

On Practice



**From Entry-Level to
Established Massage Therapist**

Donald Q. Dillon, RMT

Part I

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Disclaimer: The author and editor have made every effort to ensure the accuracy and completeness of information contained in this book. We apologize for any errors, inaccuracies, omissions or any inconsistencies uncovered herein.

Female/male pronouns are used interchangeably, as are the terms patient and client to reflect the variety of marketplace sectors and populations massage therapists serve.

Dedication

To massage practitioners
who cornered me after a lecture,
who e-mailed me in angst,
who privately shared their grief, frustration and fear
while attempting to make a reasonable living doing what they love.

This book is for you.

*A writer only begins a book, it is the reader who completes it;
for the reader takes up where the writer left off as
new thoughts stir within him. - David Harris Russell*

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Preface

I clearly remember the moment I realized I must succeed if I was to continue practicing massage therapy. I had struggled for more than a year, in a city new to me, trying to build a practice. My initial tenure with a business-savvy chiropractor in a small town provided the opportunity I needed to jumpstart my practice and quickly get me busy. I left that chiropractor's practice and the small town within a year, because I believed I could do better running my own practice.

I was wrong. I soon realized the high rent I paid the chiropractor was for the referrals, successful business operations and marketing skills I did not possess.

I struggled to build a practice from scratch in another chiropractor's office until he severed our agreement for better prospects. He favoured as a tenant an ambitious and established massage therapist promising growth much faster than I could deliver. My wife pregnant with our first child and our family relying on my income alone, I faced a daunting realization...sink or swim.

I set up an alternate location in a fitness club and dove into business books. I found great advice and support in Cherie Sohnen-Moe's *Business Mastery* and David Palmer's *The Bodywork Entrepreneur*. I eventually read the business advice of authors outside my field – Stephen Covey, *7 Habits of Highly Effective People*, Seth Godin *Permission Marketing*, Michael Gerber *The E Myth*, Harry Beckwith, *Selling the Invisible*, Edwards, Edwards & Douglas, *Getting Business to Come to You*, Robert Kiyosaki *Cashflow Quadrant*, Jerrold Mundis *Earn What You Deserve*, and a host of others. I applied concepts presented in these books, learned and developed others and today my income is more than six times my initial year of practice.

Employ your time to improving yourself by other men's writings, so that you shall gain easily what others have laboured hard for. - Socrates

Massage therapists are in the business of restoring physical function, reducing the harmful effects of emotional stress, and assisting their subjects to re-embody. Tom Myers, international instructor and author of *Anatomy Trains*, describes the prevalent condition of “Kinesthetic Dystonia”, the disconnection individuals in our modern high-tech society have with their bodies, their “soma”. Citizens, overwhelmed and over-stimulated, are numbing and unresponsive to what Jean-Martin Charcot called the “cry from suffering organs”.

Pragmatically, practitioners assist people to return to work, to activities required of daily living, to beloved recreational and social activities – all thwarted when pain, stiffness and anxiety

persist. Practitioners invest thousands of hours and tens of thousands of dollars in acquiring academic knowledge and technical proficiency to provide the best care possible. Their noble goal: To eradicate suffering and symptoms, to harness the inherent healing capacity of the body with nurturing and relatively non-invasive methods.

As valuable a service to humankind as this might appear, practitioners commonly report struggling in practice. Some practitioners argue the concepts of "financially viable" and "caring" as mutually exclusive. That the pursuit of financial compensation taints the caring act. Consequently, without the means to sustain a practice, the caring practitioner soon runs out of resources to meet expenses and is forced to leave her profession to gain employment in another field.

This book is for the practitioner who is eager to improve his situation. If you're a student or entry-level practitioner, you are in a prime position to greatly benefit by designing your practice from the get-go founded on the concepts presented. In opening chapters I help you clarify who you are, why you chose this profession, what populations you wish to serve, and how to promote yourself to support your work.

If you have been in practice for some time, have acquired contacts, are well versed in promotion and communication, and employ solid hands-on skills but are discontent with your circumstances, you will find this book invaluable. You'll learn how to reset what's not working – roles and responsibilities in the workplace, cashflow accounting, and refining your practice philosophy so you can focus your practice for the long-term.

Perhaps your income is limited by your work capacity i.e. how much service you can provide in a day, at a pace comfortably sustained. Providing massage is, after all, time-and labour-intensive. If you're going to earn more than a basic income, you realize you need to approach things differently. I'll share how to use tools, team and technology to increase your work capacity and potential earnings while reducing strain on your body.

The most common way to increase work capacity and generate higher income is to employ associate practitioners while adopting the dual role of practitioner and manager. This requires investment of capital, managing escalated business risk (and profit potential) and providing work opportunity for entry-level practitioners not yet practice-savvy. These practitioners will share and benefit from your established location and reputation. A generous section of this book is dedicated specifically to address the often tense and ruinous squabbles that untether many massage business owner (practice broker) and contracted practitioner relationships.

As we'll see, despite the challenges for both owner and practitioner there are many benefits to joining forces in a massage therapy business.

Practitioners frequently require secondary incomes because the time and labour intensiveness of practice limits work capacity to a part-time vocation. Earning surveys conducted by the Registered Massage Therapists' Association of Ontario (RMTAO) and the Canadian Massage Therapist Alliance (CMTA) indicate practitioners are managing on average 19-21 hours/week direct hands-on care. The practitioner, in effect, must leverage a second part-time occupation – manager, retailer, instructor, even working outside the profession – while maintaining her primary vocation as a massage therapist. There are many ways to increase your income as a massage practitioner and we'll examine 12 in this book. All are industry-related, most not as labour intensive as providing massage.

In addition to the talent, experience, staffing, equipment and capital you bring to your venture, consider factors beyond your control that affect your business. These include health of the economy and its impact on employment, discretionary income and health benefit plans; government policy and taxation; relations with the insurance industry; positioning with other health care providers - especially gatekeeper disciplines you rely on to endorse your treatment plans; public and media opinion; competitors and profiteers, and the politico-culture within the profession...all of which directly influence the operation and success of your practice. You can only directly control 4 variables in your practice: your product (service), pricing, place of work/distribution and promotion. We all need to be politically active and pool resources with other practitioners to affect those significant influences outside our individual practices.

Understand that you as practitioner and the business of practice are inseparable...you ARE the business and business IS personal. In time you must learn to cultivate the business beyond yourself - much like parenting a child who will someday become self-reliant – so your business survives beyond your career. In the later chapters I'll explore the buying and selling of a massage therapy business. To work for years and not project the value of your business asset into your retirement is like building a house only to never live in it. Carefully planned, your business can be a great source of employment, enjoyment and opportunity for generations of practitioners to come, continued care for the patients / clients you've served during your career, and a nest egg, for your next adventures.

Let's begin.

A handwritten signature in black ink, appearing to read 'Dillon', with a stylized flourish underneath.

Curriculum Structure

Establishing a practice is a progressive venture, each step building upon the last. As such this curriculum begins with the questions facing entry-level practitioners and provides a framework to guide you throughout your practice. This structure loosely follows Abraham Maslow's hierarchy of needs, which turns out to be a wonderful model for the personal and professional development required to become the practitioner you feel compelled to be.

Exercises are peppered throughout the curriculum, consideration.



as are articles



for your

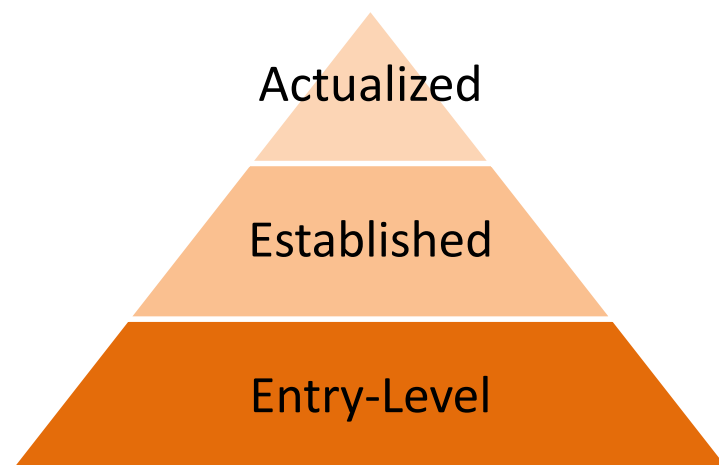
You can participate in our Facebook community at <https://www.facebook.com/Don-Dillon-RMT-222743724456748/> and read my ongoing reflections regarding the massage therapy profession at my blog <http://dondillon-rmt.com/commentary/>.

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Entry-Level: Practitioner Physical and Security Needs

1) **Profile** – We start with you. Reflective exercises tease out personal and professional talents that demonstrate your unique competence, experiences and skillsets as you lay the foundation upon which to build your professional career.

2) **Provisions** – Account for all assets you bring to the table - capital, contacts, business competence and the commitment to see it through. Evaluate if you have enough resources to launch your own practice or would be better served apprenticing in an established enterprise.



3) **Purpose, Passion, Position in the Marketplace** – What do you bring to the marketplace? Why does your product/service matter? What populations do you serve? What is your role in the workplace? What are the values that guide your practice? We drill down to your core philosophy so you can best position your practice launch.

4) **Product, Pricing and Place** – Define your product (service); how it will be packaged and presented. Consider pricing theory and strategies while you contemplate the place (sector/delivery-of-care model) you will apply.

5) **Promotion** – Learn how to recruit prospective patrons, retain them for the long-term, reward patron behaviour that builds your practice, and re-serve (serve again) your patrons in greater capacity.

6) **Profit** – Track key financial metrics, build financial competence, nurture growth and positive cash flow. Unless your practice is just a hobby, you'll need profit for growth, contingency and retirement.

Established: Professional Self-esteem, Relationships and Processes

7) and 8) **Practitioner Relations** – What role do you play at work? How does this intersect with the role of others in the workplace? What are your expectations...and theirs? Before you sign on the dotted line, consider the implications of the business agreement you're entering. Learn how to strengthen relationships with your work mates and support staff. If you're a business owner, effectively scale up to incorporate practitioners into your enterprise.

9) **Perspective** - Comprehend the extrinsic factors that influence your practice viability - government policy and funding, insurance industry and gatekeeper health practitioner relations, public and media endorsement, competitors and profiteers. Explore the profession's culture and essential stakeholders as they exercise influence on your practice.

10) **Promises and processes** – Set practice policies and processes that deliver on your quality of care. Consider regulations and laws that govern your practice.

Actualized: Professional and Personal Maturation

11) **Potential** - Evaluate and entertain delivery-of-care models, discuss how to use tools, team and technology to reduce strain while increasing work capacity and income potential. Consider how to generate other sources of income, and how to prepare your practice for sale.

12) **Public & Private Good** – Consider your contribution to public health and wellness initiatives, while nurturing the private good in your own well-being.

Profile: Get to Know You

Learning Objectives:

- Explore your motives, values and beliefs from a personal and professional perspective.

“Who” are you...really?

Practitioners reflexively assert the person on the massage table is the centre of their attention. “It’s all about the client”. Consider carefully, can you support someone’s need for care without first having an intimate knowledge of yourself? Sizing yourself up – your talents, abilities, preferences, values, biases, skill-sets – is an essential first step before you can make yourself available to help others.

How you proceed in practice and in life seems determined largely by what you think, believe and value. You may recognize some of your convictions are not originally yours, but imposed by your family, socio-ethno culture or professional “tribe” in which you reside. I invite you to shine a light on your prejudices and beliefs...acknowledge them and understand how they influence you in your professional and personal decisions.

*You cannot transcend what you do not know. To go beyond yourself,
you must know yourself. — Sri Nisargadatta Maharaj*

Following is an exercise to invoke self-awareness. Review the questions thoughtfully and record what comes to mind. Your answers may change over time as you peer deeper into yourself. That’s just fine and to be expected.

It’s your choice whether to share your answers with others. It might be insightful to provide these questions to confidantes and ask for their reflections on you.

Revisit this exercise intensely when first starting out, then quarterly or annually after established. Your beliefs and values act like a compass in the realization of your ideals in practice, so put a healthy dose of time into thinking about them at the outset.

Questions:

- Who are you? What's your history?
- What's interesting or unusual about you? What is your "super-power"?
- What are you most proud of? Worried about?
- What are you willing to toil and sweat for? To fight and advocate for?
- What is your age, gender, education level?
- What are your interests, family/support systems in place?
- What are your religious and/or philosophical beliefs?
- Are you more introverted or extroverted? Sensing or intuitive? Thinking or feeling? Judging or perceiving? (after Myers-Briggs personality variables)
- Do you want to work with others or by yourself?
- What type of work ethic do you have? Are you disciplined? Can you motivate yourself?
- How did you come to the profession of massage therapy? Why here, why now?
- What market sector (rehab, spa, private practice, wellness/holistic, western medicine, on-site massage, athletics) do you work in, or wish to work in?
- What population(s) do you wish to serve? Why?
- Deeper still...why these populations? Why you?
- What skill sets do you bring to the massage table beyond hands-on (ie: promotion and sales, accounting, managing/team-building, communications, operations)?
- If already working, what is your professional work situation – contractor/freelancer, renter, employee, partner, employer or practice broker?
- Number of years in practice?
- What do you believe to be true about the profession of massage therapy? How do you know it to be true? What else could be true?
- Are you a member of your professional association? If not, why not?
- How prepared do you think you are to enter practice? What feelings come up when you consider this?
- Are you at a crossroad in your career, considering changes or next steps? If so, what comes to mind?

"Get to Know You" Questions:

Carefully consider and write responses to the above questions. It may be helpful to survey advisors and confidantes for their perspective.

Make plans to revisit the questions regularly to mine your responses more deeply. As you progress through your practice years, revisit the questions annually.



Provisions: What Value Do You Bring to the Table?

Learning Objectives:

- Reflect on the provisions – time, energy, money, expertise – you bring to the table.
- Consider how to become more employable.
- Examine if you are best to apprentice and learn in an existing practice or resourced sufficiently to launch your own.
- Understand why you need more than hands-on technical skills, health science knowledge and a familiarity with regulations to launch a practice.

Begin from Where You Are.

You may have talent, some capital to invest, maybe several clients willing to patronize your new venture, and you're willing to work hard. It might not be enough. With a marketplace full of solutions to address stress, strain and pain, you may require the resources of other people – time, energy, money, expertise – to help your practice get a foothold. The higher the value you bring to the table, the better your leverage to acquire the resources you need.

A common complaint I hear from practitioners-turned-managers is that fledgling practitioners often present with high expectations, but minimal assets to put up. Practitioners leave school with some technical hands-on skills, some academic knowledge and a base understanding of standards and regulations in the profession. What else?

