going up," says Castleman, "and money that could be going toward your future will be paying interest on last year's lunch."

Try to pay off your debt, even a little bit at a time. Even sending in an extra \$25 a month on a \$10,000 balance at 15 percent will save you more than \$7,000 in interest. Nancy Frank also cautions against relying on credit cards too much to finance your business. "Don't max out personal credit cards to finance business," she says. "You can get behind, and end up paying 18 percent interest."

Take a word from the wise, and begin now to cultivate a simple lifestyle. "The key to financial success is not how much you make, but how much you spend," Locker says. "We get this whole emotional aspect of money—we deserve to go out to dinner, life is too short, or we keep up with the Joneses. It becomes our emotional issue that we have to deal with. It's 80 percent emotional, 20 percent mechanical."

Pay Yourself First

Next, set up a retirement fund (see next page to learn about the different ones), and

Investment Returns vs. Inflation

	Annualized Total Return					
	1950s	1960s	1970s	1980s	1990s	2000s*
Stocks (S&P 500)	19.4	7.8	5.9	17.6	18.2	-10.5
Corporate Bonds	1.0	1.7	6.2	13.0	8.4	11.8
Treasury Bonds	-0.1	1.5	5.5	12.6	8.8	12.2
Treasury Bills	1.9	3.9	6.3	8.9	4.9	4.9
Inflation	2.2	2.5	7.4	5.1	2.9	2.5

*As of June 30, 2002 Source: T. Rowe Price. Data from Ibbotson Associates

Chart 1. Until this decade, stocks easily outperformed other types of investments.

make contributing to it a priority—the same as paying your mortgage or rent check, car bill or health insurance. How much money should you sock away each month? That depends, of course, on what you can afford, but most experts say to try to save at least 10 percent of your income. “We think it’s wise to one way or another sock away 10 percent or so right off the top,” says Castleman.

Take action: The key to this type of saving and investing is making it automatic. If you don’t get your hands on the money, you won’t be tempted to spend it. Find an investment plan that allows direct deposit. Try a discount brokerage firm or mutual fund company, such as Charles Schwab, Fidelity or T. Rowe Price. “When we do things automatically,” says Locker, “we adjust to how things are.”

Let Go Of Worry

With all this money advice, it’s easy to get caught up in the details. Remember, saving money for retirement is not about denying yourself. It’s simply choosing to some degree whether you’ll spend the money now, or later. “Money is a friend that stays with you for life,” says Wightman. “You might as well have a good relationship with it.”

The Retirement Plan Scorecard: How To Choose The Right Plan

When it’s time to choose the right retirement plan for you, it helps if you know the players. Here’s a brief overview of the most popular:

■ **Traditional IRA:** Individual Retirement Accounts, or IRAs, are personal accounts available to anyone—regardless of how old you are, or where you work, so long as you earn taxable income. (This income can include wages, salaries, tips, commissions and alimony.) You can open an IRA at a bank, a brokerage house or discount broker, and choose to invest in stocks, bonds or cash.

Upside: Depending on your income and whether you have access to a retirement plan at work, you may be able to contribute money before taxes. (This is what

is known as a tax-deductible plan.) Also, your money grows tax-free—or what is known as tax-deferred.

Downside: There is a limit to how much you can contribute each year (see table, Page 50). Some Americans

A Flash Course in Establishing An IRA

If you choose to set up an IRA, here are some basic suggestions on how to do it:

- **Decide what type of IRA—Roth, traditional or both—that you would like.** If you want to save taxes today, the traditional IRA will give you an immediate tax deduction. The Roth will help you save taxes down the road. You also may consider opening both.
- **Pick your account location.** You can choose your bank, mutual fund company, such as T. Rowe Price, or discount broker, such as Fidelity or Charles Schwab.
- **Compare fees, including maintenance, custodian and nonactivity fees, and services.** Either call the 800 number and ask to be mailed the IRA application, or visit the Web site to download the form. The bank, brokerage firm or mutual fund company is merely your IRA’s custodian. The investment is all yours.
- **Choose the type of investment you would like in your IRA—stocks, bonds, cash or a mixture.** A stock index fund is a good way to get started. Most discount brokers and mutual fund companies allow a good deal of flexibility when it comes to changing the investments you hold in your IRA, which you can do as the market changes or you near retirement. Sign up for automatic contributions. Send in a canceled check, and each month they will deduct the set amount from your checking or money market account. It’s as easy as pie, and you won’t miss the money you don’t see.
- **Be consistent and patient.** Let the money accumulate, and stop worrying about your future. Remember, a penny saved is more than a penny earned, with compound interest.

who make more than a certain amount are not eligible at all. In addition, many investors simply do not take full advantage of these plans. "The number one mistake people make with IRAs is that they don't start early enough, or they don't fund it enough," says Wightman.

Also, many investors place cash investments, such as CDs and money market accounts, in these vehicles. This is a big mistake for long-term investing, since your investment return will likely lag behind inflation. "In the long run, their portfolio in real money is shrinking," says Wightman.

As an alternative, try a stock index mutual fund that tracks the overall market. Also, you must start removing the

money from your Traditional IRA the year you turn 70½.

Maximum IRA Contributions*

Year	Normal contribution	Catch-up contribution (for 50 and older)
2002	\$3,000	\$500
2003	\$3,000	\$500
2004	\$3,000	\$500
2005	\$4,000	\$500
2006	\$4,000	\$1,000

*as of February 2003

■ **Roth IRA:** This newer version of the IRA (named after its chief proponent in the Senate, Sen. William Roth (R-Del.), who discovered a loophole in the tax code that allowed this type of plan), allows you to place the same amount each year (see IRA table above) as the Traditional IRA, except the money you contribute is not tax deductible. In other words, it's money you've already paid taxes on. So what's so good about that?

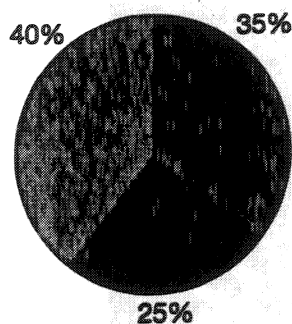
Upside: You never have to pay taxes on this money again. Therefore, your money grows tax-deferred for as long as you want it to; you can even pass it on to your heirs. "When Senator Roth pushed this through, it was the greatest single thing for retirement planning," says Wightman. Also, you can use this money without penalty after it has been invested for at least five years for a down payment for a first house, education or health-care costs. "It's a wonderful, sometimes overlooked tool in education planning," says Wightman.

