Veterinary **ECONOMICS**®



The business of client and patient care



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UBM

All I really need to know about veterinary medicine I learned in KINDERGARTEN



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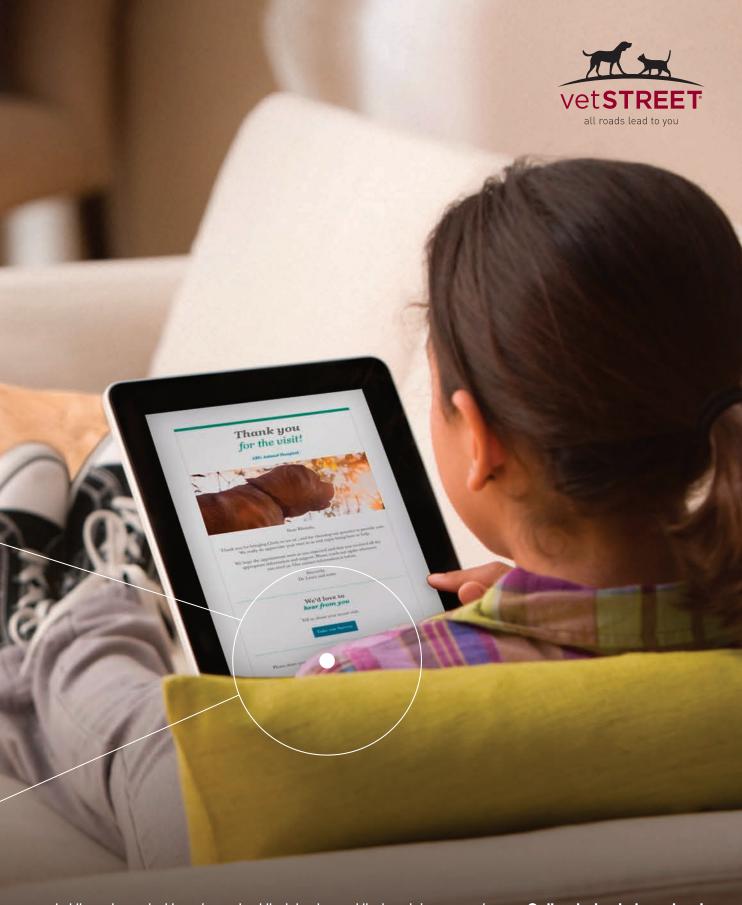
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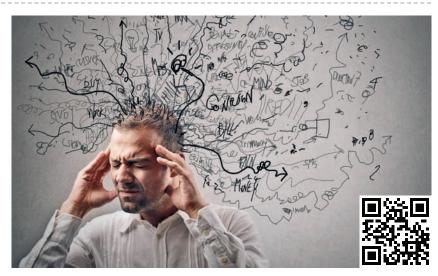
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Heavy is the head that wears the **crown**

More money and a more flexible schedule are aspects of practice ownership—but so are the unexpected problems that give you headaches. Whether you own a practice or are considering taking the leap, visit dvm360.com/headaches to read about the ordeals owners have experienced.



Get inside clients' heads

Wish you knew how clients decide they'll come to you for elective procedures? A recent survey polled approximately 2,000 consumers to better understand how consumers



make veterinary healthcare choices. Visit dvm360.com/choices to read the results and use the insight to improve how your practice engages and educates clients.

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Want to cut costs and increase client compliance? Send electronic reminders to clients instead of snail mail. Visit dvm360.com **/notifications** to read how a new reminder system could improve communication with clients.



Show **bullies**

who's the boss

Are bullies bogging down your team? A hostile work environment can raise a host of issues, none of them good for business. Visit dvm360 .com/bullies for ways to identify aggresive team



members, discipline them and change practice procedures to deter turmoil amongst team members.

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How should you tell clients their pets are overweight?

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Check out how

our team says they would like to be told the news:

JENNV SHAFFSTALL It's not about how they say the words, "Your dog needs to lose weight." I already knew that Scout, my rat terrier, needed to lose weight because he looked like a fat sausage with legs. What I needed was practical advice. Instead, my veterinarian left it up to me to figure out how much my dog should be eating each day.



