

## FEBRUARY MEETING

*Taxes, Insurance & Financial Planning*

BY DAVID EPSTEIN

Our February 12 IWOC meeting is a great opportunity to get current information on taxes, insurance, and financial planning from a panel of experts. Don't pass up this chance to rethink your business plans, learn more about tax planning—and ask business-related questions you really need answered.

Our primary tax speaker will be Madhuri Thaker, CPA, a partner at Chicago accounting firm Blackman Kallick. She works closely with families on asset management and tax issues and advises and represents executors before the IRS. Thaker has extensive experience in taxation of individuals, corporations, partnerships and not-for-profit exempt entities. She frequently speaks on these issues at the Illinois CPA Society. She holds a B.S. in Accounting from Northeastern University in Illinois and is a member of the AICPA and the Illinois CPA Society.

Sid Blum will take the lead on insurance and financial planning for business and retirement. Practicing as a CPA since 1975 and a Certified Financial Planner (CFP™) since 1987, Blum founded GreenLight Fee Only Advisors (GLFOA) in 2005 as a planning and investment advisory firm.

Blum has repeatedly been

on *Worth* magazine's annual list of "The Best Financial Advisers" and on *Medical Economics'* list of the 150 best financial advisers for doctors. He has contributed to three books and written articles for many publications such as *Accounting Today*, *Dow Jones Investment Advisor*, *Fortune*, and *Kiplinger Personal Finance*. He has also frequently been quoted in the *Chicago Sun-Times* and *Chicago Tribune* and has offered financial advice on TV, radio, and websites including [www.fundsinteractive.com](http://www.fundsinteractive.com) and the mutual fund sections of [www.quicken.com](http://www.quicken.com) and [www.aol.com](http://www.aol.com).

Blum earned an accounting degree from the University of Illinois. In addition to the CFP™ certification, his credentials include the AICPA Certificate of Education Achievement in Personal Financial Planning and Chartered Financial Consultant (ChFC).

Two other GreenLight associates will appear with Blum. Joe Smith, both a CPA and an attorney, has assisted individuals and businesses with business operations and retirement planning. Smith also represents clients before the IRS and provides services in income tax planning, estate planning, and personal financial planning.

Before joining GreenLight, Smith founded his

own accounting firm, worked with predecessor firms to both PricewaterhouseCoopers and Grant Thornton, and served as a field agent with the IRS.

Kevin Paulsen is a CFP™ who has worked for over ten years in the area of executive deferred compensation and as a consultant on life, disability, and long-term care insurance. Holding a degree in computer science from Northern Illinois University, Paulsen developed systems to track investments for deferred compensation plans and consulted with clients on numerous benefit plan designs, funding and tax implications.

Paulsen is a member of the Financial Planning Association and the National Association of Personal Financial Advisors.

The IWOC meeting will take place on Tuesday, February 12th at National-Louis University, Room 5008, 122 S. Michigan Ave., Chicago. Networking begins at 5 p.m. The program is at 6 p.m. Admission is free to IWOC members, \$15 to nonmembers. Following the meeting, attendees are invited to go to a nearby restaurant for a buy-your-own dinner to continue networking. For more information, call 847-855-6670 or visit [www.iwoc.org](http://www.iwoc.org).

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TBA (Joan Kinnan this month)

### Contributors:

Bill Gershon, Noreen Kelly, Joan Kinnan, Joseph Porritt, Roger Rueff, Karen Schwartz, Martha Turner

## PRESIDENT'S COLUMN/ROGER RUEFF

# A Dispatch from Denver

This column is a dispatch from Denver, Colorado, where I've come to help prepare for the sale of my late father's belongings. The estate sale is this weekend. He passed away in August at the age of 85, and I'm the executor of the estate, so it's my job to oversee such events. I have two older brothers, both musicians. One teaches music in Dallas, Texas; the other plays on the streets and subways of Paris, France. My sister, the eldest sibling, died of ovarian cancer in 1985. My mother died of uterine cancer in 1972. (For the record, both of my mother's sisters and her mother also died of uterine or ovarian cancer—all three within the span of four years in the early 1950s.)

I grew up in the house where my father lived until he died—the house he'd owned since 1960. It's where I stay when I come here to handle matters for the estate. I sleep in his bed. I take showers in the house's one bathroom—something strictly forbidden while he was alive owing to his fear of water infiltrating the cracks between the tiles and loosening them from the walls. I use his kitchen table as my base of operations.

In less than a week, the house will be empty—its contents having either gone out the door in the arms of paying customers or been carted off to the dump. The next time I come to Denver, his bed will be gone, and I'll spend my nights in a sleeping bag on the floor.

I've been out here five times since the funeral. The first trip was mostly about legal and financial mat-

ters—opening the estate and whatnot. It was also about breaking ground for what soon became a sort of archeological dig into the family past... discovering items unknown to me and my brothers. Using them to piece together a heretofore hidden history and plug holes in our memories of growing up Rueff.

I've found documents from every corner and stage of my father's life... his birth certificate... a Bible given to him for good attendance at Sunday School... military records charting his path from fresh-faced Army Air Corps recruit to staff-sergeant based in Kingscliffe, England, where his squadron was one of those employed during D-Day... a handwritten draft of a resumé he wrote in 1964 revealing jobs we never knew he'd had, including a brief stint selling insurance after he was laid off from Martin Marietta, where he'd been a test supervisor in the Titan missile program.