Whether you are interviewing for a position in an established practice, or applying for bank funding to launch a business, the person across the table from you is looking for assets - capital, contacts, competence (in business) and commitment:

1. **Capital** – money to pay the rent and savings until cashflow positive, or to invest in the business as leasehold improvements, furniture and equipment, marketing/advertising, licenses and insurance, and eventual expansion
2. **Contacts** – friends, family, influential people, previous clients who utilize your services or will refer people to you in your new location; advisors to guide you
3. **Competence** – customer service, communication skills, operations, marketing and sales, accounting - as well as de facto competencies in technical hands-on skills, knowledge of health science and regulatory compliance
4. **Commitment** – an ability to contribute beyond in-room therapy sessions to after-work duties, ongoing promotion, diligence and enthusiasm during slow times

The greater the value of these “4 C’s” the practitioner brings to the table, the better terms she can negotiate, and the farther she can develop in the practice. Practitioners scoring low on the 4 C’s can see entry-level practice in another’s business as an opportunity to learn, to adapt, to grow and to prosper under the tutelage of an experienced practitioner. Over time, the junior practitioner can elevate the value of their “C’s” to command higher fees, a partner position or perhaps create an independent practice.

Merriam-Webster defines Entitlement as “belief that one is deserving of or entitled to certain privileges”. Some practitioners imagine they can start on the top floor, corner office with just entry-level skills and a paucity of capital, contacts, competence and commitment. Forget about it! Value takes time, energy and money to build. There are no short-cuts.

The man of virtue makes the difficulty to be overcome his first business, and success only a subsequent consideration. – Confucius

Many practitioners are apparently conditioned during their education to be self-employed and autonomous from the onset. Educational institutions would do well in offering appropriate perspective for their students, encouraging them to first apprentice in established practices and provide them the tools and the insights to develop and grow in the profession over time. To push practitioners to risk capital and other resources to launch and operate a practice they are not prepared for is injurious to these fledgling practitioners.

Rate yourself 0 (limited) to 5 (excellent) in each of the C’s:

Capital to invest (plus savings to last you through the start-up period): 0 1 2 3 4 5

Contacts guaranteed to use your services/refer people to you: 0 1 2 3 4 5

Tactical business experience, knowledge and competence (operations, marketing, customer service, communications, accounting): 0 1 2 3 4 5

Commitment (strong work ethic, enthusiasm to grow practice): 0 1 2 3 4 5



If you qualify yourself low in any of the 4 C’s, consider apprenticing in an existing business. Put in your time and eventually you will bring more value to the table.

Purpose, Passion, and Position in the Marketplace

Learning Objectives:

- Explore your motives and objectives as you define your niche.
- Create a personal and professional mission statement.
- Clearly define your “passion”.
- Identify and understand your target market.
- Confirm your philosophy of care.

Imagine you’re planning a very important and lengthy journey. Would you consider leaving without a clear destination? Would you go without a map and a compass or Global Positioning System (GPS)?

Of course not. Yet many practitioners venture into their careers without orienting to their practice objectives, populations they wish to serve or practice setting they’d prefer to work in. Launching your career as a practitioner is akin to the journey metaphor. You have the destination you wish to arrive at, you are clear on the reasons why you are going, you have a starting point, and you need a compass and map (or GPS) to get you there safely and effectively.

Some prepare a business plan for the one-time purpose of applying for a business start-up loan. Often, after this process is complete, the business plan is filed away, never to be referred to again.

I believe a business plan is relevant to your practice in every given moment...a reference point for the business that is ever evolving, ever changing as the experience and vision of the plan-creator evolves and changes. The plan must be practical, easy to read and, like a map, keeps the planner on the path towards her destination.

People are like stained-glass windows. They sparkle and shine when the sun is out, but when the darkness sets in, their true beauty is revealed only if there is a light from within. - Elisabeth Kübler-Ross

I recognized early on the benefit of keeping my eyes on the prize; to keep my plans ever in front of me and regularly reflect on the variables I wanted to deeply understand and improve. Deepak Chopra reflects, “What we pay attention to, appreciates”. As you process the exercises in this curriculum, notice how the attention you pay to your practice development is rewarded. I encourage you to revisit your responses again and again – polish them like precious silver until their deep lustre is revealed. Now let’s explore Purpose, Passion, Position in the Marketplace and Practice Philosophy. This form the foundation of your career in massage therapy.

Purpose

In our journey metaphor, our purpose is akin to our objective - where we wish to go. It’s the “What” we need to answer. What does my practice do? What does my practice challenge me to be? In what way can my practice serve my community and make it a better place? What am I investing time, energy and money for? What outcomes am I compelled to achieve? Said another way, what is the mission of my practice?

What do I want my practice to provide for me? For you, perhaps, it is a sustainable living, a sense of fulfillment for work well done, the ability to take more workshops or acquire more education, to finance recreation and healthcare for you and your family. Your Purpose must remain regularly in your sights to kindle proper action.

“A life without purpose is a languid, drifting thing; every day we ought to review our purpose, saying to ourselves “This day, let me make a sound beginning, for what we have hitherto done is naught!” —Thomas à Kempis

Imagine you are pitching your idea on Dragon’s Den (or Shark Tank) looking for funding and expertise to make your idea a reality. How would you convince investors to invest in the plausibility of your idea? How would you convince them your business needs to exist?

Thoughtfully answer these questions:

What am I investing time, energy and money for? What is my mission?

What does my practice challenge me to be?

In what ways do I want my practice to provide for me and my family? My community?

What outcomes am I compelled to achieve? What experience am I compelled to live?



Passion

Passion is an intense desire or enthusiasm, and is reflective of your values. Metaphoric to a compass that always points true north, your values - and your passion to see them realized - direct your practice to stay on track. It's your "Why". Why did I become a practitioner? Why must I toil every day to breathe life into this practice?

Many practitioners patently respond, "I became a practitioner because I like to help people". While noble, you could alternatively help people as a teacher, a nurse, a carpenter, a retail clerk, an accountant, a firefighter, an army reservist, a dog groomer, a waiter/waitress, a writer, a social worker, a physician, a plumber, a landlord, a pharmacist, a real estate agent, a taxi driver....Why specifically did you become a practitioner in the field of massage?

You could have studied almost anything...why this? "I like to help people" does not describe the depth of your "why". I implore you. Dig deeper.

Passion isn't easy. We romanticize the notion and spur others to pursue their passion, but passion also means "to suffer for what you love". There's a lot of hard work and suffering in store when you pursue your passion.

*For every thought supported by feeling there is a muscle change. Primary muscle patterns being the biological heritage of man, man's whole body records his emotional thinking.— Mabel Ellsworth Todd, **The Thinking Body***

Take a moment now to reflect on what your passionate about – self-reliance, wellbeing, longevity, vitality, freedom from pain...values you're willing to fight for, preserve and protect. Whenever you feel discouraged or disappointed, your Passion keeps you moving towards your destination.

Thoughtfully answer these questions:

Why did I *really* become a practitioner?
What do I value most and wish to preserve?
Why do I work hard day after day at my vocation?
Why must I endure?



Exercise: Think:Pair:Share!

The following article is one of several peppered throughout the book. As an exercise, read and then think about the concepts presented in the article. Consider how you might apply them to your practice. Then, pair with a colleague, confidante or business advisor and share your perspective. Ask them to share theirs. Integrate what you have learned.

Prospering at Massage Therapy is E-E-E-Easy!



What mindset do you apply as you enter each massage session? What orients your quality of care each and every time? Consider the E-E-E-Easy framework: Efficacious, Efficient, Ergonomic and Economical.

Efficacious

Efficacy is the demonstration of an expected outcome, proof that your intervention worked. Does your care produce the results your clients are looking for? For your massage session to be efficacious, it must address the person's main concern in a demonstrable way, as quickly as possible. Aim to get some relief of symptoms in the first session...show them how effective you can be.

Your level of efficacy goes up if you can educate them on ways to reduce hurt and harm from their daily habits. For clients to trust you, they require a cogent understanding of the cause of their symptoms, the harmful effects to body-mind, and how you can work together to intervene and restore their physical function and well-being.

Efficient

Being efficient means minimizing waste and maximizing results. How quickly can you help them restore physical function, relieve pain, and improve their quality of life? Utilize electro and hydrotherapies to prepare muscles for treatment and accelerate results. Recruit the client via active therapy and remedial exercise. Study and incorporate techniques that produce the most gain more while using less resources.

Be efficient in your practice operations as well. Streamline appointment booking, intake and assessment, accounting and billing, marketing and administration. Ensure your workspace is clean and equipment is handy. Consider how you can work with other practitioners to efficiently maximize results, focus your intention and minimize waste.

Ergonomic

To serve others you must also preserve your body...or you'll break it. In a study administered by the Atlantic College of Therapeutic Massage, massage therapists were surveyed across Canada to assess the prevalence of musculoskeletal pain. The findings were reported in *Massage Therapy Canada*, Winter

2006. More than 60% of respondents reported low back pain and over 80% reported pain in the wrist and thumb.

To preserve yourself while caring for others, incorporate an electric table and special bolsters like the Body Cushion® to ensure your patient is comfortable, aligned and safe. Utilize proper body mechanics when applying pressure. Avoid using your fingers (small surface area, high load) until muscles are adequately prepared by palms, fists and forearms (larger surface area, less likely to strain). Consider using hand-tools and hydrotherapy to prepare particularly stiff body areas. Before you exert, ensure you are comfortable, breathing rhythmically and generating force from your lower body. Reduce strain while increasing your leverage. You're of no help to anyone if you harm yourself.

Economical

It's challenging working within patients who present with capped benefit plans and limited discretionary income. Working efficaciously and efficiently as mentioned above will help, but at the end of the day you still need to profit. Ensure your service fees and work capacity are sufficient to cover all operating costs while providing enough for living expenses – mortgage/rent, utilities, groceries, transportation, various taxes, savings for contingency/emergency and retirement, tithing for your favourite charities, and for your personal growth and cultivation. If your income is insufficient, find ways to collaborate and share resources to reduce overall expenses.

Whether working solo, contracting in an established practice or brokering practice opportunities for others your business model must make financial sense. In my experience unrealistic and unsustainable financial terms, cashflow and money management ignorance, impoverished beliefs about value, prosperity and generosity, and failure to convert marketable skills into a sustainable business model doom practitioners to poverty-level incomes or a vocational exodus.

So cultivate your practice consciously by design: efficacious, efficient, ergonomic and economical.

Dillon, D: Prosperous Massage Therapists Find it EEEasy, Massage Magazine (online), August 2010 (modified/updated from original)

Position in the Marketplace

Position in the Marketplace represents “who” we attend in the journey. Who can I help? Are they aware of and clearly understand the benefits of my care? Why do I feel compelled to help them? Who else competes to provide products/services to this population? How can I differentiate my offer?

It’s critical you know the population you wish to serve. Don’t be practitioner-centric ie: believe clients will respond to whatever offer you place on the table. Be population-centric and ask “What are their problems and pain-points? What do they suffer from? How can I help?”

Align your talents, resources and experience with their concerns, and they just may provide you the opportunity to serve them.

You have to take your values from your customers, your designs from nature, and your discipline from the marketplace. — Hunter Lovins

Consider your market’s demographics - gender, age, location and occupation - and psychographics -values and beliefs, interests, buying behaviour - to discern products and services sought by your targeted population. Conduct informal surveys and review statistical information from your local business development centre to hone your understanding.

Your population - the people in your community who can most benefit from your provisions – expect you to know and understand how to fix their problems. The more you learn about them – and the competing offers for their attention – the better you can serve them.

Thoughtfully answer these questions:

Who makes up the population I wish to serve?

What do they suffer from? What pains them?

What do they aspire for themselves?

Are they aware of me/my practice? Do they understand the benefits I provide?

Who else serves the needs of this population? How does my offer differ?



What's Your Role in the Workplace?

Unless you operate a sole practice from a building you own, you will need others to form a working relationship. Expectations must be clarified to ensure steady operations. If not set up properly, there are harsh legal, tax and financial implications. We'll cover contract provisos and agreement faux pas in chapters 7 & 8. At this stage, it's important to classify the work relationship you plan to have with others. Here are the most common:

CONTRACTOR – a “freelancer” is brought into an existing business to service surplus workload. The arrangement is designed for short-term or seasonal work, but it's common in the MT profession to carry for long-term. The contractor is expected to supply their own equipment and other essentials and is paid a commission per service. The business provides the work (in the form of clients/patients).

Contractors are independent, determine the hours they offer to the business, can work for multiple contracts at a time, and are responsible for their own transportation to work, filing taxes, professional development, and maintaining licensing and liability insurances.

SELF-EMPLOYED PRACTITIONER – a “renter” has an agreement to rent commercial space from a landlord (may be another health practitioner). The self-employed practitioner signs a lease, pays a flat rent, markets her own business, provides all services and manages operations independently, including billings and taxes. The renter may procure shared services (example: common receptionist) from the landlord, but otherwise the landlord is hands-off. The self-employed practitioner is completely and entirely responsible for the viability of her business.

EMPLOYEE – a “career worker” applies for a long-term position, has received an employment contract and uniform. Hours, job description and workload are set by the employer. The employee brings a knowledge-base and skill-set, which will be augmented with training provided by the employer.

EMPLOYER – an “employer” provides all tools, equipment and clients, determines workplace design, flow and variables of service delivery, determines training required, and invests capital to launch and operate the business. The employer maintains control over the brand and working operations, manages risk and works toward a profitable, sustainable business.

PARTNER - “Partners” invest capital and/or expertise in business, share decision-making, costs of operation, risk of loss and potential for profit equally. Partners can offer different perspective and expertise, growing a business beyond a sole owner's capacity. Partnership has a number of legal and liability considerations, so be sure to consult a lawyer re: partnership contract.

PRACTICE BROKER – A “Broker” is a practitioner who has successfully developed a practice of her own, established a location and nurtured a solid reputation she can share with associate

practitioners for a fee. Often referred to as the “business owner / manager”, the Broker may include provisions (equipment, operations, marketing) in the opportunity. Brokers may eventually offer exceptional practitioners a partnership or other opportunities to invest in the business over time.

The landscape has changed with large corporations and franchisors (typically non-practitioners) investing capital into businesses and brokering opportunities for practitioners. These set-ups are well-financed and equipped, offer health/dental benefits and other incentives, strong marketing campaigns and locate in highly visible commercial spaces. Technology-based companies market massage and broker appointments and billing via phone apps for autonomous practitioners wishing to supplement their brick-and-mortar work.