(Left to right) Scout and Fergie

ALISON FULTON I would like them to say something like, "I know you love Beau and it's hard to deny him treats. When you rescued him, he was starving, poor guy. But now, it would be better for his health and he would live longer if he could lose the extra weight he is carrying."



Check out page 16 to read more simple lessons every veterinary team should remember.

Because you matter to us.

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Neal Award Neal Award

Combat falling drug revenue with these practical tips

One practitioner shares his thoughts on how to handle the smaller portion of income his pharmacy generates.

n reference to "Has your pharmacy taken a hit in sales?" (August 2015), I've had drugs as 23 percent of my revenue at my practice in Wisconsin, but I see this decreasing monthly. The pressure is great and requires my atten-

tion daily for requests like, "Can't I just pick

up some medicine at

---mart?"

Worse are clients who just want another round of medicine for their pet that "has the same symptoms they had six months ago."

They don't want another office visit. And clients get angry if you say no.

Here is what we are doing to help but it is by no means enough:

> First, if at all possible, I use medication that is approved for dogs and cats, such as Biomox instead of Amoxicillin, which is for humans.

- > All medical records show the number of refills the doctor allows (this may be law in my state).
- > I've cut my percentage markup to compete with commonly prescribed medicine.
- > On all perscriptions I write, "No substitutions" and "For animal use."
- > Every perscription that leaves my clinic comes with an "About this medication and warning" handout that my computer drug program provides.
- > I insist on monitoring blood work for all patients on long term medication. I also try to bundle the cost of the lab work with medication from my clinic as one price.
- > I've increased my exam fee to recoup some of the income.
- > I no longer fax perscriptions because often the fax is not received at the "---marts" and the pet owner gets mad when their medicine is not ready when they arrive. Sometimes we'd fax the perscruption three or four times without success to some human pharmacies.

I have not been totally successful in my approach, but this is a start.

Robert Pope, DVM Mosinee Veterinary Clinic Mosinee, Wisconsin



DATA center

Has your pharmacy



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When does a **mobile** practitioner need a sidekick?

Get the answer as well as ideas on auditioning DVMs to test their compatibility with your culture. By Lisa Aumiller, DVM

I'm a very busy solo mobile practitioner, and I think it's time to bring on an associate. How do I know when I'm busy enough? And how do I train my first associate?

f you're a "very busy solo practitioner," now is the time to start looking for an associate that fits in with your practice's philosophy and style of care and connects with clients.

Clients expect their veterinarian to be dependable, reliable and available at all times—this is the challenge of being mobile. As a solo mobile practitioner, you'll soon find yourself either not being able to take new clients or taking new clients and not being able to serve the demand from all of your current clients.

A good associate is your backup and your security. If you limit your availability by not having proper coverage for your clients, clients will seek care for their pets elsewhere, regardless of how much they love your bedside manner.

Do yourself a favor and start interviewing now. Considering the nature of a mobile veterinarian/client relationship, mobile veterinarians often work shifts up to 17 hours, seven days a week. This quickly leads to compassion fatigue and problems in your personal and work lives.

The right associate will be a welcome breath of fresh air that gives your clients the coverage they expect and deserve and time for you to recharge to keep your practice invigorated.

However, don't be a control freak. Many mobile solo DVMs fear that clients won't accept the new associate. Hire an associate with your same passion. When I interview an associate, I invite them on four appointments with me to see the flow and determine whether they like mobile practice.

If the veterinarian is still interested, I have them do a full day of paid work and send my best technician with them to help guide and assist with clients. I personally do callbacks the next day to see if clients were pleased with their experience. Once hired, I work alongside the new associate for a week to teach them my system of serving clients. VE

Dr. Lisa Aumiller owns HousePaws Mobile Veterinary Service in Mt. Laurel, New Jersey. She has four mobile units and a brick-and-mortar hospital.



road, in your pocket

Are you using your phone efficiently in your mobile practice? Visit dvm360.com/ mobilephone to read five tips.



2015 Practice Manager of the Year announced

Winner credits owners, team for support. By Matthew Kenwright

esley Taylor, MPA, of Mercy Animal Hospital in Gardendale, Alabama, has been chosen as the 2015 Veterinary Economics Practice Manager of the Year in a contest sponsored by Nationwide.

