



## Moore Vision Center

MADISON, BOONE COUNTY, WV  
OPTOMETRIC PRACTICE

“Every patient we see owes our ability to treat them to the Center for Rural Health Development,” declares Dr. Marty Moore, owner of the Moore Vision Center in Madison. “There is zero doubt in my mind that the Center saved us. Had it not been for them, I would

have lost my practice.” Over three thousand residents of Madison, along with many of the 23,373 residents of Boone County, are also relieved.

Dr. Moore is a Boone County native and a 1995 graduate of Scott High School. He earned his undergraduate degree from West Virginia University and graduated from Indiana University School of Optometry in 2009. Dr. Moore, along with his wife and infant daughter, returned to West Virginia and opened the Moore Vision Center in 2010. “I grew up here. I’m a coal mining kid from here, and I wanted to come back. This is my community, and I am proud of it. I drive a pickup truck, and if I won the lottery, I would still drive my truck,” he shared.

Moore Vision Center initially enjoyed success soon after opening, “We grew quickly from nothing to a pretty successful practice,” Moore acknowledged. But trouble loomed, and Dr. Moore was not prepared for the ensuing economic downfall. When the coal industry began to fail, it resulted in a significant loss of jobs in Madison, a rural town already saddled with a struggling economy.

“I learned a great deal in school about providing exceptional care for my patients but not how to run a business,”

Dr. Moore admitted. It was a difficult time and poor forecasting led to financial


stress and rising debt. “I made poor decisions that overstretched my practice. Patient volume fell, as did the number of new patients. We worked as hard, perhaps even harder than ever, but we had less to show for it. When the bills piled up and a family member needed surgery, I knew I needed help.”

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— Dr. Marty Moore

Determined to obtain a loan, Dr. Moore created a solid business plan and prepared his story, hoping to find a way to improve cash flow and maintain his practice. “I determined that I needed a few hundred thousand dollars to keep my business viable.” Traditional lenders, however, showed absolutely no interest in Dr. Moore, his story, or his business plan. According to Dr. Moore, “small businesses are at a disadvantage in relation to the tax code, so I also took a hit on my personal taxes. They saw my credit score and wanted no part of approving my loan.”

Dr. Moore was on the verge of bankruptcy with the potential of losing his business and possibly his home. It was at the suggestion of the Small Business Administration (SBA), who had originally loaned Dr. Moore the funds to open his practice, that he contacted the Center for Rural Health Development.



“Making that call changed my life.” While it took a few months to go through the process, Dr. Moore recalls, “The Center was willing to discuss my situation and business plan and allowed me to bounce questions off them. They saw the potential of the practice and considered the reasons behind my low credit score.” Both Rob Dearing, CFO/Loan Fund Manager for the Center for Rural Health Development, and Dr. Moore understood that consolidating his debt to improve cash flow was the key to keeping the doors to Moore

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Vision Center open. With a goal set in place, they worked together to create a financing plan that would allow for the cash flow necessary to operate the business. “It was almost like getting a Mulligan,” Dr. Moore remarked.

“This loan was a professional and personal life changer. It helped me dig out of a hole and maintain my practice when other creditors did not see it feasible to do so.” Dr. Moore is extremely complementary of the Center. “They listened, and they offered feedback, communication and compromise. I have never experienced the collaboration and support I received on any other personal or professional matter.” Dr. Moore admits that there were tears of relief and joy when the loan came through. “Shortly after the loan was finalized, I stood up in church and gave praise for the resolution of something that had caused me great struggle and worry for nearly two years.”

Dr. Moore is now a year into the five-year consolidation that the loan from the Center represents. The Moore Vision Center has gone from survival to stability. Although business is still declining, the decline is at a much slower rate. Dr. Moore explained that the 16-17% decline in business is now down to 5-7%. He is better prepared for the ebbs and flows of running a practice in a rural town with a struggling economy. He has made changes and modifications that include negotiating better deals with his outside vendors and hiring a new accounting firm that can better address his needs. With more experience and an increase in his business acumen, Dr. Moore is happy to say, “I am now more apt to make smarter decisions.”

Most importantly, Dr. Moore has been able to keep his practice open. Although it is a small business, the loss of Moore Vision Center would have been a blow to Madison’s teetering economy. Not only would the community have felt the negative impact of losing five full-time jobs, they would have also lost the local commerce provided by patients shopping, dining and buying gas in town. “Every dollar we keep local is critical,” Dr. Moore explains. “The loan not only allowed us to keep our five employees working, but we also added two additional positions. We enjoy a great sense of community, we shop locally and so do our patients. We also advertise locally and pay local taxes to the city of Madison.”

Dr. Moore emphasizes the peace of mind that the loan has allowed him both personally and professionally. He is now aware of how dangerous his situation had been. He explained that finances should never enter a doctor’s mind when making treatment recommendations. Too often, one’s judgment can become clouded when proceeding from a mindset of financial struggle. Thankfully, Dr. Moore’s professional integrity and moral compass pulled him through despite his troubling situation.

Dr. Moore's patients remain his main concern. "I would have been okay, eventually, if I had to close my practice. With my education and degree, I would have ultimately landed on my feet, but what about my patients?" The only other optometrist in Madison would not have been able to accommodate Dr. Moore's patients. This would have forced many to travel outside Boone County for eye care. Patients appreciate having a local practice available and not having to travel as far as Charleston. "Keeping all forms of health care local is vitally important for the health and well-being of our population," says Dr. Moore.

Dr. Moore is optimistic about the future of his practice. First, he sees some return of the coal industry, say that "it will never be what it was eight years ago, but it is improving." Additionally, Dr. Moore explains that the scope of his practice and the services he provides are expanding. "We can now provide services that optometrists in the past could not have provided." While he continues to provide routine eye care, he sees an increase in medical treatment for the eyes, mostly due to the high prevalence of diabetes in the community. Dr. Moore reflects that, "approximately 15 out of every 20 patients I see have complications from diabetes. Now, I have the equipment needed to diagnose and treat them. Whereas, previously I would have had to refer them out. We do everything we can in-house for the convenience of our patients."

It is the local nature of Moore Vision Center that holds the most promise for the success of the practice. Dr. Moore explains, "having a local practice run by a local doctor has allowed us to endure. One day recently, I saw 15 patients and 13 of them told me how nice it is that I came back home to open my practice. I love going to the grocery store and running into four or five of my patients - - I am just one of them."

Dr. Moore strives to provide personalized care. He listens carefully to his patients and tries to answer all of their questions. "Of course, I want to see as many patients as possible, but not at the expense of the personal care they deserve. This community has its share of serious issues like drug abuse and domestic violence, and I never know what is going to come in the door, but I have learned to treat every patient as if they are the last one I will ever have." Dr. Moore emphasizes that treating people "the right way" is essential to him. "The right thing to do is our mantra and is how we approach our practice, staff and patients."

Thanks to the help provided by the Center for Rural Health Development, the town of Madison has been able to keep an optometrist who not only identifies with the local population, but who is also committed to providing the community with personalized, cutting-edge and convenient eye care for many years to come.



A P R O G R A M O F