Labor Omnia Vincet (Work conquers all)

Following is a summary of the different types of work relationships practitioners apply to:

| Contractor | Self-employed | Employee / Employer | Partner |
|---|--|--|---|
| <p>“Freelancer” or “Temp Worker” to service excess workload of another’s practice in the short-term/seasonal</p> <p>Paid commission per service, invoices practice manager</p> <p>Typically provides own equipment and supplies</p> <p>Work (clients) acquired and provided by the business</p> <p>Contractor can work for multiple contracts</p> | <p>“Renter” that remains autonomous from landlord</p> <p>Flat rent</p> <p>Practitioner manages own operations, promotes self, handles all billings and administration</p> <p>Landlord is hands-off</p> | <p>“Career worker” offered long-term employment applied to a job description provided by the employer</p> <p>Employee brings skill-set, Employer provides all tools and training necessary</p> <hr/> <p>“Employer” pays acquisition costs to operate business and draw customers. Determines workplace design and delivery of service model</p> <p>Employer supplies training, professional development</p> <p>Employer fronts capital, bears risk and nurtures potential for profit</p> | <p>“Partners” invest capital and expertise in business, share decision-making, costs of operation, risk of loss and potential for profit equally</p> <p>Partners offer different perspective and expertise, growing a business beyond a sole owner’s capacity.</p> <hr/> <p>Practice Broker A “Broker” leases established reputation, location and provisions (equipment, operations, marketing) for a fee to associate practitioners (contractor or self-employed renter)</p> |

Exercise: Think:Pair:Share!



Become More Employable

While many massage therapists predict they will work as self-employed contractors, the marketplace is presenting more employment opportunities. With more competition, higher costs to entry-level practice and the demand for sophisticated business skills, massage therapists (RMTs) are increasingly looking to small businesses or franchise locations to launch their practices. RMTs require training to ensure they are work-ready, and strong candidates need to display a number of qualities to be considered highly employable.

How employable are you? Beyond your RMT registration, what transferable skills or additional value do you bring to the table? Health and wellness businesses invest capital, provide strong branding in highly visible commercial real estate, strong marketing campaigns and operating systems, support staff and business expertise, and a long-term commitment to see the business grow and evolve. Many companies employ RMTs – LifeMark (CentricHealth), Massage Addict, GoodLife Fitness, Hand & Stone Massage and Facial Spa, and large spas like Elmwood Spa. These corporations have multiple locations and considerable resources. They are looking for skilled practitioners with team spirit and strong customer service orientation.

Increasingly segments of the marketplace demand convenience, lower cost and better value. Many people feel safer with the recognition of a national brand and commercial site. Just like 3-D printing is disrupting manufacturing, the internet has disrupted news media and publishing and the smart phone has disrupted just about everything, the way people access RMT services is being disrupted. Competition to provide care has become fiercer and we are challenged to adapt to these new circumstances. Consider how these corporations provide a solution to a chronic problem in the RMT profession...providing a well-managed, viable business to work in.

You might respond, “I’d rather be self-employed!” Wonderful. Do you have the capital to finance a business start-up, and the money to keep it going until profitable? Do you have a network of contacts that will make appointments and procure services from you? Do you have real business experience and competence in accounting, marketing, customer service and operations? Do you possess the commitment necessary to work long hours and foster growth in your enterprise?

If not, you may not have the resources to work for yourself. Four out of five businesses fail within 5 years of start-up, the main reasons cited are negative cash flow and lack of owner business experience/competence.

Private practices with specialized skill sets can still serve niche markets. But they'll need to share the marketplace with well-resourced, systematized business models promising convenient, cost-competitive care.

Benefits of employment

Why RMTs might consider employment in a larger business:

- ✓ Incentives and bonuses
- ✓ Comprehensive employee health and dental benefits package
- ✓ Appointments booked and confirmed by support staff
- ✓ All supplies provided
- ✓ Extensive marketing campaigns to build your client/patient base
- ✓ Paid training and professional development opportunities
- ✓ Income tax/payroll deductions at source
- ✓ Flexible schedules - work full or part-time
- ✓ Better equipment and ergonomic aids
- ✓ Team environment and collegiality
- ✓ Computerized systems
- ✓ other positions (non-physical) within the company

These businesses are already capitalized – no financial output required by the RMT. These businesses are highly sophisticated. They have researched their target market, catered service to be truly client-centric, launch frequent and targeted marketing campaigns, know how to expand and to mitigate risk, and have established brand and reputation.

Complaints from RMT Employers

In my discussions with owners/managers from several of these companies, I have listened to criticism and concern about workplace-readiness of massage practitioners.

Concerns include:

- Practitioners see themselves as individuals; have trouble integrating into team practice.

- Practitioners demonstrate care for the client, but are inattentive to the larger client experience re: workplace cleanliness, freedom from clutter, first impressions.
- Although well prepared in the academics of health sciences, regulatory requirements and basic massage techniques, practitioners are frequently untrained in critical skills of customer service, sales and promotion, or an appreciation of business operations.
- Practitioners fail to invest in their practices, tether between multiple locations and are unavailable for more work at the primary location. Stated one practice manager, “RMTs need to temper their expectations of (fast) practice growth, and invest in one location.”
- Practitioners poach clients from the business and steer them to the practitioner’s home practice or alternative location, extorting the established business relationship and forfeiting acquisition costs paid to acquire that client in the first place.
- Practitioners often don’t understand the principles of cash flow and profit/loss or the costs of running a sustainable business. They frequently demand financial terms that are not in line with the limited assets they bring to the business.

Sure-Fire Ways to Get Fired:

- Complain to clients about dissatisfaction with pay or workload
- Press religious or political beliefs or personal issues while providing service
- Leave the session room in a mess, or damage the quality and image of the business
- Discuss client personal information in public spaces
- Steal, lie, cheat, harass fellow workers or patrons
- Show up late, miss shifts, be unkempt in appearance and otherwise unprofessional and unaccountable

Complaints in any relationship should be taken to the source...not vetted through the client who has paid to receive professional services. Workplace hygiene and safety is the responsibility of all employees, and client information should only be discussed in the confines of a private space and only with those authorized to share this information.

Employment Worries:

RMTs may be cautious to seek employment. They fear giving up autonomy or control over business variables, or they may be suspicious of the intentions of business owners, particularly if non-RMTs. Let’s address some of the common misconceptions:

Inferior pay – Practitioners are convinced they’ll earn less income if employed. Consider the Registered Massage Therapists’ Association of Ontario (RMTAO) income surveys of 2009 and 2013, reporting average income of \$39,100 direct hands-on care (\$38,500 in 2009). These stats are largely reflective of RMTs who designate themselves “self-employed”. If you compare the

take-home pay (after business expenses taken off, remaining money to live from), to an RMT employed in one of the businesses mentioned, in an apples-to-apples comparison you may be surprised who comes out on top. What matters is not what service fee is charged, but what you take home at days-end to live off.

Further, many employed RMTs have access to equipment that lessens strain/increases work capacity, incentives and bonuses and higher traffic potential. While it's true you *can* earn more working for yourself (because you're not paying someone to broker capital, contacts, competence and commitment for you), *will you?* You must possess sufficient capital, contacts, business competence and commitment to launch and sustain a business.

Inferior skill – Statements in social media betray the belief practitioners who seek employment over self-employment are somehow defective. “They must be inferior if they’re working at someone else’s business.” I’ve met RMTs with 8, 15 and even 24 years registered that happily work as employees. They recognize the advantages of employment in these larger enterprises and prefer the resources large, marketing-savvy companies offer. I’ve personally received excellent care on my visits to several locations.

Exploitation – Whenever you work with other people, in any type of business sector or workplace, exploitation is possible...even in small private practice settings. When I began practice in the early 1990’s – before massage corporations existed - chiropractors and physiotherapists were blamed for exploiting RMTs.

Let’s be clear - you are responsible for advocating for your interests and to understand the full scope of your rights. Study labor laws, seek counsel from lawyer on contract negotiations, press the RMTAO and RMT schools to form functional relationships with major employers, and utilize the experiences of others on social media.

If you sign a bad contract or fail to assert yourself when there’s an attempt to take advantage of you, that’s on you. Educate yourself and assert your professionalism. You can take steps to dramatically reduce the chance of exploitation.

Become highly employable:

If a practitioner can bring value to the business in the form of high retention, drawing business in, supporting other team members and contributing in positive ways to the workplace, they will ultimately be rewarded with bonuses, premium shifts, employee benefits and opportunities for advancement. Unlike private practice, working for a large enterprise provides alternative positions for generating income not directly related to hands-on care.

The best employees demonstrate friendliness but are not over-bearing, enthusiastic while being empathetic, show initiative and competence but are not arrogant, and are authentic and gracious in service. They recognize they are a part of a larger integrated team and strive to accomplish goals common to the mission of the business while supporting and encouraging fellow workers.

Here are some tangible ways of increasing your employability and value in the business:

- Be well-dressed, engaging and researched for your interview.
- Be prepared with questions to ask about the business.
- RMT designation is not a guarantee of quality – employers will often ask for a short demonstration of your skills and client engagement. Be willing.
- Be prepared to commit to a trial and see how the relationship works out.
- Ensure clients feel safe, warm and comfortable in your presence...always.
- Empower clients by letting them dictate comfortable and tolerable pressure, temperature and other experience variables.
- Look for ways to add value to the client experience. As Disney said, “Do your job so well they’ll come back to see you do it again.”
- Be gracious – lower your table for an easy transition to standing post-session, provide water/recovery aid at the end of each session.
- Focus on the primary issue and get results in that session.
- Design and present a plan to help clients accomplish their long-term goals.
- Get massage yourself, learn from others while investing in your own health and wellness
- Share remedial exercises and helpful information...be a resource.
- Be a team player, show initiative in creating a better workspace for all.

In Closing

Our professional culture does a dis-service in encouraging RMTs to only seek contract positions. Without possessing the 4 C’s, many are doomed to poor outcomes. I encourage you to go and sit interviews with as many businesses as you can, learn about what they have to offer. You might be surprised how attractive being an employee can be. And should you accept a position, prepare to work hard to be not only employable, but retainable as well.

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Philosophy

Think about exceptional service you've experienced at the hands of a talented practitioner.

What made it remarkable? What was the setting (practice design, temperature, visual, auditory and olfactory cues)? How did the practitioner care for you? How did it make you feel?

Now consider a poor service experience you've had at the hands of a practitioner (any type). What acts/behaviours violated your expectations? How did it make you feel?

Your practice philosophy epitomizes the care you want to provide. It's the "How", as in, how you provide care effectively and consistently. Your philosophy reflects your values and beliefs as a practitioner. It defines the way you approach each session.

I review my philosophy of care before I start my workday. It primes me for the experience I plan to create for myself, and for my patients. I'll share it with you here:

- I create a safe, warm, comfortable space.
- I nurture my knowledge, skill and vitality.
- I educate on the cause (problem), effect (symptoms) and remedy (intervention)
- I address complex functional relationships to evoke greater resolution of the problem.
- I am guided by results - not time or territory (body area) covered.
- I address the whole person, and qualify my outcomes.
- I serve others while preserving myself.

Consider your philosophy of care. What is your ideal practice setting? What is your mind-set in approaching each person you work with? Be excruciatingly clear in your design. Seek feedback, "Why do you come to me, specifically, for your care? What matters to you in the experience?"

Materialize your philosophy of care – reflective questions:

What do I value and believe about massage therapy care?

How will my patrons experience my care values?

How will they feel / what will they think while in my care?

How can I make their experience remarkable?



You've done some heavy lifting to create your profile, tally your provisions, critically examine your purpose, passion and position in the marketplace, and you have carefully considered your philosophy of care. Get ready to prepare your offer for the marketplace.

Product, Place and Price

Learning objectives:

- Define your “product” based on desired user experience and benefits provided.
- Set up your practice design to be client-centric, rather than practitioner-centric.
- Explore the different work settings/sectors practitioners work in and clarify your best fit.
- Challenge your perceptions with pricing theory; position your services based on perceived value.

In marketing theory, the “marketing mix” refers to four variables considered in launching a new venture: product (service), pricing, place (distribution/location) and promotion. Promotion is a large topic and we’ll cover it in the next chapter.

Product/Service

What are you offering to the marketplace? “Massage therapy services” may be the medium, but frame your offer from the point of view of the user. Consider the offer of these companies: Uber (lower cost, convenient transportation), Apple (cutting-edge, beautifully designed technology), Tesla (environmentally friendly, unique driving experience) or McDonald’s (fast, convenient, consistent food).

When people accept your offer and procure your services, they broadcast who they are (or see themselves to be), what they believe and support. Their sense of identity, self-esteem and status are tied to their choices. Your product/service needs to make people feel something, and see themselves using it.

People don’t buy products. They buy a better vision of themselves.

- Belle Beth Cooper, **Buffer**

People aren’t coming for “massage therapy”, but rather a set of expectations: pain relief, greater mobility, sharpened work or athletic performance, lowered anxiety, rise in mood, a deeper sleep, heightened self-awareness and re-embodiment following the disconnection with self during a stressful event. And because “massage therapy” is ubiquitous, patrons form additional expectations when they choose and return to you specifically for their care.

Contextual factors such as your calm (or energetic) manner, your professionalism and ability to help them feel safe and comfortable, your experience and expertise, endorsements by others, your ability to nurture, comfort and demonstrate compassion, the pleasant setting of your workspace, your responsiveness to appointment requests, your network of allied health

providers...these are all part of how your “product” is packaged. And if you can deliver on these expectations consistently, you’ll go a long way to retaining a loyal patron.

Your “product” reflects your beliefs, your values and your philosophy of care you outlined in the previous chapter. You must learn how to translate these elements when designing and packaging your product, so your offer is clear and attractive to the populations you most wish to work with. Use words and images and settings they can visualize or feel in their bones.

Sit in a quiet space where you won’t be disturbed. In the greatest detail possible, imagine the user experience of someone making contact with you the first time. What is their experience of your signage, your business card, your internet presence, or hearing an endorsement from a mutual contact? What’s their experience of making an appointment, sitting the case history and assessment, receiving care the first time with you?

What’s their experience in your setting – sights, sounds, smells, everything they touch or that touches them? What happens at the closure of the appointment – billing, payment, making the next appointment? What follow-up do you provide? All these contextual elements comprise the “packaging” of your product/service and contribute to their experience and subsequent expectations.

Employ trusted advisors to experience your services and provide meaningful feedback. Visit other practitioners and reflect on their manner, setting and all the elements that comprise the client’s experience. You don’t know what you don’t know, so immerse yourself first-hand in care provided by others, while you diligently imagine the experience of someone in your care.

Reflect on the User Experience of your Patient/Client:

What is my “product”? How is it “packaged”?

What, in my visits to other practitioners, did I notice about their product/service?

What of their vision, beliefs and values shines through when they provide a service?

What elements would I like to change or improve upon?

Lab: Employ advisors to trial your complete service process and provide you feedback.



Place

Place refers to the physical setting your care will be delivered. This corresponds to your Position in the Marketplace from the last chapter.