"Once I realized this was for real I thought, 'How awesome for the Mercy team and the

practice owners," Taylor says. "They have all gone above and beyond working together every time I approached them with crazy ideas. I am so proud that all their support and hard work has paid off."

Taylor wants to keep pushing his practice toward growth through client engagement that makes an impression, such as

making contact at a festival.

"I want to keep pushing boundaries," Taylor says.

"People remem-

ber nontraditional interaction, and I believe that's what we've created. It's not time to rest on our laurels." VE



Read more ways the Practice Manager of the Year turned his ideas into action at **dvm360** .com/Wesley.





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How I learned to **cope** with euthanizing patients

I fight compassion fatigue with a blessing. By Andy Rollo, DVM

his is probably the worst part of your job," may be the most common thing I hear from an owner before I euthanize a pet.

The owner is right. In fact, it's one of the most devastating experiences veterinarians face. Repeated over and over again, the grief can take a toll.

I found my coping mechanism as my career beckoned. I was finishing my clinical rotations and had accomplished my goal of not killing anything. But now my caseload was about to

the Bible. I spoke with friends and even Googled it, but I wasn't able to find anything that resonated. So I did the next best thing—I wrote my own prayer.

The words came quickly. For my first euthanasia patient on Flag Day 2004, I said to myself:

"As you enter the kingdom of heaven, you are welcome. For you give love, and you are loved."

I've recited that prayer to myself for 11 years. It's helped me feel better about that



asked me if I would participate in the service.

As I thought about it, I realized I didn't lack material. I have 11 years of experience and haven't shared most of it. Discussing a tough case or how I lost a patient isn't appropriate dinner conversation when my 4-year-old daughter asks about my day nor at a party when someone asks what's the coolest case that I've seen recently.

The sermon material was already in my head—I just had to put the words to paper. I thought I was taking part in the Blessing of the Pets for others. But I think I do it for myself too. It's how I cope. VE



Dr. Andy Rollo is a veterinary associate at Madison Veterinary Hospital outside of Detroit, Michigan. He is also a Veterinary Economics Editorial

Advisory Board member.

"As you enter the kingdom of heaven, you are welcome. For you give love, and you are loved."

jump, and euthanasia was about to become part of my job.

I wanted a way to express my feelings that euthanasia was more than stopping an animal's suffering by ending its life. It was sending a soul on to the next life.

A simple prayer was my answer. I'm not a biblical scholar, but I thumbed through ultimate responsibility. I'm not fatigued or burned out.

A year ago, the new minister at my church asked me and my wife for ideas to attract young people to the church. I knew a prayer service that involved blessing of the animals. I thought that was something that appealed to anyone with a pet. The minister agreed and

'Paws' for questions in the exam room

Engage and educate clients with wall art. By Matthew Kenwright

he three exam rooms in Beacon Veterinary Hospital in Swannanoa, North Carolina, give clients a creative way to share their questions for the veterinarian.

After leading the client and pet into an exam room to complete paperwork, the receptionist writes their names on a paw painted on the wall with blackboard paint. "Welcome" is written in the paw's first digital pad, and the names are written

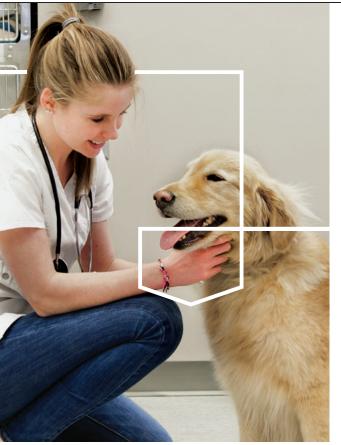
on the other digital pads. The palmar pad has a numbered list with blank spots that invite clients to use chalk and write questions for the veterinarian.

"We had a pleasant surprise when one of our clients wrote a note on the paw that said something to the effect of, 'Thank you very much for the super care that you've given us," says the Beacon Veterinary Hospital owner and *Veterinary Economics* Editorial Advisory



>>> Clients love to write on the paw.

Board member Jim Guenther, DVM. Children like to write on them too, he says **VE**



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Why does one practice prosper and another fails?

