THE TRUST FACTOR

Secrets to Selecting a Financial Adviser

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+ Advice Unleashed
+ Employment Opportunities for Veterinarians
+ What’s App With Your Finances?
+ Making Room for Boutique Services
+ Shut the Revolving Door: Salary and Benefits
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2018 Credit Card Predictions
Analysts predict six new changes in how you will use your credit card this year. Are you ready for what’s on the horizon?

Make Room for Generation Z
For the first time, members of Generation Z (persons born between 1995 and 2010) are entering the workforce.

5 Steps to Financial Happiness
Tips from a psychologist who says spending money differently may make you feel eminently richer.

Do You Have Emotional Intelligence?
Certain factors indicate strong emotional intelligence — the ability to balance the emotional and rational parts of your brain.
The Scoop

Employment Opportunities Outpace National Average

The job outlook for veterinarians is excellent, and veterinary schools are adapting to better prepare students.

By Amanda Carrozza

The career landscape for incoming veterinarians is optimistic. According to the U.S. Bureau of Labor Statistics, employment opportunities for veterinarians are set to climb 18 percent through 2026. Currently, the bureau estimates that there are 79,600 veterinary jobs across the country—a number that is expected to grow to nearly 95,000 by 2026. This expansion outpaces projections for the Bureau’s related category of health diagnosing and treating practitioners, which is estimated to grow by 16 percent, and more than doubles the average growth rate of 7 percent for all occupations.

The anticipated increase in career opportunities will be a pleasant realization for graduates of veterinary medicine programs in the decade to come. Recent years have witnessed a steady influx of applicants at the country’s accredited veterinary colleges and universities, and the schools have begun to integrate nonmedical courses to better prepare future veterinarians for the business side of the profession.

GROWING SCHOOL ENROLLMENT
Melinda Frye, DVM, PhD, DACVIM, associate dean of veterinary academic and student affairs at Colorado State University in Fort Collins, said the university’s veterinary medicine program—ranked among the top five in the country by U.S. News & World Report—has seen steady growth in applicants. “From 2014 to 2016, we ranged from 1,651 to 1,700 applicants, and in 2017 that number jumped to 2,183. This year we received 2,206 applications, and presently we have approximately 560 students,” she said.

A similar trend in growth is evident at the University of Wisconsin-Madison School of Veterinary Medicine, where Director of Admissions Jenna K. Henshue, MAEd, said the program has seen a moderate increase over the past five years in both applicants and admitted students. The class of 2021 currently has 96 students, with a total of 350 prospective veterinarians enrolled.

“Veterinary medicine offers a wide variety of rewarding career opportunities in many sectors of the profession, including clinical care, food security, public health and biomedical science,” said Andrew T. Maccabe, DVM, JD, MPH, chief executive officer of the Association of American Veterinary Medical Colleges. “Our responsibility to promote global health and well-being continues to grow, and it’s encouraging to see that we have a deep and talented pool of applicants who are willing to rise to the challenge.”

For the second year in a row, the association reported a year-over-year increase of more than 6 percent in veterinary school applicants. The total number of combined applications submitted to the 30 schools or colleges of veterinary medicine in the United States in 2017 was 36,638.

BROADENING CURRICULA
At Colorado State University, the veterinary medicine program is preparing tomorrow’s veterinarians with an emphasis on One Health, a movement to forge all-inclusive collaborations with human and veterinary medicine. “We offer combined programs [and] have a one-credit required course in research,” Dr. Frye said. “This and other efforts aimed at exposing students to existing and emerging professional opportunities equip students to assume the increasingly broad array of professional roles for veterinarians today.”

With the continued growth of the veterinary field comes a new emphasis on providing students with financial and practice management skills that previous generations of veterinarians entered the workforce without. “We believe one-on-one advising best equips students to apply knowledge gained and to change financial decision making and behaviors,” Dr. Frye said. “In the third year, students complete a four-credit course on practice management and professional development. A few years ago, we developed an ad hoc professionalism group that developed ‘pillars of professionalism’ that are introduced to students at orientation. We emphasize well-being through college-wide initiatives, activities and curricular revisions aimed at integration and application.”

The University of Wisconsin’s veterinary program also focuses on addressing the nonmedical aspects of becoming a well-rounded veterinarian, according to Henshue. “Recent curricular and co-curricular initiatives have included further development of students’ wellness knowledge and skills, including both mental health and financial literacy,” she said. References available at VMDToday.com.

Ms. Carrozza is the newest addition to the Veterinarian’s Money Digest®/American Veterinarian® editorial team. When she's not creating content for veterinary professionals, she can be found at New Beginnings Animal Rescue in East Brunswick, New Jersey.
Disaster Preparedness Strategies

"IF A DISASTER HAPPENS in your community, what are you going to do to protect the practice and the animals in your care?" asks Anne McCann, national emergency programs coordinator for the U.S. Department of Agriculture Animal Care.

McCann encourages all veterinary practices to establish detailed plans for both evacuation and sheltering in place. "If you need to shelter in place, plan to have extra supplies on hand," she says. "If evacuation is necessary, it’s critical to have plans for how you would move the animals that are in your care to another location. Identify that location in advance, work out the transport to get them there, and partner with other veterinary clinics."

McCann recommends that veterinarians refer to ready.gov for planning information, including business continuity planning related to the practice.

Changing Your Money Mindset

ALAN ROBINSON, BVSc, MRCVS, DMS, director of VetDynamics Ltd in Wiltshire, United Kingdom, says most veterinary practices need to refocus their financial models. "A lot of practices don’t do well because of their inability to produce good financial results," he says. One of the top struggles? Pricing services properly. "It’s not enough to look at what your competition is charging and create a similar price structure," he says. "That makes the assumption that other veterinarians know what they’re doing, which they typically don’t."