Downside: There's not too much not to like about this retirement vehicle. Of course, you're limited to how much you can contribute each year (just like a Traditional IRA, those who make more than a certain salary cannot contribute at all). Also, investors may err on the side of safety and miss the advantages of this long-term investment by putting money market or CD investments in a Roth.

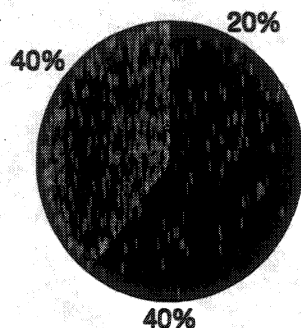
■ **SEP And Simple IRAs:** A Simplified Employee Pension, or SEP, allows those who are self-employed, sole proprietors or independent contractors to establish a retirement plan for employees (including self). A Savings Incentive Match Plan

Model Retirement Portfolios

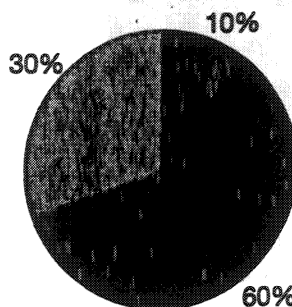
Portfolio I: Low Risk



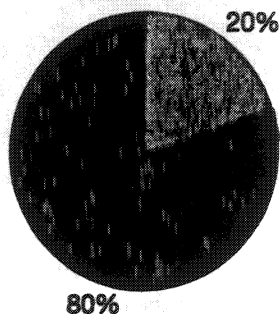
Portfolio II: Moderate Risk



Portfolio III: Aggressive



Portfolio IV: Very Aggressive



Investment Categories
 ■ Stability ■ Income ■ Growth

Source: T. Rowe Price

Chart 2. The pie charts above show how retirement portfolios might be proportioned, depending on the risk one wants to take.

for Employees, or SIMPLE, allows employers with under 100 employees to set up a matching retirement plan. See a financial adviser for more information on these.

Upside: These allow the self-employed and small business owners to have more control over retirement planning, and greater contribution potential.

Downside: These are more complicated, and usually require professional advice and assistance to set up. Contact your accountant or CFP.

Upside: You get to choose your investment choices. Also, you often get free money from your employer when they match a portion of your contribution.

Downside: Not enough Americans who qualify for these plans take advantage of them (a good argument against privatizing Social Security). Also, you must choose how the money is invested (see upside). Usually you get to pick from a selection of mutual funds, company stock and money market accounts. Unfortunately, many investors choose too much company stock

If you're nearing your retirement date and too much money is still in the stock market, you could lose big time.



■ **401(k)s and 403(b)s:** These oddly named plans are named after the section of the Internal Revenue Code that makes them possible. [403(b)s are for nonprofit organizations.] These employer-sponsored plans allow you to contribute a portion of your salary before taxes to your retirement funding. Often, your employer will match part of your contribution (free money!).

(think: Enron), or choose cash or low-risk investments, which will not beat inflation over the long run.

■ **Defined Pension Plans or Defined Benefit Plans:** These are the traditional company pension plans—you work for Healthy Valley Spa for 20 years, and you receive a certain amount of money at

Expect Changes in Federal Policy

The only real certainty about federal tax-advantaged retirement savings accounts is that they are always in a state of flux. For example, in January, the Bush Administration proposed sweeping changes to Congress that will eliminate income caps and expand the amounts investors can contribute each year. Many lawmakers oppose this bill as is, so several compromises are likely.

"The old plans will still be there," says Steve Wightman. "However, there will be even more options, so investors will be able to save even more."

Ask your financial adviser for the latest regulations the next time you visit him or her.

retirement, usually based on your salary and years at the company. You take this money either as an annuity (annual payments, not unlike still drawing a salary) or a lump sum, which you may transfer into another investment account.

Upside: It's all done for you.

Downside: If the company goes under, or has financial troubles, your pension plan may be at its mercy.

The Minimum You Need To Know About Investing

For any type of investing, whether it's in a retirement plan, or a regular account, the more you know, the better off you will be. Basically, there are three different investment types: stocks, bonds and cash.

Bonds: In a nutshell, these are IOUs given out by the government or a corporation. You loan them money (usually in \$1,000 increments), and they pay you interest.

Upside: You know exactly how much money you will make on these.

Downside: They often do not keep up with inflation.

Cash: These are traditional passbook bank savings accounts, money market accounts or certificates of deposit (CDs). (Or, the cash you stick under your bed in a mason jar.)

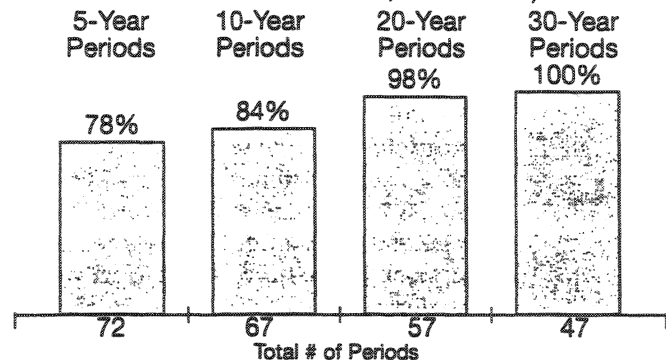
Upside: No real investment risk.

Downside: No real investment gains. You simply cannot keep up with inflation if all your money is in cash. (This is what is called losing your purchasing power, or why your current car costs as much as your parents' first house.)