"Build it and they will come" doesn't work for everyone, so what's really driving growth? By Jeff Rothstein, DVM, MBA



Thinking about upgrading your practice's equipment? Turn to page 12 or visit dvm360.com/equippricing to find a formula that could help you decide whether you can afford the investment.

few years ago I was disappointed when a family-run gas station near my home closed. It just wasn't turning a profit anymore. But last year, a huge, corporate station with a full convenience store opened in the same spot.

"That's nuts," I thought, "If the other one failed, how's one 10 times the size going to make it?" Surprise, surprise—customers noticed a change, and it's packed all the time.

Here's why it worked: The oil company performed a demographic study and found that the location was right, just not for an older-style station that didn't remodel and reinvest in itself. It's a true "Build it and they will come" situation.

When I travel, I keep my eyes open for veterinary hospitals. I find it curious that within the same town, hospitals come in many sizes and styles-small and large, new and old. Everyone has his or her own idea of success, so I won't say for sure that the large hospital is more successful, but what drives the growth of one facility versus another? It's not necessarily how long a veterinarian has been in business, because sometimes the newer practice is the bigger one. So what is it?

Sure, a lot of factors play a big role in growth and success: location; hours of operation; range of services; community outreach; customer service; marketing and social media savvy; prices; and relationships with other pet-oriented businesses in the area. But what can't be overlooked is that the leaders of growing, successful veterinary practices have a vision and are knowledgeable businesspeople.

The owners are probably risk takers who did research about a location before building or buying a practice. They likely strive to offer extended hours, which over time pays off, as they become known for client convenience. As they grow they invest in new equipment and, in turn, are able to offer a wider range of services.

Sure, maybe if you build it—not matter where it is or who's running it—they'll come. But success is far more likely for the savvy practitioner who understands the community they practice in and who are motivated to keep growing. VE



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What's **new** at your

These are the new services that Well-Managed Practice owners told us in Benchmarks 2015 they've added in the past two years or will add in the next two years. What would you add to your veterinary practice?

52%

Services that need mostly your smarts

All about pet food?

If you're with the 52 percent of respondents said they were planning on adding nutrition counseling in the next two years, don't forget to focus on what's important to your clients. First, help them figure out food myths and truths with the resources at dvm360.com/foodmyths.

Focus on prevention

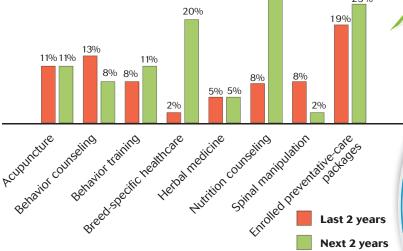
Another high-interest item was preventive-care packages. What makes preventive-care plans most successful? Focus on three key things:

- > A real commitment from clinic staff to promote and sell the plans
- > A goal for the number of plans to sell
- > Reasonable expectations of success.

Find resources to answer these questsions at dvm360.com/preventivegoals.



Want to see what you could learn from Well-Managed Practices? Get your copy of Benchmarks at dvm360.com/ benchmarks2015.

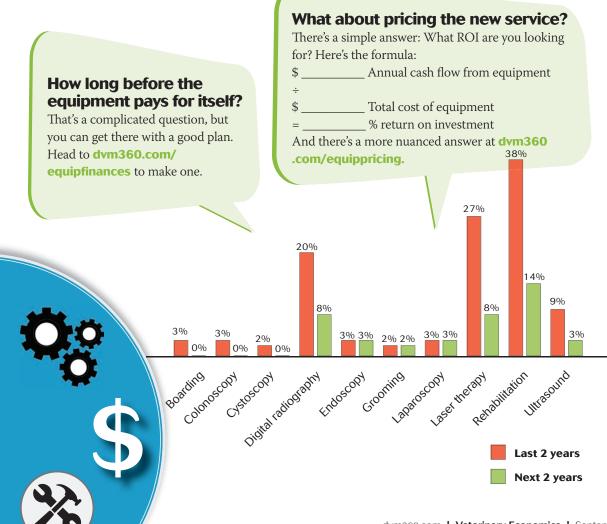




veterinary practice?