Many veterinarians discount the work they’re doing by as much as 41 percent, Dr. Robinson says — "and they’re actually discounting it from a level that was unprofitable in the first place." Most veterinarians, he says, don’t place much value on the services they deliver, even though the client and patient receive massive value. Those who can change their mindset about money and the worth of their services — and charge appropriately for them — do very, very well, he adds.

Hiring a Contractor? Start Here

JEFF ADNEY, BA, PRESIDENT of PermaTek Coatings in Lebanon, Ohio, offers this tip for hiring a contractor for your practice: "First and foremost, ask for references." He also recommends taking the time to visit the contractor’s facility and observe its practices and operation. "If they’ve never worked with an animal facility before, I would caution a little bit against [hiring them] because they might not quite understand the things that veterinarians struggle with a lot," he says.

“When visiting the facility, ask what issues the company has run into and how those those issues were addressed,” Adney says. “We’re contractors; we’re human; we’re going to make mistakes. What’s important is what you do after that mistake has been made, and a good contractor is not going to run from it.”

Don’t Forget the Pet Owner!

VETERINARY PROFESSIONALS MUST remember that pet owners are a big part of the equation when it comes to mastering patient care, says Erica Mattox, CVT, VTS (ECC), patient care director and surgery manager at WestVet 24/7 Animal Emergency and Specialty Center in Garden City, Idaho.

“Our goal is to make sure these pets get home to their owners and live a high quality of life,” she says. “We sometimes forget that owners are part of the team that makes sure the pet does well after treatment. They need to know how to take care of their pet when they go home from the hospital, distinguish whether the pet is getting better or declining, recognize subtle triggers in their pet, understand the importance of medication, and be able to recognize normal and abnormal behavior.”

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VMDToday.com
What's App With Your Finances?

Whether your goal this year is to save money, make money, invest money or just pay your bills on time, one of these digital tools may be for you.

By Kerry Lengyel

Smartphones have made it easier than ever to track our health – from our heart rate to the number of steps we take to our sleep patterns to the amount of calories we consume. But what about our financial health? Well, there's an app for that, too.

In fact, there are lots and lots of apps for that. Our phones can give us tremendous insight into our financial habits, with banking and budgeting apps that gauge account balances, report spending trends, help save money and measure progress toward financial objectives, encouraging us all the while to strive for our goals.

As more and more Americans look to technology to help them gain control over their money, we present some of the top personal finance apps used in 2017. Just in time to help with your 2018 resolutions!

MINT
Arguably one of the best personal finance apps on the market, Mint (from Intuit Inc.) is a one-stop shop for managing all your finances. Use it to see what you're spending when it comes to your bank accounts, credit cards, bills and even investments, giving you a complete picture of your "financial life." When you have the option to save money, Mint will give you tips and tricks on how to do so. When your credit score is low, Mint will suggest ways to boost your number. When it's time to pay your bills, Mint will alert you and help you schedule your payments easily.

Price: Free
Get It: mint.com

PENNY
Penny isn't just an app – it's a financial adviser you can talk to whenever you need to. Ask Penny to tell you where you like to shop the most or how much money you spend on fast food. Ask her how to help you set achievable goals to improve your financial health. Ask Penny to share her insights with you so you can get the most bang for your buck. It's all here, with a user-friendly interface and simple graphics. Good things happen when you simply chat with Penny – your new financial expert you can take with you wherever you go.

Price: Free (offers in-app purchases)
Get It: pennyapp.io

YOU NEED A BUDGET
You Need a Budget (YNAB) saves new users an average of $600 in the first two months and more than $6,000 in the first year. Its four rules will help you break the paycheck-to-paycheck cycle. Rule #1: Give every dollar a job. Rule #2: Embrace your true expenses. Rule #3: Roll with the punches. Rule #4: Age your money (i.e., don't spend any money until it's at least 30 days old). YNAB offers a no-risk, 100 percent money-back guarantee if you don't feel like you have more control over your bank account.

Price: Free 30-day trial; $83.99 for yearly subscription
Get It: youneedabudget.com

ACORNS
Grow your oak with Acorns and effortlessly start investing in more than 7,000 stocks and bonds. Every time you make a purchase with a designated credit card, the app will round up that amount to the nearest dollar and invest the difference into various exchange-traded funds. Watch your bank account grow slowly but steadily over the years without the hassle of doing it all yourself. If you saved just $5 every couple of days, you would set aside $1,000 in just a year. With more than two million people already using Acorns to invest in their future, this app has proven its worth time and time again.

Price: $1 monthly subscription
Get It: acorns.com

QAPITAL
Qapital takes the "suck" out of saving money. You set a goal, such as saving up for a vacation, paying off your student loans or buying a new car. Then, choose how much and when you want this app to save – $20 every Friday, round up every purchase by $2 and save the difference, etc. – and Qapital sends that money straight into your savings account until you accomplish your goal. From your checking account to your financial goals, Qapital has everything you need to start spending and saving your money intentionally. When you download this app, you won't even have to think about saving.

Price: Free
Get It: qapital.com

DIGIT
Save money without even thinking about it, because you know you already have enough on your plate. Digit monitors your income and spending patterns every day and gradually transfers small amounts of the cash you can spare into a secure account. You won't have to take the time to transfer funds into your savings or retirement account – Digit will do it all for you. Plus, you earn 1 percent annual cash back on your Digit savings and can withdraw money from your account as often as you'd like with no added fees. Saving money used to be hard, but now with Digit it's easy!