Stocks: When you buy a stock, you're simply buying part in a company—General Motors, for example, or the

Stocks Outperform Over Most Longer Term Periods

(% of Periods Stocks Outperform Bonds and Cash Over Various Periods, 1926–2001)

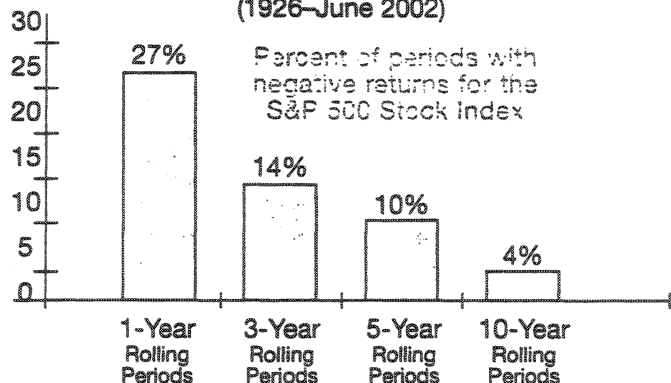


Source: T. Rowe Price

Chart 3. Over the last 75 years, stocks have nearly always outperformed bonds and cash investments. The "Total Number of Periods" refers to how many trailing year-end to year-end five-year periods were monitored between 1926 and 2001. The first box shows that stocks outperformed bonds and cash during 78 percent of the possible 72 five-year periods, or roughly 56 periods.

Time Is On Your Side

Chance of Losing Money Over Various Holding Periods (1926–June 2002)



Source: T. Rowe Price

Chart 4. Although stock news continues to be grim so far this year, over long periods (especially 10-year time frames), it is rare to lose money.

Gap. You earn money by company growth and dividend payouts.

Upside: Since 1922, the stock market's return has been around 10 percent.

Downside: The stock market, as we've seen these past two years, can take a downturn. If you're nearing your retirement date and too much money is still in the stock market, you could lose big time. Also, it takes a lot of money to be diversified in stocks (which is also known as not putting all your eggs in one basket). Experts recommend

"You also want good diversification. People who have that in this market suffered a lot less."

For beginners, several rules of thumb may help you invest: First, do not place money you will need within five years in the stock market. For example, if you plan to buy a house in three years, place your down payment cash in a money market account, or certificate of deposit. Likewise, if you intend to retire in five years, make sure the money that you need for your first year

Health care always is a nasty one; once you stop working, you have to look at individual plans.

between five and 10 solid stocks in a portfolio. For those who can't afford that, consider mutual funds, which buy stocks in thousands of different companies and are managed by a professional. A stock index fund, which mirrors the performance of the stock market, is often a good choice.

Once you understand the basic asset groups, your next step is to make sure you have a good mix—or asset allocation. "You want to have an asset allocation that you are comfortable with; it's like your lifeboat," says Wightman.

of retirement is safely ensconced in cash investments.

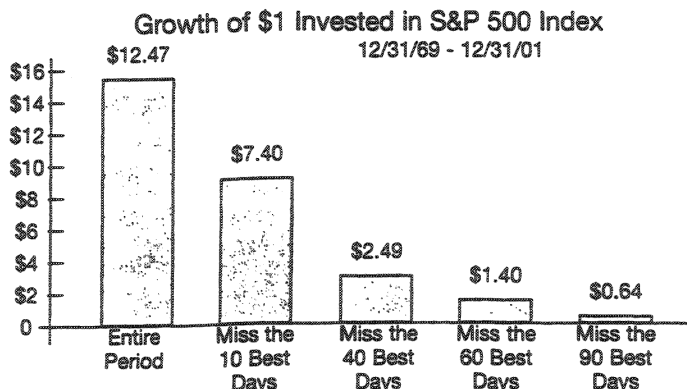
A second rule of thumb is to follow what Wightman calls "lifestyle investing." Simply take your age and subtract it from 100. If you are 55 years old, for example, put 55 percent of your investments in cash, 45 in stocks. "It's a very simple formula to follow," says Wightman. Perhaps the best formula of all is the sleep rule: If you can't sleep at night, you're in the wrong investments.

How To Retire Early

We asked for some input from John Wasik, author of *Retire Early and Live the Life You Want Now* (Holt, 1999) and the *Kitchen Table Investor* (Owl/Holt, 2001). Wasik also is a personal finance columnist for Bloomberg News [www.bloomberg.com]. Here are his main suggestions on how to achieve early retirement.

- Get out of debt. "It's always a matter of looking at your long- and short-term debt," says Wasik. "Your best chances of retiring are very low debt and very high savings." There's nothing fancy or technical about this step—just good old American thrift and hard work. "No clever way of doing it. Just pay it off."
- Save as much as you can. "This means at least 10 percent of your income; even more if you want to retire early," he says. Easy ways to do this are maxing

Market Timing Can Erode Portfolio Returns



Source: T. Rowe Price

Chart 5. In 32 years, the value of a \$1 investment in the stock market grew to \$12.47. But unless you are a market expert, you are better off leaving your money alone over the long term.

out your retirement plans, and cultivating a simple lifestyle.

- Take into account new, retirement expenses. "Health care always is a nasty one," he says. "Once you stop working, you have to look at individual plans, and these are expensive and restrictive, until you qualify for Medicare." Shop around now to get a feel for what you'll pay out of pocket. You don't want to be surprised.
- Pay down your mortgage. This is one of the oldest, most overlooked tricks in the book. "You can contribute whatever you feel comfortable with," says Wasik. "Even \$10 more a month." (Let's say you pump that number up, and send in an extra \$25 a month on a \$100,000 mortgage. You'll save more than \$23,000 over the life of the loan.) "Anybody can do this. Just send in an extra check to your bank."
- Consider the wild cards: You don't want to be blindsided by costs you didn't expect. "I would look at other things with family, such as aging parents. How are they to be provided for?" says Wasik. "Talk with your siblings. Have a pow-wow about it." Of course, there's the other end of the spectrum. "Do you have kids who may end up living with you? This seems to be a trend," he says.
- Look at the nonfinancial things. "Have some sort of provision for what you want to do—travel, learn something new, which may mean a master's degree or certificate," he says. "Look at some sort of budget."

Wasik never recommends people retiring and doing nothing. "You have to have some other plan for this other part of life," he says. "You have to identify your passionate pursuits. You have to actively engage your mind, body and spirit, because you're going to have more time on your hands. This may be the most important thing of all." ■

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Clare La Plante is a freelance writer based in Skokie, Illinois. A columnist for MTJ, she has contributed articles to a number of national business publications. La Plante is the author of *Wall Street on a Shoestring* (Avon Books, 1998). She can be contacted at: CRLaPlante@aol.com.