re you hungry for new and better in your healing practices and client service? Do you have a big, audacious goal for 2016 and beyond? Or—and be honest—have you fallen into a bit of a rut? Below you see what the answer is for practices—surveyed annually by Wutchiett Tumblin and Associates. In *Benchmarks 2015: A Survey of Well-Managed Practices*, we asked what's new on the medical menu and what's coming soon. How does this compare to your history and plans? And, sometimes even more important, once you've added a service, do you know how to price it and market it? Let's dig in ... VE

Services that likely require equipment or more space



Enter the 2016 veterinary economics Hospital Design Competition Competition Competition

Send us your entry and you could be featured in a future issue of *Veterinary Economics*!

ave you recently built or remodeled the veterinary hospital of your dreams? Do you think your hospital is the best in the nation? Then enter the Veterinary Economics Hospital Design Competition! Show us why your practice's design stands out. At stake? Besides bragging rights, your hospital will be featured in an upcoming issue of Veterinary Economics and you'll win a trip to the *Veterinary Econom*ics Hospital Design Conference in Kansas City, where your practice will be featured prominently and you'll get a chance to offer your wisdom to attendees who are still in the planning stages of their build.

The competition is open to any hospital of any size or type as long as it's owned by a private practitioner or corporation. Hospitals funded by foundations, government agencies, nonprofit organizations, or publicly traded corporations are ineligible.

How it works

Download the official entry form by going to dvm360 .com/hdcompetition.

Compile your entry binder and send it to the *Veterinary* Economics staff. We'll take it from there! Full details of entry requirements can be found on the entry form.

Troubleshooting

Putting together an entry can take time. Use your time efficiently and avoid making mistakes that can hurt your entry, like missing information, by checking out the list of the top 10 mistakes people make by visiting dvm360 .com/hdmistakes.

What happens next?

After we receive your entry, our panel of veterinary hospital design experts will gather and pore over this year's entries. They'll spend hours discussing the strengths and standout features of each practice, to ultimately crown

a Hospital of the Year winner, and an number of Merit Award-winning hospitals.

Ok, but what's in it for me?

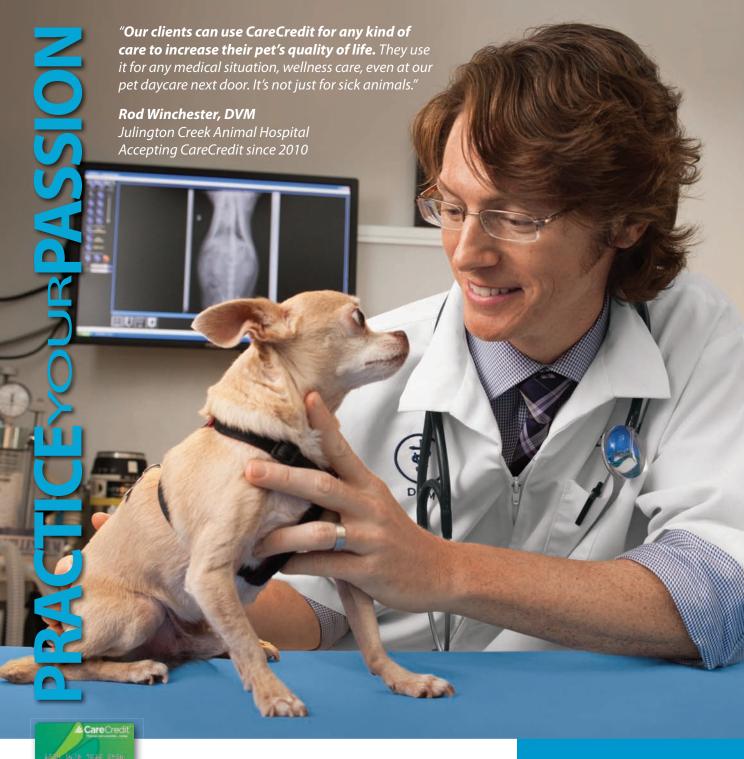
After the judges have chosen their winner(s), we'll be in touch to coordinate that cool feature article mentioned above. You put in the hard work to build a beautiful practice, now we'll put it out there for our entire audience to see. Plus, you'll get to come to the Hospital Design Conference and CVC Kansas City. And you'll receive a commerative plaque to hang in your lobby, something sure to attract admiration from your clients.