Each setting possesses specific variables that should be population-centric: workspace design, equipment used, terminology spoken, uniform worn, how pricing is set, and the patient billed, types of practitioners and support staff engaged, outcomes expected.

The experience is built and designed around the expectations and desired outcomes of the patient, not the practitioner. This is an important point, as I regularly witness practitioners who orient to their practitioner-centric views. They form their delivery of care model entirely around their beliefs, their schedule, their agenda, and miss properly designing their setting or properly affecting the mind-set of the patient.

Some examples of practitioner-centric thinking:

- Use of images or wording in branding of personal preference (examples: hands, butterflies) without considering the values and perceptions of their targeted population, or the setting expected by those populations. All branding and setting should align with who you serve and how you plan to provide care.
- Offering conflicting methods or modalities that confuse the setting - offering hot stone massage (spa sector) in a rehabilitative environment. Note: modalities can cross-over if they are applied in the proper context of the setting.
- Negating convenience and consideration – refusing to offer after-6 pm or weekend appointments when the population served are office workers who work Monday to Friday, 9 am – 5 pm
- Billing - not offering direct billing and multiple payment methods to the working class with limited cash flow.
- Promoting features or inter-profession lingo, “myo-therapy” instead of promoting benefits “improved mobility, reduced anxiety, pain relief”
- Speaking medical jargon instead of plain language. Be prepared with scripted lay-person responses to common questions.

I’m not suggesting you abandon your values and beliefs to serve people. Instead find the juncture where your values and beliefs align with the needs of the population you wish to serve. Clarify your purpose and passion, list your provisions and craft your philosophy of care first, then infuse these elements of yourself with the objectives and expectations of the populations you serve and create a physical setting that reflects those values. Bring all you have, then ensure it’s the patient’s agenda you address.

What market sector will you serve? Following is a table listing common market sectors and populations practitioners serve, some setting design elements, and possible up- and down-sides for you to consider.

| Market Sector | Population Expectations | Design | Upside | Downside |
|------------------------------|--|--|--|--|
| Rehabilitation | Functional restoration of muscle length and strength, pain reduction, return to occupational, recreational and social activities | Multi-disciplinary /team approach, monitored program, modality and equipment-based, “patients”, medical uniform and terminology, bill insurance directly | Collegial engagement, team-approach, equipment/modalities and admin services provided, shared workload, higher traffic and service volume = good income potential | High operating costs, may be difficult to fully staff, high physical demand, health care hegemony places MT low on the totem pole, funding models (insurance) capped -> limits scope of treatment plan |
| European Spa | Better sleep, lower anxiety, improved mood, relaxation, sense of wellness, embodiment and social connectiveness | Comfortable setting, exclusive, spa modalities, “client”, service uniform and wellness terminology, pay out-of-pocket | Modalities decrease practitioner wear-and-tear, support staff, potential for gratuities, higher income clientele | Time/labor intensive, higher price point relies on client high disposable income = vulnerable to economic downturn |
| Holistic Wellness | Relief from chronic conditions, “one-stop” comprehensive care, greater practitioner/team interaction = perceived higher level of empathy | Multi-disciplinary intake & assessment, comprehensive programs, integrative, pay out-of-pocket or with employee benefit plans | Broad scope of care and expertise, support staff, cross-referral among practitioners, combined marketing/branding | Challenge to integrate care between disciplines, high costs of multi-disciplinary care, no public funding for holistic approaches |
| On-Site and On Demand | Convenient, on-demand benefits of massage, workplace wellness may demonstrate bottom-line cost reductions | Practitioner arrives on-site with necessary equipment, set up in workplace or residence, “clients”, service uniform | No brick-and-mortar costs, technology-driven appointments and billing, part or full-time / supplement other work, possibly higher fees/hour (convenience fee) therefore income | Transport equipment, traffic congestion, practitioner safety/vulnerability may be concern, limit to equipment/tools that can be transported |

| Market Sector | Population Expectations | Design | Upside | Downside |
|-----------------------------------|---|--|--|--|
| Private Practice | Functional / restorative or wellness, depending on design | Scaled-down elements of rehab or spa environment, uniform and terminology subject to design | Practitioner works alone, controls all operations and marketing | Require real business experience, abilities and resources to launch and maintain practice, isolation / minimal cross-pollination of methods or theory with other practitioners |
| Hospital or Community Care | Functional / restorative for chronic conditions and at-risk populations | Practitioner shares office in-house, or goes on rounds with other practitioners, "patients", medical attire, may be salaried, private-pay or charitable organization funding | Association with public health / hospice care | Medical hierarchy and lack of government funding currently limits or precludes massage therapists working in this sector |
| Athletics and Fitness | Sports performance, injury prevention and recovery | On-site athletic event or pre-/post-event care at therapy centre, "athletes", sport uniform, possible funding through sports association or private-pay | Vital, self-aware, disciplined population to work with, possible travel with team / variety of settings, notoriety, possibly lucrative position with high-level team/athlete | Potentially no funding for athlete services -> volunteer position, sport events may be disruptive to regular practice |

Lab: Design Your Setting

Consider the design elements of your setting and intersect with the values and expectations of the populations you will serve. Does your product, price, setting, terminology, uniform, branding and business culture line up with your setting design, and the population you're serving? If not, what can you change to better match the population?



Price

What rationale do you use to set your service fees? Going rate, or some other criteria? How do you value your services? Do you struggle with pricing? The following article looks at both theoretical and pragmatic pricing considerations.

Pricing your Massage Therapy Services



Creating and Capturing value

I've been deliberating for some time over whether to raise my professional service fees. My practice is located in a small city where an automaker - the major industry in this town - laid off thousands of workers a few years ago. Tourism and other industries have suffered, and I suspect many shopkeepers and service providers have wrestled with their pricing decisions for fear of customer reprisal. I reflect on how I, and indeed my colleagues, set pricing in such a climate.

Is pricing based on the type of massage or sector served (rehabilitation, spa, integrated wellness, in-chair massage)? Time-length of session? Inputs of labour, or added elements like hydro\electric therapies or special hand-tools? Are some outcomes (pain reduction, better mobility) more valuable than others (reduced anxiety, relaxation, better sleep quality)?

What role does wealth of the local economy, reliance on generous employee benefit plans, competition with peers or other services promising similar benefit play? What are our own beliefs about the value of our work, our relationship and experiences with money, and what we believe patrons are willing to pay?

Pricing is how the practitioner "captures" the value they offer to the marketplace. **"Price transmits the most important signal to the customer...what the (practitioner) believes the product is worth"**, states Ronald J. Baker, author of *Pricing on Purpose: Creating and Capturing Value*¹

Baker, a trained accountant who studied economics states we got it wrong when considering pricing theory. Pricing, he says, should be based on the value of outcomes (not time) and knowledge transferred (not inputs). "People are not price sensitive, but value sensitive" he asserts. The marketplace determines value and will invest its dollars accordingly. "Value is realized when the customer voluntarily, willingly pays for your product/service."

¹ Pricing on Purpose, 2006, John Wiley & Sons Inc.

Pricing is one of the four “P’s” of the marketing mix which include product, place, and promotion. Practitioners must determine their own particular mix before announcing themselves to the marketplace to ensure their best opportunity for practice success.

It’s the job of the business, Baker affirms, to fully capture the value of its product/service in its pricing while increasing the health, wealth and prosperity of its customers. Customers exchange dollars for utility, for value. The mechanism to capture that value...pricing.

How much consideration do massage therapists put into their pricing? According to the RMTAO 2013 Earnings Survey, most RMTs report setting their fees based on the RMTAO fee schedule guideline, or based upon the going rate of colleagues. The 2010 RMTAO Fee guideline recommended \$82/hour (plus HST) while \$76/hour was the average rate reported in the 2013 Earnings survey. Incidentally, 56% of survey respondents indicated they were not earning what they expected to be. Could ineffective pricing be part of the problem?

How critically do RMTs consider their pricing? Baker states most businesses use a cost-plus pricing strategy ie: they design the product, calculate the cost of production/delivery, top up for a profit margin and then offer to the customer. Price is an afterthought.

Baker emphasizes cost-plus pricing theory is left over from a Marxist era where time labored equates to value. Not true in a knowledge-based economy, he argues, where customers are looking for experienced, knowledge-driven companies to provide effective and efficient solutions to their problems. These customers are willing to pay more for better outcomes.

Baker suggests a business begins by considering what the marketplace needs, determine the value the customer places on getting their needs met, setting the price based on value and knowledge transfer (again, not time spent or inputs), attending to costs of production and delivery, and only then deliver the product/service. In inverting the order from the cost-plus model, pricing is set based on value, not a percentage above costs. The company is forced to be effective in only incurring costs that add value for the customer.

In *The Invisible Touch*, Harry Beckwith outlines how purchasing a service is different than buying a product. “If you aren't satisfied with the product, you can take it back. Buying a service comes with a higher risk. While a product can be touched, tasted, smelled, seen or heard, a service is felt...it delivers an experience.”

Beckwith echoes the idea of charging for value. "Hourly fees clearly incentivize delays, attenuate deliveries and encourage make work...they penalize the expert who can solve the problem quickly." Beckwith counsels, "Charge by your worth (value), not by the hour".

Beckwith promotes that higher prices tempt a trial. "Price changes perceptions". A higher price improves the experience by raising expectations. "We may appreciate a low price; it may represent all we can afford. But while we may welcome the savings and recognize the service's 'good value', we do not appreciate its quality; we assume we could do better. If and when we

can afford (to purchase the product/service we want), we do." He continues, "The higher your price, the higher your perceived quality."

Regarding discount shoppers, Beckwith cautions "Discount customers shop for discounts...costs of acquiring these customers is higher than your profit margin...discount shoppers come and go, refer no one, are not good judges of quality, don't build lasting business and vividly and frequently communicate they don't believe in the value of your service." Discount shoppers "come for the price, and leave for someone else's price."

In following social media chat, I read volume discount programs such as Groupon have been applied by some practitioners hoping to fill appointment books. These practitioners report this tactic can work to draw attention to their practice. But can it attract the wrong type of customer? Beckwith encourages that when customers don't buy, price is rarely the reason. His formula: Perceived value - price = actual value. People won't pay more than the perceived value...price is not the issue. Beckwith encourages the reader to clearly and strongly communicate the unique value of the service, "Don't charge less...sell better". Beckwith recommends strategies of tier-pricing and building options into your pricing.

Ronald Baker echoes the idea of a customer segmentation strategy...set pricing based on user age, location, off-peak/low demand or peak/high-demand, quantity purchased, product design, bundling, or add-ins/upgrades. Examples of these strategies: Uber, Disney and gasoline stations charging more during high-demand times, movie theatres and airlines discounting tickets to attract sales in low demand times, cable companies offering discounts or preferred pricing if a client bundles services, spas offering upgrades to standard massage services, and Apple, Volkswagen and Tesla charging higher pricing for unique product design.

Could a guarantee of satisfaction add customer confidence in your pricing? Irene Diamond, a business-success coach and workshop leader to massage practitioners in the USA, recommends practitioners charge for results rather than time. "A great way to change the paradigm and eliminate price resistance is by offering a guarantee of results", Diamond reports. "Most practitioners can't imagine guaranteeing their work, but it has the effect of generating three desired outcomes: 1) It requires the practitioner step up their game and deliver at the highest level 2) it shifts the client's perspective - they no longer pay for time but instead they are buying an outcome and 3) the practitioner stands apart from competitors because full satisfaction guarantees are unusual in the massage therapy field."

Diamond cites a client who reported back, "I was recommending a program for \$553.00. The client was hesitant to pay that much money. I mentioned to her that the program does come with a money back guarantee. Her response was, "When can we start?"

"Can your business offer a premium level of service?" Baker prods. Baker's point is to suggest that, beyond providing a standard level of service for most of your customers, is there something a niche population of your practice value and would pay more for? Former CEO of

General Electric Jack Welch posits anything a business can do to increase the success of its customers will see a financial return.

Belle Beth Cooper of Buffer says “People don’t buy products. They buy better visions of themselves.” Carefully consider the value the public perceives in using your product/service. How can you increase that value? Convey that value? Capture that value through your pricing?

Some practitioners may object, “I couldn’t increase my fees, I live in a small town...competition is too fierce...HST (consumption tax) - or auto-insurance or Worker’s Compensation - is capping what I can charge...I don’t have enough experience...my existing clients/patients would leave....” While pricing must be strategic, practitioners must be careful not to transfer their fears and unsubstantiated beliefs into their pricing.

Examine your local economy. Are veterinarians and dentists in your area lowballing their prices for fear of clients going elsewhere? Do you yourself procure massage therapy or other services entirely based on the lowest price available? With so many examples given of companies that base their prices on value, the evidence suggests you can capture more value in your pricing than you may believe.

In his book, *Earn What You Deserve*, Jerrold Mundis, discusses the phenomenon of under-earning. Under-earners often accept work that does not pay them enough to live, or say “no” to opportunities to make money. Mundis suggests under-earners may demonstrate the following characteristics: are usually in debt, are often in financial crisis, do a lot of unpaid work, often come from alcoholic or otherwise troubled families, have only a vague idea of what their expenses are, perceive the gross income and not the net, may think there is spiritual or political virtue in not having money, believe their occupation won’t allow them to make more money.

Practitioners in setting their prices would do well to honestly examine their beliefs and biases, accurately assess the value they bring to the marketplace, and capture that value in their pricing.

With every session you provide you’re trading vitality for dollars. Are you getting a fair exchange? Does your pricing model provide you the income you need to cover business and then personal expenses, your personal interests, and savings for contingency or when you will no longer work? What would happen if your pricing model did?

Massage therapists who broker practice opportunities for other practitioners are especially vulnerable in this discussion of pricing. These community leaders must ensure their businesses remain viable for all involved, and adequately compensate for taking risk with resources/capital, providing equipment, marketing and operations so others can practice. These leaders must price the opportunity they broker based on the true value they provide to

practitioners, otherwise their business is really a charity - providing low-risk, low-cost practice for practitioners eschewing those risks and costs themselves.

There's a role for the collective here. If massage therapists and their professional associations, educators and publishers in the field worked diligently to raise the public profile and hence perceived value of massage therapy, we could perhaps see more funding and support for research and incorporation into more delivery-of-care models. All massage therapists might in effect enjoy a pay increase and a liveable wage.