Price: Free 100-day trial; $2.99 monthly subscription
Get It: digit.co
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Making Room in Your Practice for Boutique Services

Offering new services in your hospital can be a gateway to happier clients, a more satisfied staff and a healthier bottom line.

By Laura Hoot

Pet owners are requesting increasingly luxurious and sophisticated veterinary services, from massaging baths and nail trims to acupuncture and digital X-rays. Many veterinary practices are reluctant to add new services to their plate, but fancy pet salons and resort hotels with sparkling lobbies, bubbly Instagram photos, and cutesy, welcoming names are popping up throughout the country – and threatening to woo your clients.

THE BENEFITS OF EXPANSION

Here are some compelling reasons to add a boutique service (or two or 10) to your practice.

Competitive Edge

Dip your toes into the glittering waters of boutique veterinary care today and you will meet and exceed pet owner expectations tomorrow. Don’t wait until clients are knocking on your door (or worse, knocking on other clinics’ doors) to offer concierge services, specialty cat grooming or doggie day care. If you wait too long, you won’t be able to stay ahead of the competition. Instead, you’ll be left trying to keep up with it.

Increased Profits and Loyalty

Veterinarians often shy away from profit making, but there is no shame in keeping your clients and, in effect, your accountant happy.

Short-term profit is not the only goal when adding new services to your practice. Long-term client retention is another important aim. If a pet owner must make an inconvenient trek to an unfamiliar veterinary clinic or salon for a service that you don’t offer, that client may never return to your practice for the services you do offer. This means that if several clients are asking for pet haircuts, it’s best to cave in to their demands and start doing some grooming. Otherwise, you risk losing those clients forever.

Better Staff Morale

Many clinics find it easier to attract and retain higher-quality employees when they offer a larger variety of services. A practice that offers novel experiences and career advancement is more attractive to potential team members.

THE KEYS TO EXPANSION

Adding a boutique service to your practice offers many benefits for you, your clients and your patients, but is it really practical for a busy clinic to provide both quality veterinary care and add-on services like grooming, boarding and spa treatments? Here are some tips to make it work for you.

Get staff buy-in.

Two obvious considerations for adding a new service are client demand and cost to the clinic. Another consideration, though, is passion – how your staff feels about it. Your practice is only as good as the care it can provide.

Although your competitors may offer grooming, luxury boarding, house calls or innovative medical treatments like cold laser therapy, that doesn’t necessarily mean you should, too. If your staff feels that added services are disconnected from the clinic’s core mission and their day-to-day duties, they may feel unmotivated and overworked and, ultimately, may not provide the highest-quality care.

Chances are your staff has hidden skills that match many of your clients’ demands. Take time to interview your employees about their favorite tasks and their career aspirations before deciding on how exactly to expand your practice offerings.

Cross-train your team.

One mistake some practices make when trying to expand their offerings is putting all the pressure of the new service on a single person, such as a groomer or mobile veterinarian. The problem here is that if that person leaves the clinic, so does the service.

Instead of approaching things in such a temporary way, take the time and spend the money to cross-train your entire staff on the services you offer. That will empower your team to deliver the best care possible and build long-lasting relationships with clients. For example, a veterinary technician normally focused on basic wellness may check in on a pet receiving a more “frivolous” service, like a bath, and notice a health problem that needs to be addressed.

Get rid of waste.

Before adding more to your clinic’s already crowded table, see if you can clear anything away. Do you offer services that nobody requests or are not profitable? Does your staff waste time on administrative tasks like billing and appointment scheduling? Do you spend too much money on office supplies or medical technology?

Perhaps you can negotiate a deal on office supplies, purchase computer technology that will speed up administrative tasks or unload your shelves of fancy pet shampoos that no one is buying and replace them with flea and tick medications that are more likely to sell. During breaks between client appointments, spend time on tasks like inventory, team building, cleaning and waste disposal, client follow-ups and organizing, all of which can improve the overall efficiency of your clinic.

Make more space.

It’s one thing to make room in your schedule for new appointments; it’s a whole other thing to make actual, physical room in your clinic. The good news is that there are often easy ways for staff to reorganize and redesign the existing
workspace. Storing unused equipment and files and transitioning rooms throughout the day for multiple purposes (haircut versus checkup) can go a long way.

Many full-service hospitals find that professional remodeling or opening a new location is worth the cost. This type of major investment provides a great opportunity to spark public awareness of your new services through creative marketing – share the construction process on social media, and promote a reopening when all your new services are available.

**Hire more staff.**
You very well may need to expand your team when you expand your services. That could mean hiring, say, a full-time groomer or perhaps a receptionist to free up a doctor from appointment follow-ups or billing tasks. When interviewing a potential new staff member, ask questions like “Where do you see yourself in two to three years?” and “What did you like least about your last position?” The answers will help you assess whether the person will fit into your future expanded practice, not just today’s smaller practice.

**Get more tools and equipment.**
Beyond adding to your team, you’ll need tools and devices to speed up everyday productivity. Reevaluate the tools and software currently being used to perform tasks like billing, appointment scheduling and medical record keeping. Take advantage of innovations in medical technology, as well. For example, a one-time purchase of a cutting-edge veterinary ultrasound machine could save a doctor hours every week.

**Price it right.**
If you don’t set realistic revenue expectations from the get-go, your new service will just be a new accounting problem. It’s crucial that you offer the right services at the right prices to maintain and grow your business over time. Define your key performance indicators and expected return on investment well ahead of launching a service. If you’re struggling with how much to charge, browse competitor prices and compare them against your cost of investment.

**Partner up.**
If other organizations and businesses offer the services your clients are demanding, you might be able to piggyback on them without having to invest as much of your staff’s time, energy and resources. Although in-house expansion is generally recommended, sometimes a long-term relationship with a trusted outside partner can make expansion possible where it otherwise wouldn’t have been. Some practices may even choose to merge with or acquire a business that offers the boutique services their clients want.

