



“I have been using ChiroSecure for over 10 years. ChiroSecure not only has the best rates, but the service is outstanding.”

Ken Hughes, DC, FICA
Past President, Michigan
Chiropractic Association



THE *Only* MALPRACTICE PROGRAM RUN BY A CHIROPRACTOR FOR CHIROPRACTORS!

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ChiroSecure advantages . . .

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- Has easy payment options
- Has defense coverage for alleged sexual misconduct
- Covers Board hearings
- Has HIPAA coverage
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- Is the **ONLY** program run by a chiropractor — Dr. Stuart Hoffman

“Just a note to say that your team did a VERY professional job on the expedited processing of my new policy. You and your associates were efficient and effective in responding to every question and phone call that was initiated. Every step was completed on your part in a timely and professional manner.

I thank you and acknowledge you and your team for a job well done.”

Dr. Mark Burdell



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CLUM PERSPECTIVE

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created a sense of awe in my life for the inborn capacity of the human to heal. As I learned more about the processes of life, more and more information only served to deepen the sense of awe for the incredible capacities of the human to heal.

5. Perspective. An appreciation of the fact that disease, illness, health and wellness represent a continuum and individually important processes of life. Disease and illness are usually grouped together, as are health and wellness. They shouldn't be. Disease is the stuff on lab reports, x-ray finding, biopsies and the like. Illness is the impact on all levels of the implications of disease. The effects on family, self-being, livelihood, etc. are all elements of illness. The distinction between disease and illness is essential — it must be understood thoroughly. Health is the product of the adaptation of physiologic processes. Wellness is the perspective through which all of the other processes are experienced. Wellness is thought to require health as a prerequisite. I suggest this is NOT the case. Wellness can exist in the presence of considerable disease and in this situation becomes a key determinant for the extent of the illness. Richard Smith, editor of the *BMJ*, posed this question in 2002, “Is it possible to be severely disabled, in pain, close to death and in some sense ‘healthy?’” His answer was very simple: “I believe it is.” Understanding this circumstance can empower the patient and provider alike. As a boy of 12 I remember sitting in a second story waiting room with Dr. Cassan and my father. My father was a wonderful man, he was very bright but he was not well educated. He was terrified by the feedback offered by my physicians. His terror was not the product of the reality it was the product of a lack of information. With a Gray's and Guyton's and a Boyd's before them I remember seeing the fear drain from my father's face as the words: bilateral optic atrophy of idiopathic origin of a progressive nature with a prognosis of blindness” were dissected and the verbal images clarified. At that moment my pathology hadn't changed but my life did. The dysfunction was what it was but the illness was lessened beyond imagination.

6. Humility. The chiropractor who changed my life did not take credit for such a change. He did not puff up his chest as a great healer. Many years later I asked him why he didn't take more credit for the results I had experienced. He said he wasn't prepared to take credit for the healing because he wasn't ready to take responsibility for those who didn't heal.

7. Amazement. One of the by-products of being a witness to the effects of a superbly delivered chiropractic adjustment is amazement. In over 35 years in the profession I have never ceased to be amazed at the power of an adjustment. From this perspective I have also become extremely cautious about withholding an adjustment due the potential of its positive impact on the health and well-being of the patient. I have also