Sources Of Information

www.foo.com: This Web site is one of the best out there: you'll find lots of easy-to-read, even entertaining information on everything from stock investing to, yes, retirement. Check out their "Fool School," which has educational information, too.

www.wightmanfinancial.com: This site, produced by Steve Wightman's firm, Wightman Financial Network, LLC, features an entire section on retirement, as well as a free newsletter that will keep you apprised of the pending retirement plan changes.

T. Rowe Price's Retirement Planning Guide: This free, 20-page booklet produced by mutual fund company T. Rowe Price contains a range of important retirement planning information. Includes handy charts and graphs. Call 800-225-5132.

Invest in Yourself: Six Secrets to a Rich Life (John Wiley & Sons) by Marc Elsenson, Geri Detweiler and Nancy Castelman. This is a sort of commonsense guide to personal finance. You'll find tips to living simply and well, and ways to work toward a peaceful retirement. Or check out the authors' Web site (www.goodandbeautiful.com), where you'll find lots of free articles and special reports.

To find a fee-only financial planner in your area—that is, an advisor who charges you only for advice, and does not sell products or earn a commission—visit the National Association of Personal Financial Advisors at www.napfa.org. Or call 800-366-2732.

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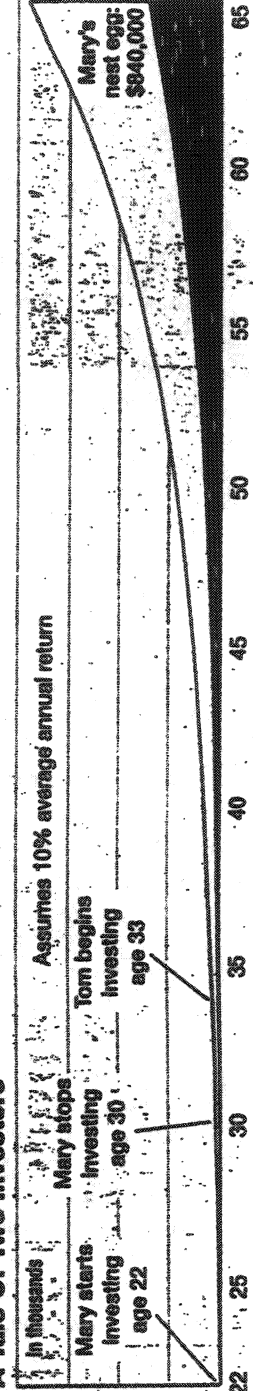
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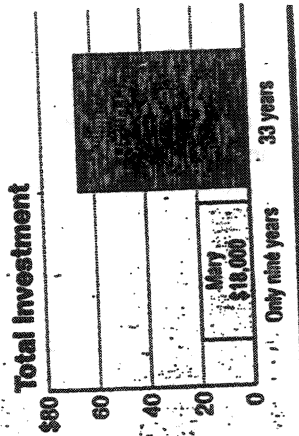
THE LONG-VIEW / Put Time On Your Side

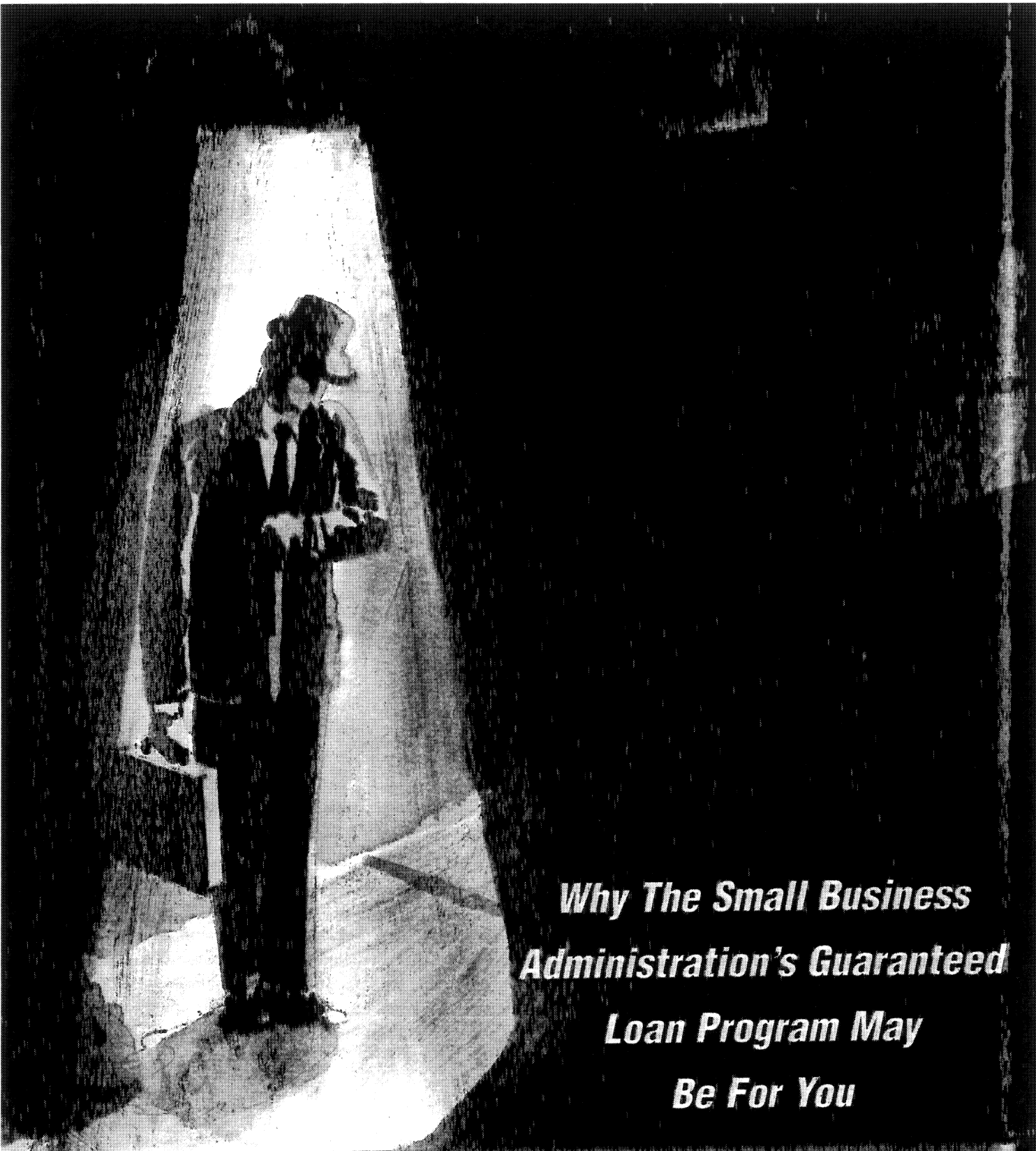
The power of compounding gives early-bird investors an incredible edge, over procrastinators. Check out the hypothetical Mary and Tom. She socks away \$2,000 a year for nine years until she's 30 and lets it ride, earning 10% a year on it but not contributing any additional money. Meanwhile, Tom starts investing \$2,000 at age 33 and continues until he's 65. Although he invests \$66,000 vs. Mary's \$18,000, at retirement Mary has \$351,000 more in her account.