The deadline

Entries must be postmarked no later than November 26, 2015, so don't delay!

Still have questions?

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All I really need to know about veterinary medicine I learned in



MINDERGARTEN

We learned these 10 things long ago, and vet school students remind me of them daily. By Michael Nappier, DVM, DABVP

t's been 26 years since Robert Fulghum wrote the bestselling All I Really Need to Know I Learned in Kindergarten, a look at childhood lessons that stay true in adulthood. It's past time

for the veterinary school edition, courtesy of the timeless lessons I see my students at Virginia-Maryland College of Veterinary Medicine model for me year in, year out ...



e awed. Remember the first time you got the blood draw on the first stick? Remember the first surgery of yours that went really well? And kittens! Students get excited by the little things that those of us with more experience tend to take for granted. Put up ear mites on the microscope at our school and everyone comes running. When was the last time you found yourself thinking, "Cool!" because of something you did or saw?

sk, "Why?" It's surprising the number of times students ask and my gut response is, "That's just always how I've done it." But those are opportunities to question my assumptions and look at something in a different light.



PERSONAL growth



t's OK not to know—look it up. You don't actually have to know everything, but you do need to know where to find the answer. Clients appreciate the honesty that you're not all knowing. What students don't know is that some of the time while they run off to look it up, I'm sneaking to go look it up myself.

o ahead and learn it now. So many people have to switch up their veterinary careers based on new medical interests, the job market or big life changes. Just because it isn't in your plans today doesn't mean you won't need it tomorrow.



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PERSONAL growth



reat others like they know more than you (because they might). Remember when technicians were gods, possessing a depth of knowledge you couldn't even hope to attain? My students know that feeling. Get back to thinking like them. Listen to your staff's advice; a lot of the time, they still know more than you—about the client, about the patient, about a lot.

t's fun to learn. I love hearing excited students ask, "Can we have rounds on ... ?" It's easy to get bogged down in day-to-day practice. Go to a conference. Read a trade magazine. Schedule a lunch 'n' learn on a topic you're curious about. Have fun getting smarter!

ake time for potty **breaks.** Students haven't learned the bladder-destroying work ethic that ignores their own wellbeing. How many times have you said to yourself, "I'll use the bathroom/have lunch/etc. as soon as I finish with ... " Make a little time for yourself during the day to recharge. And urinate.



at. On the last Friday of every block, veterinary students here organize a potluck they call Food Friday. Sitting down and sharing a meal helps to refocus and reconnect with veterinary teammates. It doesn't just fill your stomachit refills your passion.

ave a big goal. Every student has one big goal: graduation. It's so much a part of their lives that they sign off all their emails with "Class of 2016" or "DVM Candidate 2016." How often do you feel stuck on the neverending hamster wheel of clients and patients in practice? Everyone needs a long-term goal, something you work toward and get satisfaction from seeking

and achieving.

e done. Despite their bubbling enthusiasm for new veterinary knowledge, students want to go home on time. They want to spend time with significant others, pets, family and friends. Be like a student and go home! VE

Dr. Nappier is assistant professor of community practice in the Department of Small Animal Clinical Sciences at Virginia-Maryland College of Veterinary Medicine.





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Inflammation is the new obesity

To improve health for all, it's time to shift the way we discuss overweight pets with our clients. By Ernest E. Ward Jr., DVM

owners see a "big pet." Most vet-

erinarians see a "fat pet." I see an

"adipokine storm." Adipo-what?

Adipokines are signal pro-

teins produced by fat tissue.

Leptin, adiponectin and inter-

leukin-6 (IL-6) are examples.

We know adipokines cause or

contribute to hundreds of

harmful inflamma-

tory processes

throughout

the

've been studying and working on pet and human obesity for nearly 20 years. In that time I've witnessed the obesity discussion evolve from "fat is funny" to "fat is deadly" to "fat is boring." People ignore warnings about obesity the same way they disregarded the fact that smoking was deadly for decades. Deep down folks know being overweight or having a portly pet is unhealthy; they just don't think it will happen to them. Psychologists call this phenomenon of believing you or your pet is at less risk for harm "optimism bias." It's a coping mechanism that allows us to get through our days without having a

in the way of change. Maybe it's time we change how we talk about patient obesity.

breakdown.