**Get the word out.**
Just because your clients asked you for a service doesn’t mean they will know you now offer it. Be sure to promote your new service wherever possible. Post on Facebook, add information to your website, update your newsletter, record new phone greetings, and train your front desk staff to tell clients about it.

**Keep demand going.**
Make sure you have plenty of customer referrals and touch points to keep up demand for your boutique services long after their initial launch.

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**SIGNS IT’S TIME TO EXPAND**

Before adding a boutique service to your practice, make sure it’s the right thing to do. Here are four signs it’s time to expand:

1. You frequently refer clients away because you don’t offer the diagnostics or services they need or want.
2. You do not get as many new clients as you would like.
3. You worry about emerging competition. For example, a nearby practice now offers overnight boarding, something you don’t do but your clients have asked about.
4. You already have access to most or all the staff, equipment, time and money needed to offer a new service.

A special grooming session or acupuncture treatment is not as routine as an annual wellness exam or as urgent as a pet illness or injury, so you’ll have to get creative to sustain demand for these services.

Online and offline advertising, appointment reminders, seasonal promotions, social media interactions and other customer touch points are very affordable ways to maintain awareness about your many services.

**THE BOTTOM LINE**

Adding a new service to your practice is not something to be done lightly, but doing so can have a huge benefit on both your profit margin and client and employee satisfaction. If your clients are requesting a service that you don’t currently offer, and it makes financial and “emotional” sense for you to provide it, then it’s time to expand!

By preparing and cross-training your staff, reorganizing your office space and schedule, eliminating wasted time and money, and engaging with your clients frequently, you can find great success in expanding your services.

Once you’ve successfully integrated a new service into your practice, your work is not over. You will need to regularly monitor client demand, clinic costs and competitor offerings. Make time to attend trade shows, talk with your staff and clients (consider sending out a quarterly survey), and keep tabs on industry trends.

Laura Hoot specializes in veterinary marketing and online writing at Beyond Indigo Pets (beyondindigopets.com). She has a journalism degree from the University of Texas at Austin and has written for The Huffington Post and USA Today, among other publications.
The Secrets to Selecting a Financial Adviser

Veterinarians should consider choosing a professional financial planner in the same way their clients choose them.

By Darby Affeldt, DVM
Choosing a financial adviser is an important decision and not dissimilar to how someone chooses a veterinarian for his or her pet. A client rarely bases that decision on how much perceived knowledge the veterinarian has. Ultimately, it's about trust.

**LOOK AT THE BACKGROUND**

Similar to veterinarians, financial advisers are trained professionals who must obtain various licenses before offering their services. Some financial advisers get extra training to earn designations — which is analogous to a veterinarian becoming board certified.

Consider the Certified Financial Planner™ certification: Regardless of additional designations, it takes years of experience for any adviser to master the complexities of the financial industry. An adviser’s designations, or lack thereof, do not exclusively guarantee experience or excellence, just as a boarded veterinarian should not be deemed more skilled than a veterinarian in general practice. They’re just different. While continued education is important, it’s not the only criteria that should matter, and even highly credentialed experts do not always make excellent professionals.

No veterinary student graduates with enough experience to know it all, and the financial industry is no different. Once licensed, both professionals are ready to work with clients and generally offer the same services as their peers. Yet, in many ways, both industries are commoditized; veterinarians and financial advisers offer some combination of advice, services, products and recommendations. Clearly, in veterinary medicine, there are differences in specialties and services, such as small or large animal practices, or specializations in a specific area of medicine. In the financial sector, notable differences include whether an adviser works with insurances or investments, or offers financial planning for businesses, practices, retirement or estates.

So, what differentiates a professional from other colleagues offering the same combination of services? If it’s not what is offered, then it must be more about how and ultimately why. Before choosing a financial adviser based on a menu of services, consider how and why he or she works with clients.

**ASK THE RIGHT QUESTIONS**

Two of the most common questions prospective clients ask a financial adviser relate to average rate of return and regularly beating the indexes. To someone without advanced investment training and proficiency, these seem like fair questions, but they are actually misguided because no two client portfolios are the same.

Goals and objectives, risk tolerances, spending habits, tax strategies and behaviors are unique to the individual. One veterinarian might be well into retirement and prefer a conservative portfolio, while another might desire more aggressive management. When the markets falter, however, the “aggressive” veterinarian likely calls in a panic and demands that assets be sold (at a lower price), even against the adviser’s advice. Both scenarios will result in an overall lower rate of return for the adviser, but without context it’s impractical to predict the outcome.

It’s also not possible for one adviser consistently to create better returns than another; even Warren Buffett knows this. Further, an adviser who beats the indexes might have a client who runs out of money in retirement anyway.

The bottom line is that asset management is just one aspect of holistic financial advising. An excellent analogy: examining a dog. While it’s important to look at the back left leg and ensure it is healthy, a veterinarian who doesn’t look in the mouth or misses that the dog is obese is not practicing good medicine.

**ASK-ASK-ASK-FEEL**

The right questions to ask a financial adviser are not always intuitive, yet the answers are critical to the success of the adviser-client relationship. I like to refer to this as “ask-ask-ask-feel”:

- Ask the adviser to describe his or her own “why.”
- Notice what the adviser asks you in return.
- Ask about the adviser’s process.
- Later, check in with yourself to observe how you feel about the interaction.