A Tale Of Two Investors



Source: American Century





***Why The Small Business
Administration's Guaranteed
Loan Program May
Be For You***

by J. Tol Broome, Jr.

A LIGHT

DARKNES

Ask 10 massage therapists to tell you the most frustrating aspect of running their small business, and eight of them will probably say financing. Obtaining adequate funding to meet day-to-day working capital, equipment and facilities needs is a major challenge. You might dream of expanding your business into a massage clinic or day spa, but without money, how can you make your dreams come true?

There may be help in sight. In recent years the Small Business Administration's (SBA's) guaranteed loan program has become an attractive solution to business owners facing capital restrictions. However, many massage proprietors have little knowledge of the program's advantages, or they believe it to be too complicated.

"The SBA was formed over 40 years ago to help small businesses get started in business and to help them grow once they are in business," says Mike Stamler, a spokesman for the SBA. "I think we are accomplishing that from year to year.

"The SBA is a good potential source of financing for any business owner," he adds. "Particularly if they can't get conventional financing from a commercial lender."

"Wait just a minute," you say. "I've heard that the SBA creates a mound of paperwork and months' worth of headaches for even the smallest loan request. This SBA guy must be talking about a different program."

Nope. Up until the late 1980s the SBA's reputation as a bogged-down government bureaucracy was well-founded. It was not unusual for a loan request consisting of several inches of paperwork to take months to process. But that is no longer the case. The SBA has undergone a number of radical changes in recent years that make it one of the most user-friendly government agencies for small-business owners. Not only has the program been revamped to allow easier access, but also a number of

new guaranteed loan programs have been started to meet the financing needs of more small-business owners.

The facts support Stamler's claim that the SBA has become a proactive supporter of small business. Since its inception in 1953, the SBA has guaranteed more than 750,000 loans totaling in excess of \$100 billion. In recent years, the average volume has been about 40,000 guaranteed loans and more than \$7 billion.

Advantages of an SBA loan

How can you tap into this financing resource for your massage-therapy venture? With the guaranty program, a bank actually extends the loan to the small business with the SBA providing a guarantee of repayment for a certain percentage of the loan amount (usually up to 75 percent).

The SBA offers four key advantages.

First, because the SBA assumes most of the credit risk, commercial banks generally are more willing to consider riskier deals that normally might not be considered bankable. For instance, approximately 25 percent of all SBA loans extended are to start-up entities, which are generally considered untouchable by conventional commercial banks.

Second, the terms of repayment generally are more favorable than those offered with conventional commercial financing. For real estate loans, the term can go up to 25 years. For fixed-asset loans (trucks, fixtures, etc.), the term may be as long as 10 years depending upon the useful life of the asset being purchased; and for working capital loans, the borrower may take as long as seven years to repay the loan. These terms compare favorably with the typical maximum terms for conventional business loans of seven years for fixed assets and four years for working capital.

Third, the program is very inclusive. While there are some restrictions in terms of how a small

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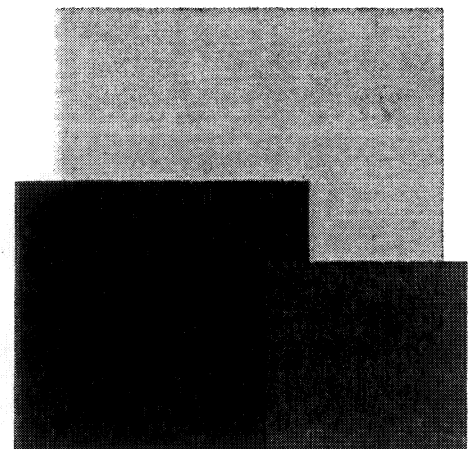
considered untouch-

able by conventional

commercial banks.

business is defined, the SBA estimates that more than 90 percent of all businesses in the United States qualify for SBA financing. And there is no minimum loan amount, with a maximum loan amount of \$2 million and a maximum guaranty amount of \$1 million.

The fourth key advantage is the relatively low cost of financing,



compared to other high-risk capital providers, such as commercial finance lenders and venture-capital companies. The SBA charges a guaranty fee for term loans based on a sliding scale of 1 percent for loans up to \$150,000; 2.5 percent for loans ranging from \$150,001 to \$700,000; and 3.5 percent on loans above \$700,000.

For example, on a \$667,000, 75-percent-guaranteed loan the guaranty level would be \$500,000. This would result in a guaranty fee of \$12,500 (2.5 percent x \$500,000).

The maximum rates that can be charged for loans above \$50,000 are prime (based on the *Wall Street Journal*-published prime rate, which currently is 4 percent) plus 2.25 percent for loans of less than seven years and prime plus 2.75 percent for loans of seven years or more.

For loans between \$25,000-50,000, maximum rates must not exceed the prime rate plus 3.25 percent if the maturity is less than seven years, and the prime rate plus 3.75 percent if the maturity is seven years or more. For loans of \$25,000 or less, the maximum interest rate must not exceed the prime rate plus 4.25 percent if the maturity is less than seven years, and the prime rate plus 4.75 percent if the maturity is seven years or more. Many banks will even do fixed-rate SBA guaranteed loans.