It also gets

Change perception

For the last three years, I've altered the way I describe obesity to clients and veterinarians. Pet

body. Think of every fat cell as a little factory pumping out hundreds of potentially toxic compounds. Multiply that by millions or billions in an obese pet. The real danger of excess fat isn't the fat; it's the inflammation the fat causes.

Inflammation is the biggest health threat our pets face. That's a bold statement but I'm confident it's soundly supported by science. The more we learn about excessive inflammation, the more we understand the importance

of keeping it at safe levels.

Speak out

Perhaps

the biggest
obstacle in the war
on pet obesity is our
silence. Veterinarians
complain they aren't
comfortable talking can-

didly about a pet's weight for fear of inadvertently offending the client. Forget fat; start talking about inflammation. Learn about adipo-

kines, cytokines and disrupted metabolic pathways caused by inflammation. It's a fascinating world of biochemistry that has real impact on our patients.

It's time we reshape the obesity conversation to center on inflammation. **VE**



Fat gap rings true

Data shows that more than half of U.S. dogs and cats are overweight, but their owners don't realize it. Learn more about this trend at dvm360.com/fatgap.

INDUSTRY issues

5 steps to fight fat

s a profession we can reshape the obesity conversation by doing the following:

- > Define obesity. Currently we can't define what "clinically obese" is in animals. We don't know what we're talking about when we say "overweight" and "obese." I'm officially offering the Association for Pet Obesity Prevention (APOP) to help jumpstart the conversation. Now I need the help of academicians, practitioners and industry representatives.
- > Standardize body condition scores (BCS). There are three or four major BCS used worldwide. I'll be the first to agree that there are limitations to the BCS. But they're simple to administer, work well in most situations and are already in use. Let's get together and settle on one scale.
- > Define prediabetes. I fought this until I started looking at studies on humans who were diagnosed as prediabetic. It helps. There's growing evidence that we may be able to intervene before full-blown diabetes develops, especially in cats. There are useful biomarkers that could help general practitioners identify early the pets at risk for developing diabetes.
- > Define obesity as a disease. The American Medical Association officially defined obesity as a disease for humans in 2013. I'd like to see the American Veterinary Medical Association and the American Animal Hospital Association follow. Classifying obesity as a disease would encourage more veterinarians to talk with clients about the condition.
- > Develop better technology. We need a technological solution to quickly and accurately assess body fat composition in dogs and cats. At this point I'd even settle for biomorphic software that estimated underlying fat. We desperately need improved tools for tracking weight, BCS and dimensions.



Veterinary Economics *Editorial Advisory Board Member Dr. Ernie Ward is a speaker and the author of* Chow Hounds: Why Our Dogs Are Getting Fatter—A Vet's Plan to Save Their Lives. *He founded Seaside Animal Care in Calabash, North Carolina.*



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Will your practice be on the hook for credit card fraud

Here's how to comply with a global security standard coming to the United States for the first time. By Mark Battersby

How EMV would work in your practice



here's a storm of legal liability brewing on the horizon for your veterinary practice if you accept credit or debit cards. After Oct. 1, 2015, any business that doesn't

have a Europay, MasterCard and Visa (EMV) processing device will be on the hook for credit card fraud-not the banks or credit-card issuers. Are you ready?

What is EMV?

Traditional credit and debit cards are prime targets for counterfeiting because their magnetic stripes contain unchanging data. A new generation of cards—often referred to as "Chip and PIN" cards—sport a small, metallic square with a chip that creates a unique transaction code, every time the card is used. For one standalone payment terminal, it can generally be upgraded for around \$100, according to a spokesperson for EMV.

The big change

Consumers will need to receive their new EMV cards, activate them and learn new payment processes at the register. >>>

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PRACTICE finances

Businesses will need to add new point-of-sale (POS) terminals, in-office technology and internal processing systems to accept the cards.