When you ask a financial adviser about his or her own “why” — “Why are you in this industry, and what do you like most about it?” — the answer should reveal a treasure trove of information. Pay close attention to the delivery, as well as its authenticity and any passion behind it, because it can be telling. The answer might be geared toward interest in the financial industry, in building wealth and protecting clients, or a similar long-winded, technical response that threatens to put you to sleep. It’s not that these aren’t important aspects of the job; however, they don’t answer the question.
On the other hand, if the adviser reveals a personal story – perhaps something financially tragic that happened to someone he or she cares about – and says authentically that he or she loves the opportunity to change clients’ lives for the better, that’s worthy of your attention.

You should also make note of what an adviser asks you. Does he or she ask about your goals, what you are trying to achieve or what you like or dislike about your financial situation? Does the adviser help you access your deeper thoughts, fears and perceptions about your finances? You’ll know if this is genuine if you’re paying attention.

I had a veterinarian client who began our meeting by telling me that her dog just had his first chemotherapy treatment that day, and she wanted me to know why she seemed fragile. I was truly honored that she felt comfortable enough to share her sadness and be so open with me. It showed that she knew I cared more about her than about the specifics of what we were going to review.

Next, ask the adviser to discuss the process of becoming a client, and note whether the response includes an educational component. It is critical to find an adviser who will speak with you based on your financial literacy and take the time to explain complicated terminology. It won’t serve you if the adviser acts irritated that you don’t know the difference between a Roth IRA and a traditional IRA. Would you put a pet owner down for not understanding what Cushing’s disease is? Conversely, if you want to discuss advanced exit strategies, a great adviser should be delighted to delve into that complicated conversation.

Education should be the cornerstone of an adviser’s practice. Even though many of my veterinarian clients say they have no interest in financial topics, I like to challenge that. I ask if they’re interested in getting out of student debt sooner, never running out of money in retirement or minimizing the impact of taxes when they sell their practice. The answer is always yes, which tells me that they are interested and should take ownership of their financial situation and education. While I don’t expect my veterinarian clients to be ready to take the Series 7 Securities exam after a meeting, they should want to know why and how I make specific recommendations. Honor your own years of hard work by ensuring that your adviser is also honoring you, your family and your goals. Taking the time to find one who is engaged, proactive, transparent and passionate about designing a custom process, while educating you along the way, should be worth far more than the associated fees.

Finally, once you leave that initial meeting, reflect on how you feel. Simply put, this is about intuition. Do you feel you can trust the adviser? Does he or she genuinely seem to care? Do you get a sense of excitement about working with this person? If you already have an adviser, do these things ring true for you? Does your adviser check in with you, return calls promptly and provide clarity? If not, consider finding someone who is a better fit.

**Is Now the Right Time for You?**

Knowing when to hire a financial adviser may be just as important as finding the right one. Not everyone is at a career stage that warrants consulting an adviser, but one of the biggest and most common mistakes veterinarians make is waiting too long. Whether it’s due to procrastination, past experience, fear or an irrational faith in one’s own ability, avoidance could be a very costly mistake.

Once I had an acquaintance, who was managing over $1 million of her own assets, call me in a panic during Brexit, claiming that she lost over 20 percent of her portfolio. I asked if she had sold any positions and she said “not yet,” so I advised her to leave it alone. She didn’t listen, sold some positions and then did lose money. She doesn’t have the time horizon to make the money back prior to retirement, and imagine how she felt when the markets came back not long after.

Conversely, some clients believe they have financial advisers, yet what they really have are asset managers. I have a 54-year-old board-certified veterinary client who owns his own practice and makes an annual salary of more than $400,000. When we met, I realized he had the equivalent of just one year of retirement and was saving only into a simple IRA, which has a maximum contribution cap. He had just 11 more years to save for retirement and, if he stayed on that same trajectory, would run through his assets only seven years into retirement — at best. He said to me, “But I thought my adviser had me covered.” He had let go of the wheel, and his adviser wasn’t paying full attention to his entire financial picture. We built a formal (fee-based) financial plan for him and made some significant changes to put everything back on track.

It can never hurt to seek advice from honest advisers; they’ll tell you it’s the right time to engage their services. It shouldn’t matter whether the adviser is fee-only and doesn’t work with financial products or is fee-based and does. An honest adviser is bound to always put the client first, and conflict of interest is a factor only when dishonesty trumps moral obligations.

Veterinarians don’t recommend that clients rely on the internet to diagnose and treat their pets; likewise, remember that amateurs do it themselves, and professionals hire professionals.

**Goals and objectives, risk tolerances, spending habits, tax strategies and behaviors are unique to the individual.**

I met recently with a woman in her 60s who has saved only $100,000 for retirement. Her Social Security payout will amount to $2,200 per month, but she needs a minimum of $4,000 each month to live comfortably. Unfortunately, she does not own enough assets to cover the income gap, but I gave her some ideas — the best I could do. She later emailed to tell me that she appreciated how delicately I delivered the tough news and to thank me for gently sharing some thoughts on how she might improve her situation. Similarly, it’s vital that you find an adviser who will tell you what you need to hear — with a dose of kindness — not what you want to hear.

**The Bottom Line**

When it comes to when and how to choose your financial adviser, consider how your own veterinary clients chose you. Ask the right questions, trust your intuition, filter out fear and recognize that indecision is a decision. The sooner you seek advice, the better the chances that you’ll reach your financial goals.

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Work and family life are increasingly intertwined in today’s digital era, and they continually influence each other, according to Ellen Ernst Kossek, PhD, MBA, Basil S. Turner professor at Purdue University’s Krannert School of Management and research director of the Susan Bulkeley Butler Center for Leadership Excellence in West Lafayette, Indiana.