Ready to examine your pricing? Consider these points:

- Get clear on your product, place and promotion – ensure you're providing something of value the marketplace wants and can distinguish from other offers
- Manipulate price comparisons patrons are making of your offer...differentiate how your offer is unique, of higher quality, more effective, convenient or valuable.
- Use marketing tactics to clearly define results/knowledge transferred people can expect.
- Avoid appearing like everybody else. When massage services become commoditized, whoever has the lowest price leads.
- Trial a price change. Poll your best patrons with a simple question, "I believe my services are undervalued and I'm planning on calibrating a price that best reflects my value. Based on your experience, if I set my fees at \$X, would you still utilize my care?"
- If "no", ask the patron what value they would place on the services you currently provide to them. If you find their projections below your expectations, perhaps you need to do a better job of conveying value and the inherent benefits of receiving massage therapy...particularly from you.

George Gilder said "New knowledge does not come without a leap of hypothesis, a projection of the intuitive sense." Perhaps our profession can lead with a new hypothesis on pricing, put to bed self-limiting beliefs and experiment with pricing. You may find you're putting more money in your pocket while capturing the value you provide to your patrons.

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Reflective questions / Think:Pair:Share!

What rationale did you use to determine your service fee schedule?

How can you create more perceived value in your product/service?

Do you have a premium service you can offer above your standard services?

What are the consequences of offering discounted fees on your services, or charging below perceived value?



Promote Your Practice:

Recruit, Retain, Reward and Re-serve

Learning Outcomes:

- Explore tactics during each of the four stages of promoting your services.
- Consider what promotional methods you will apply in each of the four stages.
- Craft a pitch to cogently, concretely describe who you are and what you do.
- Prime yourself to deliver quality experiences each and every time.

Following a lecture I co-provided at my practice location, I was approached by an attendee who has received care from me before. “My daughter suffers from pain related to an ankle sprain...can you treat that?” I said, “Yes, massage therapists can address stress, strain and pain on all the muscles and joints of the body. She paused thoughtfully, then replied, “Oh...I thought you only treated necks and backs.”

Here was an individual who I had cared for, who received my quarterly newsletters, saw my signage throughout the fitness club, and yet retained a relatively narrow view of my scope of expertise. Whose problem is this? Mine. Somehow, I had not made my message clear enough. I had not reached her in a way that she clearly understood my offer, nor could she refer others who complained of health conditions I could help. The gap in my promotional effectiveness resulted in fewer referrals and consultations to my associates and myself. I needed to work on my promotion.

Promotion – also known as marketing – is a composite of many skills. The ability to articulate clearly the value and benefits of your product(service), to listen intently for deeper motives and unmet needs, to craft clear messages and appeal to said motives and needs, to network with prospective patrons and build strategic alliances, to sell and support your products/services, and to utilize various media – business cards, signage, advertising, webpages, direct marketing – are all part of your promotion.

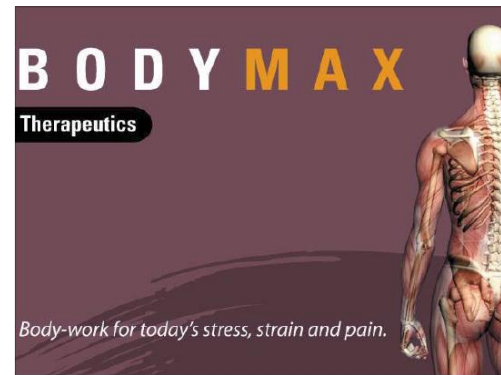
There are many books on how to improve on these skills, and I recommend you undertake a micro-study of promotion and selling. In this curriculum we’ll explore four stages of promotion – recruit, retain, reward and re-serve.

Recruit

To recruit is to draw attention, to entice, to appeal to a prospective patron. Your job is to get them to raise their hand, “I’m interested in what you have to offer”. This is the beginning of your relationship to serve them. Here are types of marketing media to draw their attention:

Business Cards and Signage

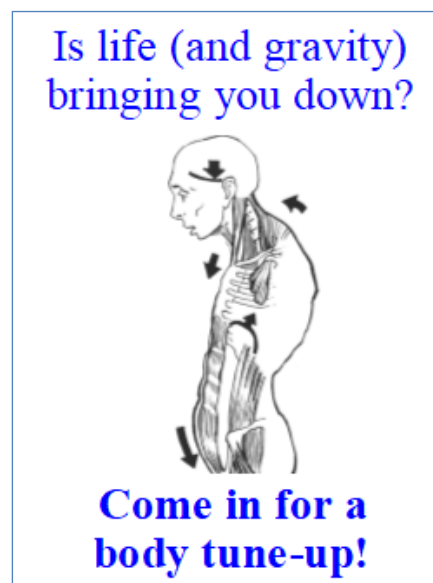
These media are often your first introduction to prospective patrons. Business cards and signage introduce you, they confirm your location and create the first impression. Ensure these media are attractive, clear in intent, easy to read and offer an obvious way of contacting you. Colours and logos/images should mesh with your purpose, passion and position discussed in a previous chapter. Avoid busy-ness and focus on drawing attention. More information will be available in other media when they become interested in learning more about you and your services.



Brochures and websites

Once attention is gained, interested persons will seek more information. Brochures and websites offer greater depth of the products/services you offer, benefits of those services, and a call to action..." please contact us to learn more" or "book your appointment conveniently on-line". Avoid irrelevant content or overly-medicalized (practitioner-centric) jargon. Consult a graphic designer and printing house to ensure the essence and quality of your offer is clearly conveyed, and make sure your media inspires the reader to make a decision and take action.

Webpages are equivalent to a brochure, but can be changed and updated easily, video and



audio content added with links to press releases, products and other resources, and hold potential for evoking engagement and appointment generation.

In-House Poster

This medium is a real practice builder. Use simple in-house posters in the lobby, reception desk or on the back of session room doors to feature a population, condition or wellness outcome you have success with. Produce a new poster every month. Within one year your patrons will learn 12 conditions you can help with, expanding their perceptions² of your scope. This can be particularly effective if you capitalize on your exposure in a multi-practitioner clinic, fitness club or shared commercial complex.

² Image of depressive posture: *Emotional Anatomy*, S. Keleman, 1986

Direct Mailers

Postal and delivery services (including newspapers) offer bulk-rate at competitive pricing. This allows you to blanket a large geographic area near your location inexpensively. Be prepared to blanket intensively over a period of time to pierce the disinterest normally associated with bulk mail. Use all the design considerations mentioned in business cards and signage...keep it simple and make your impression strong and quickly.

Advertising

Advertising is ubiquitous...even more so in a technology-driven social media age. Your challenge is to get noticed and invite engagement. The purpose of advertising is to inform, to persuade, or to remind. To do that you must appeal to the person's interests, make a connection, and spark a positive reaction. Here are some considerations if you plan to advertise:

- 10 – 15 placements (at least) of advertising is necessary to ensure reader recall
- Advertising impact is difficult to measure
- Advertising works best when in conjunction with public relations events or personal interest stories

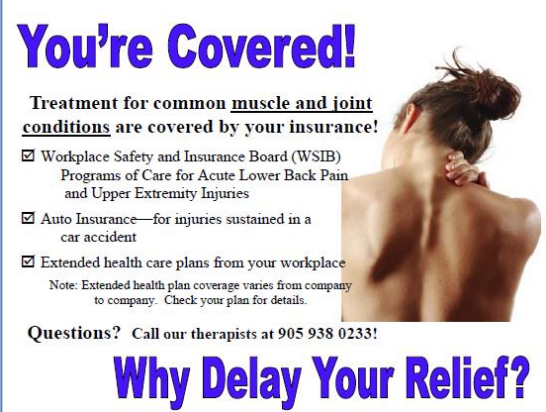
Before you put down money for advertisement, ask the advertiser for a rate sheet or media kit. This should provide information as to the demographics of their audience, number of potential viewers, and media they employ – print advertisement, website banner ads, e-newsletters and trade shows/conventions. Consider consulting a public and media relations firm to assist you with advertisement design, placement and frequency.

Word of Mouth

Of course, the best bridge to professional credibility is a personal endorsement by an existing client. However, getting mouths speaking about you takes time and energy. Invest in other promotional tactics initially while you deliver a solid experience consistently. Eventually, Word-of-Mouth may outpace results in other promotional efforts.

“Oooooohhh, you’re a massage therapist? Rub right here!”

In introducing yourself as a massage therapist, be prepared for all sorts of responses. Reframe poor comments as curiosity and a plea for more information. Prepare professional, cogent responses in advance to common questions, and use them as an opportunity to educate and engage. Once you get them on the table, their perceptions of your services will evolve.



You're Covered!

Treatment for common muscle and joint conditions are covered by your insurance!

- ☒ Workplace Safety and Insurance Board (WSIB)
Programs of Care for Acute Lower Back Pain and Upper Extremity Injuries
- ☒ Auto Insurance—for injuries sustained in a car accident
- ☒ Extended health care plans from your workplace

Note: Extended health plan coverage varies from company to company. Check your plan for details.

Questions? Call our therapists at 905 938 0233!

Why Delay Your Relief?

Public Relations and Community Good

Another way to promote your business is to position yourself as a subject-matter-expert and a contributor to the community. Write an article for your local paper, provide on-site massage at a sporting event, volunteer for a public service group or plan a food bank drive in your place of business. Draw positive attention to who you are, where you are located and what you do.

Informational Seminars

Providing complimentary informational seminars serves a number of objectives: 1) You meet directly with persons interested in your subject 2) If impressed, they engage you and may allow you to contact them 3) You expand public perception of the breadth and depth of populations you serve and conditions you remedy.

Present jointly with other professionals that complement your work – chiropractors, physical therapists, naturopathic practitioners, fitness trainers, psychotherapists – to extend your reach to a broader audience while providing supportive health information and added value to your existing patrons.

You'll want to do this well, so get training in public speaking, increase your competency at explaining health and wellness concepts in simple terms, and practice, practice, practice your presentation.

Try-Before-You-Buy

People like to sample before they buy. Consider offering a complementary consultation, or a 15-minute head/neck/shoulder massage to introduce yourself to prospective patrons.

At the fitness centre that housed my practice, I would arrange for new practitioner to provide 30 minute massage sessions to their friends and family members, as well as fitness staff, over a two week period. This was in addition to my regular marketing efforts – print newsletter, in-house signage, introductions to fitness club members, and inclusion in public information lectures – all providing concentrated exposure for the new practitioner.

Friends and family were eager to help the new practitioner get settled. Who could turn down a complementary massage? We framed this thoughtfully – the trial occurred in a strict 2-week window, the practitioner maintained absolute professionalism (manner, uniform, vernacular) and performed all professional obligations – case history, assessment, treatment, measured post-session outcomes and followed up to discern satisfaction. No surprise, the practitioner experienced rapid and progressive growth. This is far more effective (and better on the esteem) than having a practitioner languish in the lobby waiting for appointments to fill.

While some practitioners might condemn complementary trials as beneath their professional stature, we might recall our modest position in the health care hegemony. By necessity, we have to promote harder. Providing a well-defined trial may be just the thing to induce growth and jump-start a new practice.

Networking

Consider joining a business group that puts local professionals and business owners together. If this type of group doesn't appeal to you, consider matching your interests and talents in recreational sport, music, dance, public service or charity. Some networking tips from authors Edwards, Edwards and Clampitt-Douglas of *Getting Business to Come to You*:

- Join organizations you are interested in. Attend meetings regularly.
- Participate actively, assume a leadership level.
- Always give back to the network (referrals, ideas) - be a valuable resource.
- Prepare a one-minute infomercial – let people know who you are, what you do, and what you need.
- Schedule lunch or meetings with people you want to know better.
- Ask people how you can help them build their business.

“Business is about building relationships...people who know and believe in you, refer to you, open doors for you, can make the difference between marginal and stunning success...people like to do business with people they know.”

– Edwards, Edwards & Douglas, *Getting Business to Come to You*

Social Media

A more recent form of promotion, social media such as Facebook, LinkedIn, Twitter and Instagram allow you to post written and media content (including live streaming), connect via shared contacts, and showcase public relations activities. This is a subset of advertising that requires additional skills and knowledge, so invest in study and training before you wade in too far.

Consider your audience, curate content in consideration of their interests, keep your vernacular informative, non-jargony and professional, avoid unproven or exaggerated claims, interact and be helpful, track your metrics, post frequently but not excessively, and never, ever violate privacy, your scope of practice or any laws.

There are professional considerations regarding privacy, maintaining professional boundaries and advertising when using social media. Check with your regulatory body or professional association for guidelines.

Pitch

Your pitch is a brief, compelling introduction to you and the benefits of your product or service. A pitch entices a conversation. Imagine you are on Dragon's Den (or Shark Tank) and desire to get the interest of the investors. What would you say to get them to invest in your idea? Now how can you say it more succinctly, clearly and in a compelling way?

Consider these *7 Elements of a Successful Sales Pitch*, by Mike Kamo.
[my comments in brackets]

1. Research and be prepared. [Know your customer]
2. Define the problem (pain point) and offer a solution. [Think about what customers frequently say when they tell you how you've helped them, or why they made an appointment with you.]
3. Make your point compelling or "Sticky". *
4. Create a sense of urgency [example: limited time offer]
5. Offer additional value [premium or added-on service, preferential pricing]
6. Re-emphasize benefits [as opposed to features]
7. Follow-Up [check for further questions, ask for opportunity to serve]

*Our doubts are traitors, and make us lose the good we oft
might win by fearing to attempt – William Shakespeare, Hamlet*

Reflective questions:



What methods have you used to recruit new patients?

What has worked for you? What haven't you tried yet?

What's stopping you from trying these methods? What can you do to get past that?

What strategic alliances can you form to attract attention to your practice?

Assignment: Source three books or at least 10 online articles to build a skillset in selling, public relations and excelling at social media.

Assignment: Write your pitch. Practice on 6 people and solicit feedback. Here's the truth-teller...are they compelled to try your service after they hear your pitch?

*read Dan & Chip Heath's book *Made to Stick* which outlines a Succes(s) model: Simple (not jargon), Unexpected (surprising/remarkable), Concrete (statistics/evidence), Credible (authority), Emotional (find the feeling), and Story (background/context)

Retain

What is it worth for you to retain a patron? General Motors (GM) reported if they could retain a customer in vehicle purchases, parts and services over the customer's lifetime, it could be worth \$400,000 to the company. GM doesn't just want to sell you a car...they want to build trust in exchange for loyalty to their brand. A US government study determined it cost five times the resources to acquire a new customer than to keep an existing one enchanted.

Acquisition costs are what a business pays in advertising and promotional tactics to draw attention, to get a prospective customer to try their offer the first time. After that, it's considerably lower to retain that customer. It makes sense to invest heavily in serving and retaining the patrons you have, with secondary consideration to attracting new ones.