What is required

The business owner works with her banker in filling out the paper-

work to apply for the loan. So, finding a bank that has some experience in SBA lending is essential. How can you find out what banks are in the market for SBA loans? You can call the bank directly and ask. You can also check with the state SBA office. Additionally, you may want to ask your accountant if she has had any experience in working with banks that participate in the SBA guaranteed-loan program.

However, before finding a bank to handle the actual loan request, several documents should be prepared to expedite the process:

- A narrative business plan.
- Future profit-and-loss projections for three years.
- Résumés on key managers and owners.
- Outline of how the loan will be used, including a list of assets to be purchased.
- At least three years of historical financial statements on the company.
- Personal financial statements on all owners.
- Proposed collateral structure.

The business plan may require only four or five pages to summarize these areas, but the important thing is that the small-business owner demonstrates to the banker and the SBA that the idea and potential pitfalls have been thoroughly considered. Some of the sections that should be included are: background; products and services; marketing; management; operations; milestones you plan to reach; and funds required to run the business. Your local library should contain a number of good books to help you with the preparation of your business plan.

There are also a few basic financial requirements for the program. For existing operations, the SBA generally looks for a debt-worth ratio (total liabilities/total assets) of not more than 3:1

The SBA Low

Documentation Loan

Program is one of the

best-kept secrets in

the intricate world of

financing.

subsequent to the loan being made. A start-up must have at least 30 percent in equity invested by the owners.

In addition to the capital requirements, the SBA looks very closely at cash flow (both historical and projected) and the background and competence of management.

SBA's proactive program

The SBA Low Documentation Loan Program (LowDoc) is the best example of the agency's proactive attempts to provide lending programs that adhere to the needs of small businesses. Over the years the SBA has heard many complaints from small-business owners and bankers that the guaranteed loan program is too cumbersome. In response to these complaints and in an effort to reduce paperwork requirements, the SBA created the

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LowDoc loan program. The program was first offered as a pilot in 1993 in a few locations around the country and was so well-received that it is now offered to small-business owners nationwide.

The LowDoc program can be used for loan requests under \$150,000. As with other guaranteed loans, the borrower works with his bank in formulating the loan request with the bank actually submitting the request to the SBA. The stated objective of the LowDoc program is to put the emphasis on the borrower's character, credit history and projected cash flow with less significance placed on percentage of equity and collateral. As an added incentive to banks to extend LowDoc loans, the guaranty level provided by the SBA can be as high as 85 percent.

"The SBA has made it easier than ever before to get smaller loans," says Stamler. "This program is new, but it has already proven to be extremely popular both with small businesses and banks."

The documentation requirements are far more manageable than those imposed for a standard SBA guaranteed-loan request, which typically involves the completion of 10 or more forms and/or narrative summaries from the borrower. The SBA requires only an application, with the borrower completing the front page and the bank filling out the back page. The lender completes the rest of the paperwork and submits the package to the SBA, which guarantees 36-hour turnaround time once the application is received.

Start-ups are eligible for LowDoc loans, as are existing small businesses. For an existing business to be eligible, it must employ fewer than 100 employees and have average annual sales for the preceding three years of less than \$5 million. The restrictions for maximum interest rates, fees, terms and uses of loan proceeds are the same in the LowDoc program as for the standard guaranteed loan program.

The SBA program is one of the best-kept secrets in the intricate world of financing. And according to Stamler we can expect to see the SBA continue to make its guaranteed loan programs more user-friendly for those operating a small business, such as massage therapists.

"You will see an SBA that continually examines and adjusts its product mix to handle various credit needs," he says. "We will continue to fine tune. It's an issue of adjusting to what the consumer needs."

As the SBA makes these continued adjustments it can only help small businesses such as your massage-therapy business. So, the next time you need to clear that all important hurdle of obtaining financing for your operation, consider the SBA's guaranteed loan programs. One of them might just provide the capital you need to keep your massage business heading in the right direction. M

J. Tol Broome, Jr., has been in banking for 20 years and currently works as a regional loan administrator for BB&T in Winston-Salem, North Carolina. Free-lance writing credits include Nation's Business, Business North Carolina, Journal of Commercial Lending and numerous trade publications.

To Learn More...

U.S. Small Business
Administration (SBA)
www.sba.gov

SBA LowDocumentation Loan
Program: www.sba.gov/finance/ing/lendingest/lowdoc.html

21st Century Complete Guide to
the Small Business Administration
(Progressive Management,
2002)

www.directtextbook.com/publisher/progressive-management

MAXIMIZING YOURSELF

***Affirmations
Avoiding Burn-out
Resources***

10 Ways to De-stress and Energize Between Sessions

1. *Take a break.* Take a 20- to 30-minute break between clients, to get a bite to eat or a refreshing drink, change the sheets, use the bathroom and unwind.
2. *Go higher.* Jump on a mini trampoline for 10 minutes. It will energize your body and make you feel like a kid!
3. *Use your hands.* Do self-massage ("do-in"), especially to your hands, arms, face and feet.
4. *Move it.* Take a brisk walk outside, no matter what the weather, and pay attention to your body in motion: your feet hitting the ground, the way your arms swing as you walk, your lungs filling and releasing air.
5. *Catch!* Play with your dog.
6. *Balance your chi.* Spend 10 minutes doing a series of yoga poses, or chi gong.
7. *Be still.* Lie down in a dark room and close your eyes (cover with a cool cloth if possible). Mentally scan your body from your head to toe. Breathe into every part of your body, feeling it expand and tension leaving. When you're ready to get up, wiggle your toes and fingers and take a few deep breaths before sitting.
8. *Breathe.* Breathe deeply for a few minutes, with energizing deep lung breaths and calming belly breaths.
9. *Phone a mate.* Call your best friend or someone who always makes you feel good and chat for 10 minutes.
10. *Music to your ears.* Play a musical instrument, sing out loud, or play your most upbeat CD and dance like crazy.

—Kelle Walsh, Sue Painter and Leslie Bruder contributed to this list.

