



Tax Subluxation – A Chiropractor's Guide to Reducing Tax Legally by Jay Malik is written exclusively for chiropractors so that they can adjust the amount they pay in taxes legally, staying within the US tax law and its interpretation by the IRS and the courts. Because tax is one of the main expenses for most chiropractors, its reduction goes a long way towards providing financial independence for these busy professionals and helping them achieve their financial goals. The simple and plain language in this book explains the four major tax mistakes made by chiropractors and their tax professionals that result in their paying tens of thousands of dollars in taxes that are not required. It provides a solution that enables chiropractors to avoid making these mistakes so that they can benefit from the opportunities already available in the US Tax code. It also explains why these tax loopholes are missed or under-used. Jay's book is free of the usual accountant gobbledygook. Its concepts are explained in an understandable manner because after all, chiropractors are not financial experts; they are healers. The practical nature of Tax Subluxation comes from the author's accomplishments as an expert in the field as an active accountant with a number of chiropractor clients. He understands the challenges of working with chiropractors and explains the reasons why they have the problems that they do. Jay's book is unique because it identifies one solution for a multitude of problems. Because chiropractors are not trained to handle the financial demands of a busy practice, and have neither

the time not the expertise to keep abreast of ever-changing tax laws, the book refrains from prescribing self-help solutions. The book's approach is opposite of that which most accountants take, i.e, working after the year has ended with the chiropractors' books and records to generate tax returns. It proposes first making a comprehensive, personalized tax strategy and then following it step-by-step during the year to achieve its ultimate goal of paying less tax legally. Tax Subluxation is not meant to be a panacea of one of the biggest ailments that chiropractors have financially; rather, it is a road map that can be used to identify the goal and move towards a solution. Brevity is a hallmark of this book. The author realizes that chiropractors do not have time to read a long complicated financial treatise. The professional and family demands on their time are more than that of most other professionals; therefore, the concepts are explained in as many as words as necessary – and no more. Because the author does not intend to charge a high price for the book, he does not feel compelled to fill it with fluff to make it look big. A common trick in the book publishing industry is to add a lot of useless words to fill pages by repeating either the same information or by providing irrelevant anecdotes to make the book look big so its high price can be justified. The book is an essential read for chiropractors who are just starting their own practice, as it will put them on the right path to prosperity, from the beginning, and save tens of thousands of dollars of their hard-earned money. For those chiropractors who have been in practice for quite some time, it

provides a reality check as far as the management of their finances is concerned. The real value of Tax Subluxation is that it provides chiropractors with an understanding that they have financial options that have not been recommended by their non-specialist accountants or financial advisors, who are mostly insurance salespeople. These options are not difficult to follow and are not used by their current advisors merely because they just don't know about them and are too lazy to learn how to implement them. Now, chiropractors have a resource where they can learn how to fulfill their financial goals simply by paying less tax – legally.

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