The big difference? Instead of swiping, an EMV card is inserted into

Chip card detected

a terminal slot. Data flows between the card chip and the credit card company to verify and create the unique transaction data.

The one drawback—the new process isn't as fast as the old way.



If the chip card is swiped, the client will be instructed to insert it instead.



The chip card is inserted with chip facing up and toward the terminal. Client removes it when prompted.

Remove your card

The client removes card when the terminal says the transaction is finished.

What happens if you don't switch?

Veterinary practices can continue processing cards with magnetic stripes and ignore EMV. Most cards will still have a magnetic stripe as backup. But after Oct. 1, 2015, your practice might be on the hook for counterfeit or fraudulent card transactions.

The card companies will shift fraud liability to whoever is using the leastsecure technology, according to EMV's website. Here is what that means in two different scenarios:

- > If your practice has an EMV terminal but your client's bank hasn't issued a Chip-and-PIN card, the bank will be held liable.
- > If your practice used EMV technology that wasn't flagged as fraudulent by the system, the credit card company bears the liability.

Every veterinarian and veterinary professional should protect themselves and their practices from fraud liability. The relatively small price of a new terminal may be worth the peace of mind it brings. VE

Mark E. Battersby is a financial consultant in Ardmore, Pennsylvania.

FACT TO CONSIDER:

40 percent of debit cards and more than 70 percent of credit cards issued in 2015 will use the EMV technology. Many practices may find the cost of upgrading could outweigh the potential future costs of fraud.



The client verifies the transaction by signing or entering a PIN. Some transactions may not require either. EMV allows for both PIN and signature.

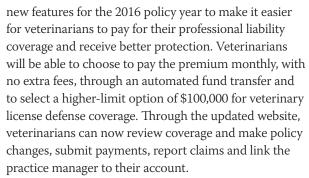


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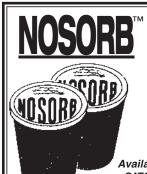
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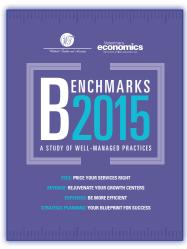
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Continued from page 25

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REASONS women give for not owning practices

And why you shouldn't let them stop you. By Melissa L. Magnuson, DVM

hen I retire from owning my practice, I hope to hand the reins to a noncorporate buyer. But I may struggle to find a female veterinarian to take my practice because there's a lack of women embracing ownership.

Here are my arguments against five common reasons women give for not owning:

"I want more time to spend with family."

Owning a practice makes my schedule flexible. I can go to my children's school events because I can designate myself "out of the office" when necessary. Owning does entail hard work, but it also provides more leeway than if I worked for someone else.

"I don't want to work 100 hours a week."

I've worked 100 hours in a week once—during my internship. I spend approximately five hours per day for a total of 30 to 60 hours per week seeing appointments four days per week.

With my flexible schedule, I can work at night tying up loose ends after I spend quality time with my kids. If I need a short week because of outside commitments, I take it. I have the freedom to choose where and when I work.

"I'll burn out."

Running a business is something new every day. Sometimes it's medical questions, customer service decisions or marketing ideas. Each day brings variety and the opportunity to learn and open up channels with experts in many different fields.

"I can't manage people."

I'm not good at managing or accounting—so I hired a practice manager and an accountant.

Two years into practice ownership, I learned a valuable lesson. I had been doing all my bookkeeping because I was convinced I couldn't afford someone to do it for me. After stewing in frustration, I hired someone. She completed six months of bookkeeping in eight hours. It cost me \$160. This taught me that if I hire experts when I need them, it costs me less.



Melissa Magnuson, DVM, is owner of three New Hampshire practices: Canobie Lake Veterinary Hospital in Windham, All Pets Veterinary Hospital in Nashua, and Greenland Veterinary Hospital in Greenland.

"I have too much student debt."

If you have good credit and pay your loans, you can buy a practice. I've heard that veterinarians have the highest payback rate on loans than any other profession. I applied to three banks and received three loan approvals with just 10 percent down. In the long run, practice ownership will be more lucrative for me than working for someone else.

As more women buy veterinary hospitals, we can change the notion that our personal and career priorities bar us from practice ownership. VE

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