Celebrating Our 10th Issue

10 Lists

of 10



Self-Care Techniques

Scheduling time for self-care helps you center yourself and reduce stress. Being centered or grounded means you feel a sense of purpose and are focused on that purpose. A sense of purpose can help you feel calm even in a stressful situation and competent even in a demanding situation. For many people, being centered also includes a feeling of being connected to a higher power. If this is a part of your belief system, it can be an enormous source of strength.

There are many ways to center oneself. The following methods have worked for others and may be helpful for you. Try these before, after, or during your working hours:

- meditating or praying
- using relaxation techniques
- walking quietly—a kind of meditation
- spending quiet time in a beautiful setting
- practicing breathwork
- practicing yoga

Try these outside your work:

- religion (attending a religion's worship services and practicing its teachings)
- reading books with spiritual messages
- support groups with people interested in spiritual development or related growth
- physical exercise
- sacred ritual (in a context you choose)
- keeping a spiritual journal, such as a dream journal or a gratitude journal (recording what you are thankful for each day)
- counseling with a spiritual adviser

Whichever techniques you choose, it is important to appreciate that the condition of being centered is not something you just decide to turn on like a light switch. Rather, it comes through ongoing spiritual and mental renewal, in a maturing process that continues over one's lifetime. If you are not used to tending to your mental and spiritual health, you may find that these methods seem awkward at first, and that the results come slowly. But continue to practice these techniques because they will help you make your career personally fulfilling as well as beneficial to your clients.

Don't overlook the importance of healthy physical care for yourself, which includes good nutrition and exercise. The most centered and grounded practitioner still needs to give the body necessary fuel to maintain a vigorous and demanding physical practice.

Get a Regular Massage

As you tell your clients and the public, massage can help both your body and your attitude. It can relieve stress and recharge your batteries. But if it is such a good thing, why do some massage therapists get so busy that they do not receive massages often enough themselves?

By Dianne Polseno Crawford

The Ethical Obligation to Prevent Burnout

The purpose of this new column is to provide information, insights, and feedback on touchy subjects which challenge the conscientious massage-therapy practitioner. As massage therapy goes mainstream, increasing demands are placed on practitioners concerning professionalism and ethics. Situations involving business ethics, client confidentiality, tips, scope of practice, and needy clients, to name a few, are bound to arise.



Even the more relaxed home setting can be ethically challenging, presenting boundary issues and awkward fee-setting situations with family and friends. Moreover, massage therapists often work in isolated settings, lacking regular contact with peers and colleagues who might offer feedback and support. It becomes easy to sidestep those incidents or issues which, left unattended, grow into bigger problems. It makes perfect sense that massage therapists have specific requirements for training in ethics in order to maintain chapter membership and national certification.

This column is designed to serve both as an informational resource and an opportunity for discussion on various sides of issues that arise. Each column will present a topic of interest chosen from a variety of sources, including letters from readers, issues that come up in ethics workshops, phone calls, e-mail, and regular mail. Please send your questions and comments to an address below. Readers are encouraged to offer questions as well as replies to and comments on the questions of others on touchy subjects.

The views presented here are those of the author or others who are quoted; they do not represent the official views or policies of the American Massage Therapy Association or this publication.

If you are asking yourself how burnout is related to ethics, consider this. Ethics is not only about ensuring proper conduct with our clients. It is also about ensuring our own safety, expressing our values, and providing a positive experience of touch. None of these things are possible if you experience burnout. The AMTA Code of Ethics states that "Massage therapists shall accept the responsibility to self, clients and associates to maintain physical, mental and emotional well being." This means that we have an ethical obligation to take care of ourselves.

What It Is

Burnout is a painful process which results in a deteriorated state of being. Normal functioning may become impaired due to unhappiness, excess stress, and lack of recreation. It is an

insidious malaise of the spirit that has adverse effects on every aspect of our lives. A term that was once used to describe the bottomed-out street addict, burnout is now a commonly used word for the phenomenon that is ravaging the stress-filled final decade of the Twentieth Century.

Psychologist Herbert Freudenberger, who claims credit for the term, describes burnout as a depletion of energy and a feeling of being overwhelmed by others' problems.¹ It is an experience which includes feeling unmotivated, "used up," bored, frustrated, and dissatisfied. It is different

than simply being over stressed; you can be stressed and still feel motivated. Burnout is when you dread going to work in the morning.

Although no one is immune, those in helping professions tend to be particularly prone to burnout. Hardest hit are the "people who help people," and they are closely followed by those who have left other jobs or professions because they felt burned out.² Unfortunately, burnout does not simply go away when you leave the adverse situation; you must properly recover, or it will follow you.

Burnout in Massage

Considering these facts, massage therapists appear to be at a statistical disadvantage as targets for burnout. Many of us have chosen this profession because we were wearied from the stresses of our former work and we expected to find reprieve in the field of massage therapy. Chances are high that we did not conscientiously recover before we began facing the aspects of massage therapy which make us all vulnerable to the very phenomenon we may have sought to remedy. Even if we entered this field feeling energetic and enthusiastic, we may be at high risk.

Let's examine some of the aspects of our work which may put even the most motivated massage therapist in jeopardy:

The intimate nature of our work. Touch is a very intimate act. Being fully present to another human being for the duration of a massage session takes touch to an even more intense level. Perhaps we work in a home setting, or we have friends and family as our clients. This means that we have the additional challenges of maintaining privacy and setting limits. Intimacy, as wonderful and healing as it may be, can also be very stressful.

Working with people in pain. As sensitive, caring massage therapists, we may find ourselves dealing with the complexity of people in pain—physically and emotionally, or

(Continues...)

both. This can be a draining experience, especially for those who work with chronic pain situations. In addition, clients often come to us as a last resort, desperate for relief. Spoken or unspoken, are the expectations from ourselves and our clients to "fix" their pain.

Feeling unappreciated or unrecognized. This may be the result of several factors. Massage therapists tend to be endless givers. We are apt to expend much of our energy on the behalf of family, friends, and clients. This tendency in and of itself can be a precursor to burnout. If we additionally face situations where, for examples, a new client does not call again, a regular client does not return, or perhaps a client does not benefit from massage, we may feel personally responsible and attempt to increase our efforts to be helpful. When we lack a balanced return from our energy investments, we become depleted and discouraged and candidates for burnout.