So how can you improve your patron retention? Here are a few ideas:

- Ensure patrons feel safe, warm and comfortable in your space.
- Educate patrons on the cause (problem) of their symptoms (effects) and your remedy.
- Confirm appointments, follow up after first-time appointments to measure response.
- Provide Epsom salts or small take-home remedy on first visit.
- Teach self-care/remedial exercises to promote autonomy and pain-relief between office visits.
- Hold public health lectures to inform, educate and engage.
- Send a newsletter with essential tips and resources.
- Recognize important dates (birthdays, anniversary of care).
- Cultivate comprehensive care by referring to complementary practitioners.
- Offer open appointments to regular clients, "thinking of you".
- Cultivate your skills, knowledge and experience – be a Subject Matter Expert (SME)
- Give back to the community

Of the ideas listed, producing a newsletter (print and electronic) deserves particular attention. Once a person commits to an appointment and has received care, they are open to receiving more comprehensive and contextual information from you. A newsletter is a tremendous retention tool: it's a quarterly (or monthly, if electronic) reminder of you and your services, includes quick tips and informational pieces - growing your scope of practice in your patrons' minds, is esthetically pleasing with photos, colour fonts (and videos if electronic)...all delivered in digestible chunks at a fairly low cost/patron.

Services like Constant Contact or Mail Chimp can deliver your newsletter electronically, inexpensively and frequently. Consider quarterly print newsletters are more likely to be read by older populations, are tangible to touch, and easy to pass on. With electronic newsletters, be cognizant of anti-spam legislation <https://fightspam.gc.ca/eic/site/030.nsf/eng/home> and ensure you have proper permission before you send anything promotional.

You'll find an example of my newsletter on the next page.

Prime Yourself

Have you ever watched competitive sprinters before their event? Watch how they limber up, how they stare down the track visualizing the race in advance. They are priming themselves to produce the best performance they can muster. Priming is the use of rituals, habits, visualizations or assigning meaning/symbolism to prepare for an important event. Even if you're not an athlete, you've probably used priming to prepare for an important exam or meeting, perhaps a difficult conversation with a friend or loved one. You "see" the event in your mind, self-talking to yourself to build morale, focus your key points, and anticipate responses or objections so you can respond effectively.

How to you prime yourself to provide care? Perhaps you meditate, limber up, review your mission statement, say a silent prayer or mantra. Consider the rituals you perform in preparing yourself to provide your best care. Perhaps you transition from the initial engagement to cognitive/analytical processing of case history and assessment results, then slip into a sensate experience applying technique and observing the client's response.

Take a few minutes to consider how you prime yourself.

Reflective questions:

What methods do you incorporate in retaining clients? How well have they worked?
What else could you try?

How do you prime yourself before you begin a massage therapy session?

Assignment: Review the retention tactics in this section or add ideas of your own. Commit to incorporating 3 retention tactics over the next month and assess the outcome.





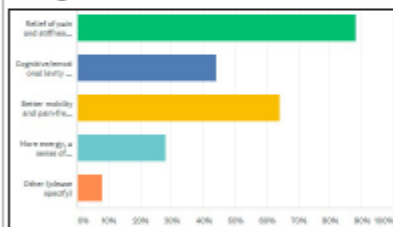
Donald Q. Dillon RMT

Transform Pain and Stuck-ness;
Liberate Movement and Expression

*Experience, knowledge and competency.
In practice 27 Years.*

"Overall I feel significantly better. My tension headaches happen much less often and I suffer less back and hip pain."

In a recent survey of 25 practice patrons, I confirmed a majority (88%) reported the primary reason they sought care is to relieve pain and stiffness. Many (64%) also desired better mobility and pain-free movement. A significant number (44%) sought cognitive / emotional levity from their care, while fewer (28%) more energy and a sense of well-being.



Sixty (60) percent of respondents reported feeling "much better" post-session, 36% said "better", and one person reported feeling no better or worse post-session.

In the progression of care (typical plan 2-3 visits), respondents reported feeling 75% better overall...an impressive rate!

Regarding unexpected benefits:

"(I experienced) release of tension in areas I was not aware (I was) holding tension."

"A more restful sleep."

"My sinuses are better."

"Overall movements were better."

"Just feeling so much better. He is amazing."

"Better mobility."

"Change in attitude toward pain."

Asked if there was anything else to add:

"I always have a good experience when I come for massage, and feel better after."

"Don has the ability to provide a quiet and comfortable work area, and engages in soothing quality conversation directly related to one's individual concerns."

"Keep doing what you're doing!"

"Best experience."

"Please don't change a thing...and don't retire."

"Combining techniques and treating the whole person feels good physically and psychologically."

Thanks to everyone who responded, and for the invaluable feedback in serving you better.

Accepting New Patients

After years of redirecting referrals to honour my existing patient base, I can now open a limited number of appointments to new patients.

Please refer friends or family that you think will benefit from care. I can help:

- Tension neck
- Headaches
- Sinus congestion
- Sports injuries and performance
- TMD (jaw) pain
- Lower back and hip pain
- Carpal Tunnel Syndrome
- Arthritic stiffness
- Sprains and strains
- Scar tissue
- Effects of distress and trauma

"When health is absent, wisdom cannot reveal itself, art cannot manifest, strength cannot fight, wealth becomes useless, and intelligence cannot be applied." - Herophilus



Instrument-Assisted Soft-Tissue Manipulation (IASTM) may reduce muscle discomfort by softening tight, tense areas, allowing precise manipulation with excellent results.

Particularly effective with tendonitis and chronic injury.

"We must always change, renew, rejuvenate ourselves; otherwise we harden."

— Johann Wolfgang von Goethe

Ask Me About:

- Hot stone therapy
- IASTM
- Micro-Point Stimulation
- Acu-Ball (self-application)
- Vacu-sage / cupping

19 Durham Drive, St. Catharines ☎ 905-937-5802

📧 relief@dondillon.ca

Reward

Who are the patrons that book with you regularly, have been loyal for years and refer others to you? These patrons are “special” ...they endorse you, support you and do extra work on your behalf to fill your appointment book. They value your work with them, and thus, are invaluable to your practice growth and development.

While everyone that frequents your practice should receive excellent and professional care, there are some that deserve extra attention. Go through your patron list and assign each a designation of A, B or C. Referral sources are “A’s”; those who book frequently (every 4-6 weeks) assign a “B”; and loyal patrons who book sporadically (3-6 times/year), assign them a “C”. Anyone who’s dropped off, keep them in your database but assign a “D”.

Your task is to convert C’s into B’s, B’s into A’s, and keep your A’s ecstatic with your care. Set up incentives to reward the desired behavior. For example, if a patron refers a new client, you could provide them with a 30-minute complementary session, saying “I really appreciate your confidence in my care. Please accept this with my thanks.” For frequent patrons – “B’s”, you might provide preferred appointment times, or inexpensive “thanks for your loyalty” items at year-end. A self-massage ball, essential oil, hot or cold pack, or bag of Epsom salts are examples. Look for ways to acknowledge and appreciate those who’ve shown you a good turn.

The College of Massage Therapists of Ontario’s Conflict of Interest guidelines provide direction related to a) Referrals; b) Recommending products or services; c) Fee sharing; and d) Referral-based rental agreements. <https://www.cmta.com/assets/CMTA-Guidelines-on-Conflict-of-Interest.pdf>. Refer to your regulatory body’s guidelines to ensure you’re in compliance before offering any incentives or acknowledgements of referrals.

Assignment: Create a strategy to reward referrals, frequency and loyalty in your practice.



Re-Serve

When you reserve space for someone, you honour and value them. They feel special and attended to. To re-serve is “to serve again”, investing deeper in your professional relationship in a progressive and contextual way. A case history is rarely completed in one sitting...every session is a chance to learn more about the person. You may hear – “my jaw clicks/is painful”, “I forgot to mention my knee pain last time” or “I was injured in a car accident 20 years ago...is that related to my symptoms now?” This is an opportunity to up-serve – to serve beyond their original presentation and their expectations. Help them move more fully and comprehensively into salubrious health.

One way to re-serve is by deepening our knowledge and appreciation. Conducting a short survey post-session - and a longer survey periodically - can uncover feelings and perspectives previously unmentioned. Following are a few surveys I've utilized:

General Survey

Dear patron. Thank you for your continued patronage of (practice/business). We have grown both personally and professionally in the opportunity to serve you. As with all life, things change. We are looking at incorporating new technologies and services, in addition to improving existing ones, to serve you better.

We are asking, in great appreciation, if you can fill out the following survey as completely as you can. All constructive feedback will be helpful to us. The survey can be completed two ways: by hand or by on-line survey. The survey is divided into three areas and will take about 15 minutes to complete. We greatly value your time and attention in helping us provide better care.

Survey Part I – Why You've Come / Why You Refer or Not

| | |
|--|--|
| Why do you see me for your care? | <input type="checkbox"/> Pain relief, physical impairment <input type="checkbox"/> Increase mobility/range of motion <input type="checkbox"/> Relaxation / reduce stress-related tension <input type="checkbox"/> Sports injury <input type="checkbox"/> Work or auto collision injuries <input type="checkbox"/> Other _____ |
| Why did you choose me as a practitioner over other practitioners/types of interventions? | |
| Why would you refer someone to me for care? (list as many answers as desired) | |
| Have you referred people to me for care? | <input type="checkbox"/> No <input type="checkbox"/> Yes |
| If not, what's your reservation? | |
| What other practitioners/modalities have you tried to resolve your current symptoms? <input type="checkbox"/> chiropractic <input type="checkbox"/> physiotherapy <input type="checkbox"/> medications <input type="checkbox"/> another RMT <input type="checkbox"/> acupuncture <input type="checkbox"/> other | How successful where these approaches? |

Survey Part II – How You Finance Your Care

| | |
|--|--|
| How do you finance your care? | <input type="checkbox"/> Extended health (EHC) benefits <input type="checkbox"/> Out-of-pocket/cash direct <input type="checkbox"/> Auto-insurance or WSIB claim |
| Did you know your treatment could be covered by auto insurance or Workplace Safety Insurance Board (WSIB) plans? | <input type="checkbox"/> No <input type="checkbox"/> Yes |
| If you did not have extended health benefits, would you still procure massage therapy care? | <input type="checkbox"/> No <input type="checkbox"/> I don't have benefits <input type="checkbox"/> Yes, but less frequently <input type="checkbox"/> Yes, my coverage doesn't affect my attendance. |
| Do you typically work within your annual extended benefits, or do you go over? | <input type="checkbox"/> Stay within <input type="checkbox"/> Typically go over |
| Are you willing to go over, if your symptoms/condition required further care? | <input type="checkbox"/> No <input type="checkbox"/> Yes |

Survey Part III – Results / Openness to New Technologies

| | |
|---|---|
| What is your typical response after a session? | <input type="checkbox"/> 100% much better <input type="checkbox"/> 75% better <input type="checkbox"/> 50% somewhat better <input type="checkbox"/> <50% or I feel worse |
| What can I do better to make you more comfortable, or create a better experience for you? | |
| I'm looking at some new technologies to improve care. Would you be open to try new modalities that I've found beneficial? | <input type="checkbox"/> No. <input type="checkbox"/> Maybe, I'd be willing to try. <input type="checkbox"/> Yes, I appreciate advancements in care. |

Is there any other feedback you wish to give?

Thank you again. Your feedback is greatly appreciated!

(practitioner name, location of business/business name)

Post Session Survey (via SurveyMonkey):

| | |
|---|--|
| 1) What Outcomes were you seeking today from your session? | <input type="checkbox"/> relief of pain and stiffness/physical symptoms <input type="checkbox"/> better mobility and pain-free movement <input type="checkbox"/> cognitive/emotional levity - a relief of tension and stress <input type="checkbox"/> more energy, a sense of vitality and reduction of mental burden |
| 2) Thinking about your desired outcome today, how much better do you feel? | <input type="checkbox"/> the same <input type="checkbox"/> better <input type="checkbox"/> much better <input type="checkbox"/> no better, perhaps even worse |
| 3) How much better overall do you feel after we've progressed through several sessions? | 0-----100% |
| 4) Did you experience any outcomes you were not expecting? If so, what? | |
| 5) Is there anything else you'd add to help me provide you the best care? | |

Assignment: Design and implement a short and a long survey to learn how your patients can be re-served better.



Performance...Your Client's Experience

You have defined your product (service), how the client experience is “packaged”, the population you serve, their problems you can rectify and your “pitch” defining the benefits you provide. You’ve set your pricing, determined your place of work/market sector served, and you’ve drafted a promotion plan. Now it is time to assess the quality and experience of your care from the client’s perspective.

How good is your care? How do you know? Have you ever experienced it? How can you obtain that point of view?

Consider these methods to fast-track your learning and provide a consistently qualitative experience every time:

1. Examine every aspect of your delivery of care model - 1) Attract Attention 2) Intake process 3) Assessment and Professional Opinion 4) Treatment 5) Measure Outcomes 6) Prescribe Self-Care and 7) Follow Up. What works well? What can you improve upon?
2. Exchange with other practitioners. Observe how they package the patient experience. Ask for feedback on your care when they are the recipient.
3. Pick 5 confidantes who will be frankly honest and provide constructive feedback. Offer them a session in exchange for their detailed feedback.
4. Keep reading, learning and applying. An up-front investment in your skillset can make all the difference in attracting and retaining clients.

Successful people do the things that unsuccessful people don't want to do. – Ed Foreman



Men's natures are alike; it is their habits that separate them.
- Confucius

21+ Tactics to Attract and Retain Business

Revised from *Massage Therapy Today*, July 2010.



Besides handing out business cards, creating a website, putting an announcement in the local paper, and advertising in social media, RMTs might be at a loss for how to grow their practice. Here are 21+ ways you can mix and match.

Act-As-If Busy - Book complimentary (yes, no fee) appointments for 20 friends, family members, and influential people during your first two weeks of practice. Tell them you need help to orient to your new location. Be professional: model for them the excellent care you will provide in real practice. Follow up as to their experience of your care. These people are an essential part of your network and want to see you do well. Give them the opportunity to help you grow your business.

Don't wish to provide free care? It's been my experience being busy appears to attract more business, and sets your mind for production. Better to offer complimentary care and expose people to your work than to sit idle and have your confidence dwindle!

Be Visible - Place posters with information about yourself throughout your location – lobby/reception, associated offices. Attend administration at the front desk to introduce yourself. If you practice in a health club, use the facilities. Create opportunity to engage.

Become a Subject-Matter-Expert - Your interest may be in sports massage, palliative care, pregnancy care, corporate wellness, chronic pain, or stress-related disorders. Learn all you can, become well-versed in the treatment of problems experienced by your chosen population to serve, and articulate your knowledge through articles and public lectures. Become an expert to acquire a large following more quickly. Aim for being in the top 10% of your field.

When at Work...WORK - When not booked for appointments, use the time to focus on acquiring new clients. Dedicate non hands-on time to building business relationships, increasing your technical and business knowledge and skills, and conceptualizing ways to attract more business. Do not become distracted by lesser things— make a daily plan and set goals to accomplish. Invest time now to reap the rewards later.