Presenting at the 2017 Purdue Veterinary Conference, Kossek discussed how work–life boundaries can help reduce stress, work–life conflict and burnout and improve health, well-being and productivity. Work–life boundary dynamics involve distinguishing between, as well as managing, professional and personal roles to achieve a proper balance in everyday life.

Veterinarians now face a unique overwork challenge, Dr. Kossek said. Mounting workloads, technological advances and 24-hour communication make it easier to take work home and, often, harder to turn it off. Personal and professional identities often overlap, leading to people increasingly identifying themselves primarily by their specialization.

Various trends contribute to work-life tensions for veterinary professionals, Dr. Kossek said. Not only are they working longer hours because of rising debt, but today’s digital era also requires veterinarians to deal with client reviews on social media. The profession has also shifted to include significantly more women than men, she noted, and the advent of smartphones means that family members can contact busy veterinarians at any time during work hours.

Work–life conflict affects both physical and mental health, Dr. Kossek said. It is linked to higher risks for cardiovascular disease and depression and can lead to burnout. It also can feed back into the work environment, increasing the risk for accidents. Work–life conflict requires intervention to create a better balance and improve health and productivity.

**INTERRUPTION BEHAVIORS**

Dr. Kossek discussed five types of individuals, based on how they combine or separate work from personal life. These labels represent the ways people handle — or mishandle — work–life boundaries.

Integrators continually allow work and home life to bleed together throughout the day. Separators draw a clear line to separate work and personal life. Work firsters are asymmetrical integrators. They allow work matters to interrupt their personal lives but do not allow personal issues to interrupt their work. Family firsters are also asymmetrical integrators but in the opposite direction. They allow personal matters to interrupt their work but do not allow work matters to interrupt their personal lives. Cyclers switch back and forth between integrating and separating. These include professionals whose workload patterns fluctuate throughout the year, driving them to follow recurring patterns of separation to focus on work, followed by periods of work-life integration.

**MANAGING BOUNDARIES**

Dr. Kossek shared some tips that can help integrators and separators manage work-life boundaries. She advised integrators, who tend to run late, to implement “time triggers” during meetings. Setting an alarm for several minutes before the end of a meeting can help them conclude on time and stay on schedule throughout the day. Integrators should also avoid overscheduling their days, she said, and consider that things always take three times as long as you think they will. These types of strategies help prevent job creep and family creep. Routines and rituals, including exercise, can also help integrators stay on track, she added. At home, integrators should designate specific work areas to help keep a distinct line between work and personal life.

Separators should discuss their availability and personal needs with their bosses and families, Dr. Kossek said. They may also find it helpful to use separate phones and other devices for work and home, she added.

**THE END RESULT**

Improving work-life boundary management is important at both the individual and organizational levels. It can lead to higher employee engagement, improved productivity and workplace safety, reduced sick leave and staff turnover, and a greater ability to attract highly talented professionals.

 Dhabi Parry is a board-certified veterinary pathologist. After 13 years working in academia, she founded Midwest Veterinary Pathology LLC, where she now works as a private consultant. She writes regularly for veterinary organizations and journals.
Taking a proactive approach to the employee-related aspects of your business is crucial to overall veterinary practice success. By anticipating staff needs and safeguarding your practice against unforeseen events, you’ll protect yourself from the pitfalls of practice management blunders.

Part one of this four-part series (December 2017) focused on regularly updating job descriptions and assessing employee skills gaps. To create a well-rounded and productive team, you must make sure everyone has a clear understanding of their roles and expectations. Routine performance reviews will shed light on gaps within current staff — a lack of knowledge, skill or practice — and roles that may require new talent.

Following the initial stage of talent acquisition, the next phase of hiring and retaining employees encompasses compensation, benefits and rewards. Covering these topics in an initial interview typically results in an awkward exchange: The candidate wants to know what the hourly wage will be while the hiring manager attempts to test the waters of salary expectations. But do not wait until the day of an interview to decide the details. It’s important that managers have a clear understanding of compensation packages and are comfortable relaying to prospective employees what the practice has to offer.

**COMPENSATION AND BENEFITS**

How do your pay scale and benefits compare with those of other practices in your local market? Compensation and benefits play a vital role in attracting and keeping quality employees, so deciding on these components should not be left to the last minute. Ignoring trends and failing to update policies will antiquate an otherwise promising veterinary practice.

Just as job descriptions need continual review, compensation analyses should be conducted regularly. Although resources such as the American Animal Hospital Association and the Veterinary Hospital Managers Association compensation surveys can help, you will want to evaluate wage information from your immediate area, as well. Check the Bureau of Labor Statistics website, online job boards and competitors’ websites for supplementary information.

Other factors to consider include rewards for bringing in new clients, flexibility for individual needs, and rewarding additional credentials and work experience that increase knowledge and skills.

Of course, employee compensation is about more than the hourly pay rate. Numerous benefits can be added into the mix to create a package that is attractive, competitive and financially sound (see Possible Benefit Offerings).

Before implementing benefits, consult an accountant to determine related tax issues and ensure equitable options. Keep in mind that all employees do not have to receive the exact same...
How do you benefit others and fit your company’s needs? You maintain a competitive edge for attracting new talent and retaining current talent. Handing out across-the-board percentage increases to every employee each year can get old. Soon, some employees will want to retire as soon as they can.

Take, for example, the baby-boom generation (ages 51 to 70). Suggested R&R programs for this age group focus on health care, retirement benefits and promotions with titles. However, refer to rule one: Some baby boomers have no plans to retire; others increase to every employee each year can get old. Soon, those who are building their knowledge and skills, or making the extra effort, will lose motivation and look for greener pastures.

Engaging new hires means you must market yourself, and that includes your business, brand and benefits. Savvy business managers use current compensation and benefit information to ensure their practices appeal to new talent.