Disappointment in career progress. If we expected to have a "turn-key operation" waiting for us when we graduated from massage school, we may be experiencing disappointment, disillusionment, and fear of failure. Or perhaps the career change placed us in a financial crunch which is not yet remedied by a slow-starting massage practice. Self-employment brings stresses of its own, such as lack of healthcare coverage and continual time and monetary investment with an imbalance in financial return. Stress, stress, stress. The very emotion we hoped to eliminate when we left our former careers still haunts us.

Overload. Success can also be very stressful. A lot of work will not necessarily cause us to burn out, as long as we feel we can control what happens to us and we receive adequate return for our investments. If, however, time management is a problem and we face conflicting demands on a regular basis, we can become overwhelmed. Without intervention, our lives can become chaotic, causing fatigue and lack of motivation. As stamina wanes, the potential for burnout increases.

Isolation. As mentioned earlier, some of us lack the opportunity to have, and the advantages of, regular contact with other massage therapists. Despite its appeal, autonomy can lead to alienation from the vital support systems we may need when faced with difficult situations, both clinically and ethically. Furthermore, without regular peer contact, we may be unaware of our signs of burnout.

Perfectionism. This can set us up for burnout. Being stuck with that critical boss inside of our heads can tend to be very demotivating and draining. It can cause us to feel defeated even before we begin our day.

These seven factors, either alone or in combination with each other, accommodate the potential for the onset of the burnout syndrome.

Warning Signs

There are signs that can warn us to take better care of ourselves so that we can avoid the downward spiral into burnout. If we recognize these signs and take them seriously, chances

are good that they will serve to motivate us to take better care of ourselves. Among the signs are the following:

1. **Exhaustion.** This first warning sign of burnout is that lack of energy we have all experienced from time to time. If you find yourself feeling tired all the time and are having trouble keeping up with usual activities, you may be headed for trouble.
2. **Increased impatience and irritability.** You find yourself having more frequent flare-ups with others over insignificant things.
3. **Boredom and cynicism.** In this vicious cycle, one begets the other, until you find yourself thinking negatively about life in general.
4. **Feelings of being unappreciated.** When your added efforts go unrecognized or unrewarded, anger and resentment set in.
5. **Detachment.** Lacking energy, you withdraw from people, interests, and activities.
6. **Victim mentality.** When you start to believe that you are prone to bad luck or are doomed to misery. You may think someone is out to get you or that you can't have what everyone else has.
7. **Psychosomatic complaints.** While you may well understand that physical symptoms can be induced or prolonged by emotional stress, you are hesitant to consider that your headaches, lingering colds, backaches, insomnia, or digestive problems are warning you of impending burnout.

We all experience these things from time to time but if you nodded frequently as you read the lists above, you are likely to benefit by reading on.

Beating Burnout

Whether you identify somewhat, very much, or not at all, the following measures can help you return to and maintain a right relationship with your world. These are simple ways in which you take care of yourself first, which is the ideal antidote to burnout.

Get massaged regularly. Schedule it and don't be afraid to pay for it. You're worth it. If you find yourself avoiding getting a massage because it is too much trouble to schedule a barter appointment with a peer, take the pressure off yourself and pay for a session.

Schedule time off. Take your appointment book and X through two days per week. Be strong and don't schedule any work appointments on those days, no matter how badly a client needs to get massaged.

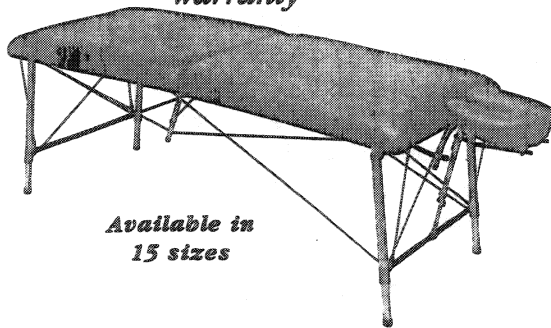
Refer out to other massage therapists. Find another massage therapist who works similarly to you and suggest that your clients see them on those occasions when they call you and you are off or are booked solid. Make arrangements with a therapist who covers for you while you are on vacation.

(Continues...)

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Ethically Speaking

Instead of compromising your strength and endurance, have a backup. If you let your clients know in advance that you work with another therapist in this manner, it will flow easier when the situation arises.

Attend AMTA chapter meetings. The peer support, educational opportunities, and networking that are available at chapter meetings can be extremely helpful. You can talk about difficult clients, get ideas to market yourself, and socialize with other massage therapists.

Get a mentor. We all know massage therapists who have great clientele and successful practices or businesses. Find someone who has what you want and ask them to coach you. It can be nurturing and rewarding for both the mentor and the mentored.

Get feedback on difficult cases. Whether you find a clinical supervisor, peer, or simply another person who knows more about a condition or situation than you do, talk about your difficult cases and get other perspectives. When in doubt, check it out with someone else.

Find restful recreation. If exercise is your primary means of relaxation, you may be lacking the rejuvenation that results from more peaceful methods of self-renewal. Find a restful way to enjoy a reprieve from your hurried, stress-filled day. If your recreation involves gear, equipment or running shoes, it's probably not restful.

Simplify your life. Find small ways to make your life easier. For example, consider these ideas: cancel Call Waiting®; hire someone to clean your house or office once or twice a month; delegate chores and responsibilities both at home and at work. Also, eliminate the word "should" from your vocabulary. Instead, determine what you need and what you want.

Summary

In order to successfully meet the ethical challenges of our profession, we must first meet the responsibility we have to ourselves to maintain physical, mental, and emotional well-being. Central to meeting this responsibility is self-management and self-care. Burnout will never be an issue if we approach our personal and professional lives from a viewpoint of "living to stay well." Nature teaches us to take care of ourselves first. Let us take heed.

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1. Frank Minirth, MD, *How To Beat Burnout*. Chicago: Moody Press, 1986, p. 14.
2. Beverly Potter, *Beating Job Burnout*. Berkeley, CA: Ronin Publishing, Inc., pp. 5, 15.

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