Exchange Services - Shop competing businesses—learn their strengths and good habits. Pinpoint your market advantages and weaknesses. Build strong relationships with practitioners and they may refer their overflow. Become a student of excellent practice...learn all you can from those more experienced.

Look for "Lost Business" – Scan your appointment book for patients who cancelled but did not rebook, regulars who haven't booked for a while, and for those who could benefit from a new technique you've learned. Call them up and offer a choice between two open appointments. They will appreciate your call. This is a guaranteed appointment-book filler!

Reward Referrals, Loyalty and Frequency - Create a system for rewarding behaviour that builds your business. Send personal thank-you cards for every referral. If someone is a super-referrer, recognize them with a gracious gesture. These are not bribes, but genuine acts of appreciation to those who help you build your practice. It takes five times the resources to acquire new business than to retain existing clients, so keep existing patrons happy!

Actively Network - Attend Chamber of Commerce meetings or join a community group (e.g., the Kiwanis, Lions, athletic club, chess club, church group) that interests you. Be active in the organization—volunteer for a board of director or committee member position. Business is built on relationships, so invest time in building your networks.

Find a Mentor - Wise guidance fast-tracks our success. Find mentors to build both your technical/hands-on proficiency and your business prosperity. Mentors may be inside or outside of your field. Whomever you feel comfortable with, find someone you can share your challenges and triumphs with.

Add Value - Really listen during the case history. Perform a thorough assessment. Provide remedial exercises post-treatment. Follow-up with new patients the next day. Make your appointments more valuable by doing the little things that make a big difference.

Become an Educator - Educate your patients as to the cause (problem), manifestation (symptoms) and remedy (solution) for their condition or concern. Use metaphors, charts, models or animations to explain key concepts. Educate in concise, cogent modules during each and every session to build rapport and credibility.

Campaign - Create a flyer marketing the benefits of your services and who you serve. Target 500–1,000 homes and businesses in your neighbourhood and arrange delivery with Canada Post (in a digital age, people still respond to things held in their hands). Repeat several times within a six-month period. Combine this with a website and the other tactics from this list.

Team Up - Develop a circle of excellent providers complementary to your care — examples: chiropractor, naturopath, nutritionist, personal trainer, wellness coach. Cross-refer to serve your clients exponentially. Stage a public lecture at the library with one or more of these providers, marketing to your collective contacts. You will magnify your exposure!

Go Public - Increase your publicity with monthly seminars on topics of interest. Invite friends, family members, patients, and business contacts. Outline solutions to common problems such as back and neck pain, work-related injuries, and self-regulation/managing stress.

Put Pen to Paper – Write public-interest stories for a blog or a column for the local newspaper. Be persistent and newsworthy. Position yourself in your community. This can be far more effective than simply advertising.

Test Out New Techniques - Similar to the “act as if busy” idea, invite 5 of your regular patients to sample a new skill-set you’ve acquired, at no fee. Solicit feedback to hone your skills, and fully educate them on the benefits so they can promote you. It’s a great way to build your confidence in integrating your new skills, and you may get a few referrals from it.

Be Top-of-Mind - Keep connected with postcards, newsletters (digital and print) and check-in phone calls.. Be omnipresent with helpful, non-solicitous material on a regular basis.

Become a Better Version of You - Study a variety of manual therapies and modalities. Read across diverse subjects and gain competencies that grow you professionally and make you more interesting personally. Become the practitioner your patients hold in high esteem.

Keep Asking - Let people know you are accepting new clients. Hand out business cards with every completed treatment plan—when the patient’s confidence is highest— and ask “If you are pleased with your results, please pass on my card to others who will benefit.”.

Serve More Needs. Solve More Problems - Build on the confidence patients have in you. Offer complementary products and services to more comprehensively meet their health and wellness objectives. Patients will perceive you at the leading edge of your field.

Cultivate Yourself - Meditate, walk in nature, exercise, and eat well. Hold yourself and family time sacred. The more vital you are, the better care you will provide. Be an example of the health and wellness virtues you espouse.

Don’t Go It Alone - Create a team of advisors - lawyer, accountant, marketer, and practice coach – to challenge and support you. Consider initiating a peer group to meet regularly for support and an exchange of ideas. Great advisors push you beyond your comfort zone, and focus you to stay the course.

*You don't get paid for the hour. You get paid for value
you bring to the hour— Jim Rohn*



*We generate fears while we sit. We over come them by action.
Fear is nature's way of warning us to get busy.
- Dr. Henry Link*

Pay Yourself

Learning Objectives:

- Learn how to profit for business growth, contingency, and as reward for taking risk.
- Understand income & expenses, assets and liabilities to monitor cash flow, assets and debt.
- Examine your beliefs and biases regarding money.

This chapter is all about the money. We look at the pragmatic aspects of earning and spending in a professional context, consider how our beliefs influence our philosophy and relationship with money, and strategies to ensure you pay yourself. First, let's look at what we know regarding the earnings of massage therapists, admittedly Ontario-centric.

Show Me the Money

Source: 2013 Registered Massage Therapists' Association of Ontario (RMTAO) Earnings Survey:

- Average income (before taxes) direct patient care \$39,163, and average income from all sources \$42,771. However, highest overall income reported was \$220,000, with \$135,000 attributed to direct patient care.
- Renting space to other practitioners and teaching are the most common secondary income sources for massage therapists. Average income \$17,132, however the highest income reported from these activities was \$97,000.
- Average service fee \$76/hour - highest \$98/hour, with an average 21 hands-on hours/week, (average appointment volume 19.3 hours/week).
- 51% would work additional 10 hours/week, but concerns of physical strain, lack of clients, and a stated desire to not "burn out"
- 56% admit not earning what they expected -blame market saturation, inconsistent pay, lack of public understanding about the profession.

Participants describe being informed earlier in their careers they would be making much more. Many blame changes in auto-insurance claims and the Harmonized Sales Tax (HST) negatively impacting their incomes.

The Canadian Massage Therapist Alliance (CMTA) commissioned *Profession of Massage Therapy in Canada, An Environmental Scan*, 2016. Participants reported: Over 20% earn an income less than \$25,000, 23% earn \$25,000-39,999, and 18% earn \$40,000-54,999. About 60% feel they are adequately paid and are earning what they expected to earn.

Know your numbers!

- How much money on average do you earn in your practice each month (income)?
- How much on average each month does it cost to operate (expenses)?
- How much money do you draw from your practice every month to pay for personal expenses (draw)?
- How much profit (income above operating expenses) do you keep aside for reinvestment in the business, contingency/emergency or retirement planning?

Income is the money you earn from providing service, selling products, collecting rent from practitioners you broker space to, or from other sources (example: investment income).

You have two sets of expenses: business and personal. **Business expenses:** commercial rent/lease, utilities and supplies used by the business, promotion/advertising,

| Income | Expenses |
|----------------|--|
| Service fees | Commercial rent |
| Product sales | Utilities |
| Rent collected | Supplies |
| Other sources | Prof'l (legal/account) |
| | Taxes (income & HST) |
| | Personal (rent/mortgage, vehicle/transport, children, home utilities, food, charity, health, etc.) |

workshops and training, regulatory and professional association fees, liability insurance, professional services – lawyer, accountant, business advisor, and business taxes (HST).

Personal expenses: mortgage/personal rent, home utilities, transport, child care/needs, food, pets, charity, lifestyle choices, automobile and other insurances, health care, entertainment, self-care and income taxes.

Plan a **contingency fund** for personal emergencies (illness, home damage, unexpected expense) and any business interruptions not covered by insurance. Eventually as debt (student loans, mortgage, credit cards) are paid down, divert savings to a **retirement fund**.

Did you just stop breathing? Understandable...there are a lot of expenses associated with practice and personal life. Expenses are high initially and income is still in the growth stage, so it will feel tight – even crushing - for awhile until you increase your income, pay down some debt and shift earnings to savings. Therefore, an examination of your earning patterns and beliefs is crucial early in your career.

Make informed financial decisions:

- 1) Keep all receipts (every one...even the Starbucks) and bill statements. Categorize under personal and professional.
- 2) Monitor income and expenses diligently for 12 months to gain an operational knowledge of how much you bring in, and how much you spend on a monthly basis – both business and personal.
- 3) Use this information to guide your financial decisions.

Your numbers provide helpful analytics: Am I generating enough income? Am I charging enough for services and products? Do I need to cultivate other sources of income? Can I reduce expenses and improve efficiencies?

What happens if your income is less than your expenses? You have three options (applying all three will generate the best results):

1. Raise your service fees.
2. Reduce your expenses - professional and personal.
3. Cultivate other sources of income - within or outside your profession.

You may need to make difficult decisions, such as downsizing your living space or transportation. You may need a second job, share living space, live with less convenience and possessions. While in the beginning expenses will be greater than income, at some point that situation needs to invert, or you will accumulate debt to make up for the income shortfall.

*My problem lies in reconciling my gross habits
with my net income – Errol Flynn*

Here are common mistakes practitioners make:

1. Not creating two separate accounts – personal and business – to keep things clear.
2. Not tracking and analyzing expenses regularly.
3. Not raising fees to address all expenses (professional and personal)
4. Not pricing services based on value delivered. (see previous chapter re: Pricing)
5. Not setting up a tax-reserve account, a rainy-day (contingency/emergency) account or a nest-egg fund towards retirement.

6. If brokering opportunity for other practitioners - not charging sufficient rent commensurate with value provided.
7. Not consulting qualified advisors in practice operations, accounting, taxation, marketing, legal.
8. Opening a second location before primary location is viable and profitable.

Remember your past mistakes just long enough to profit by them.

—Dan McKinnon

In addition to income and expenses, there are two other numbers you should monitor regularly.

Assets, which includes property or home equity (real estate value minus mortgage owing), investments and savings, emergency/contingency fund, and other valuables that can be liquidated.

Liabilities include mortgage owing (personal, and commercial if business property owned), outstanding loans (student loans, business start-up loans), any outstanding taxes owed, equipment leases and credit card balances.

| Assets | Liabilities |
|------------------|-----------------|
| Home Equity | Mortgage (pers) |
| Investments | Loans / Credit |
| Contingency fund | Student loans |
| RSP / TFSA | Equipment lease |
| Equipment | Business loan |

Use on-line banking, investment and mortgage statements, income tax notice of assessments and loan interest statements to formulate an Assets-Liabilities report quarterly.

Income and expense reports give you the micro-picture of what you need to operate your practice and your life/family operations today. Asset and Liability reports provide the long view...how much runway you have before running out of money.

Let's look at an example (following page). Mary tracked her income and expenses for three months. We see over time, Mary's earnings were just short of expenses in February, but overall average income is close to target. Mary now has valuable information to make some changes - generate more income, cut expenses if possible, raise fees, or perhaps a combination.

Further down the table, Mary's assets are steadily rising while her liabilities – which include all debts – is declining. Mary knows that financial freedom takes time, and she's working steadily toward that goal.

| Income | January | February | March | Y-T-D | Average | Target |
|--|---------------------|---------------------|---------------------|--------------------|--------------------|------------------|
| MT service fees | 6250 | 4950 | 5700 | 16900 | 5633 | 6000 |
| Total Income | \$ 6,250 | \$ 4,950 | \$ 5,700 | \$ 16,900 | \$ 5,633 | \$ 6,000 |
| Business Expenses | January | February | March | Y-T-D | Average | Target |
| Lease & utilities | 1500 | 1400 | 1350 | 4250 | 1417 | 1200 |
| Advisors - business, legal, accounting | 75 | 125 | 100 | 300 | 100 | 100 |
| Office Supplies & Equipment | 0 | 155 | 0 | 155 | 52 | 75 |
| Marketing - website, signage, newsletter | 125 | 225 | 125 | 475 | 158 | 110 |
| Insurance - PLI, CLI, office | 145 | 65 | 65 | 275 | 92 | 145 |
| Linens and Cleaning services | 180 | 170 | 180 | 530 | 177 | 150 |
| Membership & Prof'l Develop | 125 | 225 | 0 | 350 | 117 | 125 |
| Services tax (HST) | 400 | 400 | 400 | 1200 | 400 | 350 |
| Draw for living expenses | 2800 | 2800 | 2800 | 8400 | 2800 | 2500 |
| Total Business Expenses | \$ 5,350 | \$ 5,565 | \$ 5,020 | \$ 15,935 | \$ 5,312 | \$ 4,755 |
| Surplus/Deficit | \$ 900 | \$ (615) | \$ 680 | \$ 965 | \$ 322 | \$ 1,245 |
| Personal Expenses | January | February | March | Y-T-D | Average | Target |
| Savings: today/tomorrow/tithing | 200 | 200 | 200 | 600 | 200 | 200 |
| apartment rent (shared) and utilities | 1000 | 1000 | 1000 | 3000 | 1000 | 1000 |
| health care, life insurance | 195 | 225 | 195 | 615 | 205 | 190 |
| food, clothing and miscellaneous | 455 | 475 | 480 | 1410 | 470 | 450 |
| transportation | 135 | 145 | 135 | 415 | 138 | 135 |
| student loans / other debt | 200 | 200 | 200 | 600 | 200 | 200 |
| Income tax | 800 | 800 | 800 | 2400 | 800 | 800 |
| Total Personal Expenses | \$ 2,785 | \$ 2,845 | \$ 2,810 | \$ 8,440 | \$ 2,813 | \$ 2,775 |
| Assets | January | February | March | Y-T-D | Average | Target |
| RSP | 75 | 150 | 225 | 450 | 75.00 | 75 |
| Savings Account | 900 | 285 | 965 | 2150 | 716.67 | 500 |
| Accts Receiv. | 250 | 375 | 450 | 1075 | 358.33 | 150 |
| Contingency Fund | 75 | 150 | 225 | 450 | 75.00 | 75 |
| Total Assets | \$ 1,300.00 | \$ 960.00 | \$ 1,865.00 | \$ 4,125.00 | \$ 1,225.00 | \$ 800.00 |
| Liabilities | January | February | March | Y-T-D | Average | Target |
| OSAP student loan | 14000 | 13800 | 13600 | 600 | 200.00 | 200 |
| Mastercard/Visa | 220 | 125 | 55 | 400 | 133.33 | 150 |
| Total Liabilities | \$ 14,220.00 | \$ 13,925.00 | \$ 13,655.00 | \$ 1,000.00 | \$ 333.33 | \$ 350.00 |

Stability, Solvency and Security

As you work through the process of entry-level to established practitioner, it may be helpful to view your financial maturation as a three-step process: stability, solvency and security.