Attracting and retaining talent involves more than the amount of an hourly wage. Other benefits and reward programs also play a role in remaining competitive in the talent game. Ignoring trends opens the door for poaching of your key talent by businesses that monitor the trends and adjust their offerings.

Ms. Dunn is an award-winning speaker, writer and consultant who brings over 40 years of in-the-trenches experience and business education to veterinary management. She is founder and CEO of Snowgoose Veterinary Management Consulting, which helps veterinarians develop strategic plans that consistently produce results.

To create an R&R program that satisfies everyone, you will want to analyze your workforce and understand individual behaviors, generational tendencies and life stages. The wide array of choices can quickly seem overwhelming, so approach the process with a strategy in mind (see Setting Up Your R&R Program).

To give your employees some control over the R&R offerings, start by surveying them to get ideas. (Survey Monkey offers a simple template that can also help you develop relevant questions.) You might be surprised to learn that everyone wants flexible work hours, maybe just not for the same reasons, and some might like time off for volunteering. Sabbaticals are considered important to baby boomers and millennials, while mentorship time is higher on the Gen X list. You can create your own plan or tap into the services of an outside source to help establish and manage a program.

WHAT’S IN IT FOR YOU?

How do you benefit others and fit your company’s needs? You maintain a competitive edge for attracting new talent and retaining current talent. Handing out across-the-board percentage increases to every employee each year can get old. Soon, those who are building their knowledge and skills, or making the extra effort, will lose motivation and look for greener pastures.

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A phone call is the first interaction current and prospective clients have with your practice and your staff, so it's critically important to make a great first impression. Inappropriate on-hold music, nonseasonal messaging, poor manners and misinformation are all surefire ways to make an indelibly negative first impression.

During my career as a traveling surgeon, I've spent a lot of time calling clinics. Over the past few years, I've recorded dozens of funny, bizarre, false and downright scary statements I've heard on telephone recordings and from practice employees.

Following are a number of examples of bad phone etiquette. I don't reveal these as a criticism of any particular individuals. Rather, I share them so you can benefit from my experience and avoid these common phone faux pas.

**SEASONAL OVERSIGHTS**

Here are a few examples of recordings I've heard when calling hospitals in various parts of the country:

- “Warm weather means mosquitoes and the threat of heartworm disease.” Heard on November 1.
- “Frostbites can occur even in early winter.” Heard on April 1.
- “Clients often wonder when they should bring their pets inside. The answer is: when their water freezes.” Heard on June 12.

You get the idea. Phone recordings might mention the dangers of heatstroke in January or of ice melt in June. Someone should be in charge of your on-hold message, and that person should make sure it's changed appropriately based on the season.
A phone call is the first interaction current and prospective clients have with your practice and your staff.

CORPORATE LINGO
Here are the types of recordings that tend to give me agita: “Your call is very important to us. Our options have recently changed, so please listen carefully before making your selection. Press 1 for blah, blah, blah; press 2 for blah, blah.” And this one: “Your call may be monitored or recorded.” Oh, and here’s one more example because it’s too insane to not mention: “Please listen carefully to the following prompts, as incorrect responses may go unanswered.”

Did I hear those things after calling my bank or insurance company? No, these were recordings from veterinary clinics. I tend to believe that the same messages that drive you nuts when you call big corporations also alienate Ms. Smith when she wants to schedule an appointment for Kiki’s anal gland expression.

And just when you think it can’t get any worse, I once called a practice whose phone message said, “For emergencies, press 1.” So I pressed 1 but was prompted to leave a message! An hour later, I still hadn’t received a callback. Good thing I wasn’t a client with a dog having a seizure or bleeding profusely.

MISINFORMATION AND MANAGEMENT GAFFES
The recording at one hospital proudly explained to eager listeners that “one year in a pet equals seven years in a human. Can you imagine not going to your physician for seven years or not brushing your teeth for seven years?” And I thought that everybody knew by now that this is a myth. Another news flash: “Tattooing is the latest technology in animal identification.” Really?

Then there was the recording that mentioned a doctor who had left the practice three years earlier. And here are some more comments I’ve heard when asking to speak with a doctor:

- “He’s not available. He went outside to get the mail.” I have to wonder why the big boss is getting the mail, unless he needs the exercise.
- “He’s with somebody.” Gee, I’m not sure his wife would be happy about that!
- “She’s in the bathroom.” I didn’t need to know that.
- “Let me grab him.” That’s a classic – and it sounds so very wrong every time I hear it.

BEING UNPREPARED
A not-so-uncommon statement I hear when asking a client care representative to take a message for a doctor or a technician: “Hold on – I don’t have a pen,” or, “Wait. Let me find a piece of paper.”

Giving directions is another common source of fumbling. Here are a few responses that clients should not hear when asking for directions:

- “I’m bad with directions.”
- “I’m not from around here.”
- “I’m new. I have no clue what our address is.”

And by the way, telling a client that your practice is “next to McDonald’s” or “behind the gas station” does not qualify as giving directions.

I once called an emergency clinic to check on a patient. The client care representative told me nobody could give me an update because the whole team was doing CPR on my patient. Horrified, I called five minutes later to hear that my patient was perfectly fine. “The receptionist got patients mixed up,” the technician said. Again, imagine if I had been a client.

There are simple ways to answer predictable questions. Familiarize yourself with hospitalized patients at the beginning of your shift. Keep a business card in your pocket to reference your clinic’s address. And for the love of pugs, have pen, paper and preprinted directions on hand so you can help lost clients.

SILLY EXPRESSIONS AND MEDICAL JARGON
If you use a commercial, prerecorded message, make sure it uses the correct terminology. A recent example included a new body part called the “urether.”