Stability means generating more income than expenses (practice and personal) consistently. This is a necessary first step to longer term financial fitness. Your income will likely fluctuate, so don't worry if you're down a week here and there. It's the behaviour of your cashflow over time that matters. To provide you additional stability so you need not debt if you have a short-fall, financial writer Dave Ramsey recommends setting aside \$1000 contingency fund. Dip into this account if your expenses exceed income, but build it back up as soon as you can.

*Economic disaster begins with a philosophy of
doing less and wanting more. – Jim Rohn*

As mentioned earlier if your income is not meeting your expenses, you may consider raising your fees, reducing your expenses (including significant lifestyle changes) and take on other work to raise your overall income.

Solvency is the freedom from all unsecured debt (credit cards, lines of credit, student and other loans) and eventually secured (asset-tied) debt like your mortgage or car loan. Because debt can be crippling, it may be helpful to read several sources on how to eliminate it. I like Dave Ramsey's "snowball" effect, where you pay the smallest debt down first. Once paid, you apply that payment to the next smallest debt, in essence programming yourself psychologically to knock off debts.

You'll feel exhilaration at removing debts one by one, and you'll increase payments towards those larger debts until all are finally paid.

Security involves creating a contingency fund equal to 3-6 months of expenses. You can increase your security further by cultivating assets which generate additional income, making you less reliant on your primary income. Business assets include rent relationships with practitioners working in your business, profitable product lines, royalties/commissions from copyright, consulting, and equity in your business. Personal assets include securities (stocks, bonds), real estate and other valuables.

Lab: Create an Accurate Financial Picture to Help You Make Practice Decisions

Using the example of Mary above, create a spreadsheet to track your income and expenses for the next 12 months. Be sure to include columns for Year-to-Date (YTD), Average Income & Expenses, and your Target amount for all items. Be diligent so you can make informed financial decisions – capital investments, whether to raise service fees, lower expenses or find secondary sources of income. Review your cashflow every month, and take immediate steps when you're in the red.

Next, review and record all your assets and liabilities as displayed in the spreadsheet example. As your financial picture becomes clearer, you can review these four essential numbers – income and expenses (cashflow), assets and liabilities (security) on a quarterly basis. Share with your accountant and ask her professional opinion as to where you can improve.

Your economic security does not lie in your job; it lies in your own power to produce – to think, to learn, to create, to adapt. That's true financial independence. - Stephen R. Covey

Lab: Addressing Your Financial Aspirations

- 1) Consider how can you raise your income, reduce expenses or generate other sources of income. Make a list for each and act on the most viable options.
- 2) Projecting your financial picture 10 years from now, what does it look like? Draft a spreadsheet with the numbers as you expect and desire to see them. Review every quarter.

Feelings and Beliefs on the Value of Money

When you hear the word “money”, how does it make you feel? Yes, pragmatically money is a symbol of currency, a mechanism of purchasing something you want in exchange for service provided. But how do you feel about it? Are you accepting of it, even welcoming of it? Or, does providing massage therapy care while earning money create conflict within you?

Many practitioners identify themselves as health care professionals, noble in service and patient-focused. Money, they believe, should not be a consideration in receiving excellent care. Others identify as altruistic healers, here to give, to serve. Accepting payment somehow cheapens the giving. While laudable in intention, practitioners who refuse sufficient compensation stymie their full potential. To live in a North American economy, we require the means to pay for shelter, food, clothing as well as the refinements that enhance our learning and our lives.

What does money mean to you? Does your mind, even subconsciously, perceive money as “bad” yet feel conflicted because “I need more money to sustain my business and provide for my family!” Our beliefs handed us from our gender-familial-ethnocultural or economic pretense may proclaim money makes us greedy, self-centred, uncharitable, and obnoxious.

“If we are seeking something in ourselves and in our common life, that is both deeply meaningful and unshakably real —then in this time and place, in this culture that shapes us, all right here today, we have no choice but to take very seriously the power money has — not only to seduce us or frighten us —but to show us what we can and must develop in ourselves, that which can never be bought or sold at any price.

— Jacob Needleman, Money and the Meaning of Life

In this oft misinterpreted passage from the Bible, the apostle Paul states “People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs” (Timothy 6:9-10). Whatever your background, you likely come with soft-wired notions about the treacheries of money.

Think about experiences you’ve had with charitable individuals. People who gave you resources without anything expected in return. What were they like? How did you feel around them? Do you want to be more like them? I imagine your benefactors used money to its full measure. In *Making Peace with Money*, Jerrold Mundis describes the true nature of money. “Money isn’t real - it isn’t a thing like an apple, a mountain or a piece of coal. It is an idea, a symbol. It exists only in that it represents something *else*, other than itself. The moment it ceases to do that, it ceases to be money.”

Bill Gates, CEO of Microsoft and his wife Belinda have pledged to give away 95% of their wealth to fighting poverty and eradicating illness in third world countries. Past US President Bill Clinton is actively involved in the fight against AIDS. Money is used everyday for philanthropic and humanitarian efforts, many of which could not be supported without charity. Money is a vehicle to make things happen and can do a tremendous amount of good.

“Not me, I have no problem with accepting money” you might say. Have you ever done this?

- Worked beyond the paid-for time to include assessment or self-care recommendations, believing “people won’t pay for non-hands on time”?
- Resisted raising your fees despite inflation or other rising costs, fearing patrons would stop making appointments with you?
- Offered a new patient a reduced rate, assuming (but not confirming) they would have trouble paying your service fee?

In *Earn What You Deserve*, Jerrold Mundis, discusses the phenomenon of under-earning. Under-earners often accept work that does not pay them enough to live on, or say “no” to opportunities to make money.

Under-earners demonstrate many of the following characteristics:
are usually in debt, often in financial crisis, do a lot of unpaid work, come from alcoholic or otherwise troubled families, have only a vague idea of their expenses, perceive the gross income - not the net, believe they espouse spiritual or philosophical virtue in eschewing money, or believe their vocation won’t generate enough money for them to live off.

Your beliefs regarding money may act subconsciously to undermine you. It’s important to reflect on your history of money, note the quality of your decisions when it comes to money, and determine if you have a healthy or a tenuous relationship with it.

Lab: Think/Pair/Share with a friend

What is your relationship with money?
How have you used money effectively in your life?
When have you made choices utilizing money you have regretted?
How do you under-earn in your life?
What can you do differently?

Problem Solving

What's not working in your practice? Be veracious now...you are among compassionate friends. Do you often work over and above the appointed time, exhausting yourself and encroaching on your work capacity? Have one-time clients that don't return? Stumble when explaining treatment plans or asking for referrals? Consistently run out of money before you run out of month? Have difficulty asking for support?

That you have problems is not the problem. Every practice has problems to solve. What matters is that you have a process to address them. Problems strengthen your resolve and forge your resilience and ingenuity.

In the game of pool, what does the eight ball represent? It's an obstacle to overcome, an opportunity to use your ingenuity to think through how to reach your objective. Don't curse the eight ball...the obstacle becomes the way.

Try not to personalize a problem as a personal fault. "I'm not good at (problem), there must be something wrong with me". Instead, transform it into a puzzle to resolve.



What's your process for approaching practice problems? Consider this framework:

- ☐ Declare the problem in a sentence or two.
- ☐ Notice the thoughts and feelings that emerge when considering the problem.
- ☐ Construct the problem as a puzzle to solve.
- ☐ Ask yourself, "What have I tried already? What else can I try? Who can help me?"
- ☐ Welcome the counsel of trusted advisors.
- ☐ Trial one or two of your proposed solutions - measure the outcome.
- ☐ Incorporate your best solution, and monitor the process.

*Confess your hidden faults. Approach what you find repulsive.
Help those you think you cannot help. Anything you are attached
to, let it go. Go to places that scare you.
- Tibetan Yogini Machik Labdron*

Now...Create Your Practice Plan

If you've been working through the labs in each chapter, you are now ready to sew them together into a business/practice plan. Include these variables:

1. Overview – State what your business does. If you're applying for financing, state why.
2. Management – a brief history of your education and training, specialization, relevant experience and accomplishments to demonstrate your competency in managing this practice.
3. Product/Service – detail in layperson's terms what you provide, why the marketplace values it, and your differential advantage over your competitors.
4. Demand – Estimate realistically the demand for your services, and demo/psychographic information of your served population(s). Do your research.
5. Promotion – outline your marketing strategy and tactics to draw customers in. Include estimated costs of marketing and advertising.
6. Competition – Who else serves your target market? How is your business different from them? What steps will you take to differentiate your business?
7. Financial – Detail in a spreadsheet your income and expenses, assets and liabilities. Project into the next 3-5 years. Back up with bank statements and other financial data.
8. Appendices – samples of marketing materials, your curriculum vitae, endorsements or media articles about you, financial figures on start-up costs.

You can find models for business plan design on-line to guide you. Use your plan to keep you on track, as a document to share with trusted advisors, to expand for financing in a business expansion, and as a manifesto of your intentions to establish a solid practice.

If you think in seasons, plant cereals. If you think in decades, plant trees. If you think in centuries, educate your children.

- Chinese Proverb



Your life is a work of art; A craft to be most carefully mastered. For patience has replaced time, and you are your own destination.

- Rick Jarow

What to Expect in Part II

Part I focused on the fundamental and foundational principles, guiding and informing the entry-level practitioner (and those with an incomplete business acumen) in their practice development.

Part II is intended for the established practitioner – one settled in practice for 5 – 7 years and eager to scale up and broker opportunity for other practitioners, or expand their work capacity and income potential through working-smarter tactics. This practitioner – building upon the Maslow hierarchy again – may eventually become actualized, providing employment for other practitioners, creating a legacy practice, extending their reach into the community for public good, while following the summons of their soul and nurturing the private good.

Subject matter for Part II

8) and 9) Practitioner Working Relationships – What role do you play in the workplace? What are your expectations of yourself, and others? What do you perceive as their expectations? Before you sign on the dotted line, consider the implications of the business agreement before you.

If you're the business owner/practice broker, effectively scale up your business to incorporate practitioners while establishing reputation and location.

10) Promises and processes – Set practice policies and processes that deliver on your quality of care. Consider ethical frameworks, regulations and laws that govern your practice and your actions.

11) Potential - Evaluate and entertain delivery-of-care models that incorporate tools, team and technology to reduce strain, increase work capacity and income potential. Explore a dozen alternate sources of income while still working in your field.

12) Public & Private Good – Consider your contribution to public health in your community and wellness initiatives, all the while nurturing the private good required by the soul.

Estimated Release, Winter 2022.

Additional Resources

Blog – informative, candid op ed on the political and professional-cultural challenges facing massage therapists. Topics include insurer relations, negative media coverage, the relevance of research, high-income earners, and regular nudges at our professional representative. Visit <http://dondillon-rmt.com/cbc-article-illuminates-alarming-vulnerabilities/>

Published Articles – in a variety of Massage Therapist publications, many free to access. Most recently:

[Connection recession: The practice of massage during a pandemic - Massage Therapy Canada](#)

[Selling an established massage therapy practice: Reflect, evaluate and transition - Massage Therapy Canada](#)

[Touch is our language: Reclaiming sensibilities in an unsensible time - Massage Therapy Canada](#)

[Politi-size me! Massage therapists are passionate, but they need to be political - Massage Therapy Canada](#)

[Self-regulation under scrutiny: Are health professions in danger of losing the privilege? - Massage Therapy Canada](#)

[The experience of Dystonia and how massage therapy helps - Massage Therapy Canada](#)

[Insurers question value of massage therapy – a signal of changes to come? - Massage Therapy Canada](#)

[Preventing brain-drain: Opportunities and challenges for higher education - Massage Therapy Canada](#)

[A model for better health care - Massage Therapy Canada](#)

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About the Author

Donald Quinn Dillon, RMT is a practitioner, practice coach and author of the self-study workbook *Charting Skills for Massage Therapists*. Over 100 of his articles have appeared in industry publications including *Massage Therapy Canada*, *Massage Therapy Today*, *AMTA Journal*, *Massage Magazine* (on-line), *Massage Today* (US), *AMTWP Connections*, *Massage Therapist* (Australia) and various massage school and professional association newsletters.

His podcast, *On the Table*, is a joint effort with *Massage Therapy Canada* magazine/Annex Business Media.



Don has presented across Canada at massage therapist professional association conferences (except Quebec...still awaiting that invitation!), and has spoken to pre-graduates of the Atlantic College of Therapeutic Massage, Centennial College, Mohawk College and Oxford College. Don is a regular speaker at ONE Concept's Canadian Massage Conference.

Don received the Ontario Massage Therapist Association *President's Award of Merit*, two *Hand of Thanks*, and the *Ken Rezsnyak award*. In 2012 he received the ONE Concept award for *Massage Therapist of the Year*. Don served on the OMTA board from 1993 to 1997. During this time, he represented the OMTA in the auto insurance fee negotiations. In 2018 he was one of 24 delegates to represent the Ontario Massage Therapist Association (renamed RMTAO) in a government relations exercise at Queen's Park legislature.

Don has assisted the Investigations and Complaints committee of the College of Massage Therapists of Ontario (CMTO) in cases concerning practitioner record-keeping. He also contracted for the assessment team for Designated Assessment Centres in Niagara.

Don began his practice in 1991. He worked in chiropractic, spa, and medical facilities before operating his own multi-practitioner clinic in a Niagara area fitness club for many years. Don lives in the Niagara region with his wife Cheryl. His website and blog www.DonDillon-RMT.com provides a variety of resources for massage therapists.

Massage therapists are in the business of restoring physical function, reducing the harmful effects of emotional stress, and assisting their subjects to re-embody.

Pragmatically, practitioners assist people to return to work, to activities required of daily living, to beloved recreational and social activities – all contaminated when pain, stiffness and anxiousness persist.

Practitioners invest thousands of hours and tens of thousands of dollars in acquiring academic knowledge and technical proficiency to provide the best care possible. Their common goal: To eradicate suffering and symptoms, to harness the inherent healing capacity of the body with nurturing and marginally invasive methods.

As valuable a service to humankind as this might appear, practitioners commonly report struggling in practice. Some practitioners argue "financially viable" and "caring" as objectives mutually exclusive. They believe financial compensation would compromise the sacred value of the caring act.

Consequently, without the means to sustain a practice, the caring practitioner soon runs out of resources to meet expenses and may be forced to leave her profession to gain employment in another field.

We lay the groundwork for **Entry-level** practitioners: Your profile, the provisions you bring to the table, your purpose, passion and position in the marketplace, your product, pricing, place and promotion strategy, your financial metrics and how you will pay yourself.

Established practitioners learn to improve relationships, acquire “big picture” perspective of the profession, set practice policies and processes in place.

Actualized practitioners recognize greater work capacity and income potential, contributing to public health while nurturing their own well-being.

A resource for all stages of practice, this book is for the practitioner who is eager to improve her or his situation.