Other times, it’s difficult to decide what meaning a statement is implying. “Don’t feed your pet rich people food.” Should we not feed rich “people food” like chicken skin? Or should we be concerned about “rich people” food like caviar and lobster?

I’m all about client education, but some words and phrases used on recordings are likely to be meaningless to many:

- “Is it time for your pet’s immunizations?” Why not “vaccinations” or “vaccines”?
- “We use advanced monitoring such as pulse oximetry, electrocardiography and capnography.” Let’s simplify that one.
- “We have digital radiography and ultrasound technology.” Why not “digital X-rays and ultrasound”?
- “Does your pet have decreased food intake?” How about “a poor appetite”?

It’s most important to be understood, not to try to impress with medical jargon.

MUSIC TROUBLE
When you are placed on hold at some hospitals, all you hear is complete silence. After a few minutes, you wonder whether you’re still connected!

If you play music, make sure it is not too loud. Which music you play is important when you put clients on hold as well. The style of music could convey the wrong message. Do you want country, classic, rap, elevator music or death metal? If your on-hold music is Britney Spears singing, “You gotta work, b*tch,” you may offend clients.

GET IT RIGHT
As the front line of customer service, client care representatives can make or break your practice. Your team has likely been educated about phone etiquette in the past, but ongoing training and monitoring are often necessary to ensure that your message and the personality you are trying to convey to clients always shines through.

Listen to team members on the phone periodically. When you hear someone not using proper phone etiquette, talk with that team member privately and remind everyone of the proper protocols at the next staff meeting. In addition, be sure your on-hold messages provide accurate, up-to-date and appropriately seasonal information.

Dr. Zeltzman is a board-certified veterinary surgeon and serial entrepreneur. His traveling surgery practice takes him all over eastern Pennsylvania and western New Jersey. You can visit his website at DrPhilZeltzman.com and follow him on facebook.com/DrZeltzman.

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Better Your Brand, Better Your Business With LinkedIn

Largely known for professional networking and employment opportunities, this social network offers much more than meets the eye.

By Amanda Carrozza

No doubt you’ve heard – again and again – that social media marketing is a vital component of a successful veterinary practice. And you have (hopefully) heeded this well-intentioned advice by posting updates to your practice Facebook page, retweeting veterinary experts on Twitter and sharing the latest cat memes on Instagram. In addition to what social media can do for your business, have you ever considered what it might do for your own personal brand?

Most people consider updating their LinkedIn page only when searching for a new job, but having an engaging and thorough profile does more than attract potential employers. LinkedIn can be a strong vehicle for bolstering your personal credibility as an expert in veterinary medicine, and creating a robust profile doesn’t take much effort. Here are four tips to get you started, plus three ways you can use your profile to benefit your business.

THE PERFECT PROFILE

Professional Photo
Simply having a profile photo results in up to 21 times more views, which makes it a great place to start. You don’t need to hire a professional photographer, but the image should be of you alone – no “where’s Waldo” group shots – and the image should be brightly lit and in focus. To enhance the photo, LinkedIn offers built-in editing features and a menu of filter options.

Headline and Summary
The headline and summary sections of your LinkedIn profile are two important areas where you can show off your skills, your experience and a bit of your personality. Don’t waste the opportunity by making your headline mimic your current job title or pasting a few lines from your resume into the summary field. Write an interesting headline that separates you from the rest of the pack, and consider crafting your summary in first person. Don’t be afraid to show off some of your personality by adding a few lines about what you do outside the office – especially if it relates to the industry in some way.

Humble Bragging
Yes, your LinkedIn profile should include credentials, such as where you went to school, the roles you’ve held and continuing education you have pursued, but it shouldn’t mirror your resume completely. Be sure to add details that differentiate you from the other veterinarians in your area; brag a little. This could include lectures you have given, awards received and published articles with your byline.

Recommendations and Endorsements
It is one thing for you to write about what an amazing veterinarian you are, but the sentiment is much more credible when it comes from someone else. Don’t be shy about asking for recommendations and endorsements from LinkedIn connections who know you and your work ethic. It’s common to make these requests, and it doesn’t hurt to return the favor either.

Recommendations are written statements from a connection that will appear at the bottom of your profile. These serve as mini references for anyone interested in learning more about you. Endorsements are one-click opportunities for connections to confirm your skills. They are less personalized than recommendations but show that you’re proficient in the areas of veterinary medicine you’ve listed elsewhere in your profile.

LinkedIn can be a strong vehicle for bolstering your personal credibility as an expert in veterinary medicine.

BETTER YOUR BUSINESS

Improve Your Reputation
LinkedIn is another online touchpoint for pet owners to form an impression of you and your veterinary hospital. It also has the added benefit of being something you’ve created about yourself and not a review from years ago that a one-time visitor wrote. If pet owners come to your page and see a profile filled with accolades and endorsements, they may be more likely to schedule an appointment.

Expand Your Professional Network
Networking is important, but it can be difficult to attend face-to-face events when your waiting room is filled with cats and dogs vying for your attention. Through LinkedIn, you can join a variety of industry-related groups where you can share ideas and connect with like-minded veterinarians from the comfort of your home or practice. These groups and the content other members post offer the ability to stay up to date on veterinary news. And who knows, you may find new referral opportunities that wouldn’t otherwise have been available.

Attract the Best Talent
LinkedIn can be an invaluable tool when you are looking to hire new staff members. Not only can you search through pools of qualified candidates to get a snapshot of their experiences, but your own profile lets potential employees know that you’re worth working for. After all, if given the opportunity, wouldn’t you want to know that you’re agreeing to work for a professional who excels in the industry? [AMD]
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