In the bottom drawer of a filing cabinet in the basement, I found a letter he wrote to his parents back home in DeKalb, Illinois when he was stationed in California before being shipped overseas. He tells them of a mission he'd been on a few nights before—searching the woods near the base for the wreckage of two fighter planes that had collided in mid-air during training. He talks of finding pieces of the planes... and of the pilots. He reveals that, as camp photographer, it was his job to photograph the remains. He says that doing so didn't bother



him at the time but that later that night, he couldn't sleep, thinking what a waste it had been. "If they had died fighting the Japs," he says, it would be different. But they didn't.

In the same drawer, I found another letter to his parents—this one from a Lutheran minister informing them of something he thought they might not know... that two days before, in a small, private service on Friday evening, he had married their son, Clifford, to girl named Maxine Leabo. He assures them that even though the girl isn't a Lutheran—or even a Christian—she's very nice, and that he's spoken to Clifford about the importance of establishing a Christian household and demonstrating the love of Christ to her in all his actions... so that she might be "convicted of her sins" and come to know Him.

On a bookshelf in my living room back in Naperville stands a black-and-white photograph I discovered early on in the "dig"... a photograph that I now know was taken on a Friday. It shows a young soldier and his lovely teenage bride standing at the altar of a chapel, newly wed. The soldier stands tall in a crisply pressed uniform—slim, proud, and beaming at the girl. She's beaming back—dressed in a tasteful, white, barely pleated knee-length skirt and a matching long-sleeved top with padded shoulders. The top sports a long column of closely

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# A New Kid on the Block: BW Chicago

BY MARTHA TURNER

Most major cities are served by daily and/or weekly business papers. *Business Week* has acted on a corollary—that the monthly niche may be underserved and therefore profitable. They have chosen Chicago as a test market and introduced a new business monthly, *BW Chicago*. If all goes well, *BW Chicago* may be the first of several monthly business publications around the country. On January 8, 2008, Joe Weber addressed IWOC members about freelance writing for the new magazine.

Weber, who has been with *Business Week* since 1987, is now Chief of Correspondents for the new monthly. At the time of the IWOC meeting, three issues of *BW Chicago* had been published. Weber brought sample copies of all three. Although the new periodical aims at a roughly equal mix of staff-written and freelance articles, most copy in these first issues was written by staff and interns.

*BW Chicago* aims at a freshness of presentation: the “quick hit” and looking at ideas in new ways. A careful look at the magazine’s distinctive style could save a writer’s time. Executive lifestyle articles or “puffery” will not work; they are interested in personalities, companies, and issues. Stories should be based in the greater Chicago area. They need not have a strong news peg, but there should be some reason for *this* article *now*. An article about a nonprofit could work but would need a character or an issue of interest. A key feature of the

magazine is its use of photos and tables. *BW Chicago* will assign a photographer, but the writer should have some ideas about photos to support the story idea. *BW Chicago* emphasizes think pieces delivered in a clean, fresh way.

Michael Arndt is the person to approach about writing for *BW Chicago*. Arndt is looking for freelancers with business backgrounds and/or magazine-writing experience (but he can work with

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newspaper experience); he tries to match writers with what they know. Arndt is open to being approached with a story idea, perhaps in the form of a three- or four-paragraph pitch letter accompanied by clips and a resume. He strongly prefers email and does not want telephone pitches.

Lead time on stories can vary, but it is usually a month to six weeks. The next month’s issue closes on the third Friday of the month. Interviews are the preferred source of information. For a typical one page (450-500 word) article, a writer might talk to 15 people and quote two of them. Ideally, a story would go through a single round of revision before being sent off to the copy desk in New York; in actuality, there can be several rewrites. The end result will be heavily edited or even re-written—and

often considerably shorter.

*BW Chicago* pays \$1 to \$1.50 per published word, based on difficulty. They purchase all rights so the article can be put on the website. Asked if that rate seemed appropriate to the amount of work expected, Weber stated, “We were told that was the going rate here.” Pressed further, he said “I don’t know that writing independently is all that lucrative.”

Writers are paid in the


month after an article appears—if they submit their paperwork on time. When asked about kill fees, Weber said this is difficult to estimate because the pay basis is published words. In *BW Chicago*’s short history, one article was killed because the *Tribune* came out with something too similar—but this was done by a staff writer, so kill fee was not an issue.

While *Crain’s* will not use a freelancer who writes for *BW Chicago*, it is fine with *BW Chicago* if one also writes for *Crain’s*. On the other hand, the *Business Week* organization holds a strict interpretation of conflict of interest: writers’ independence would be compromised if they derived any income from the companies they write about. Staff members may not write about any company in which they own stock. Freelancers may not write about anything in an

industry in which they also do freelance writing directly for companies or in a custom publication. Asked if this rules out writers with backgrounds in business writing—except for exclusively journalistic writing—Weber stuck to the moral equation “income = compromise.”

Weber answered a question about *BW Chicago*’s readership by saying it would be similar to that of *Business Week*: 85 percent male, middle and upper management, predominantly in publicly traded companies, with incomes over \$180K per year —“managers who want to be CEOs.” *BW Chicago* is not available by subscription or on the newsstand; its 65-thousand-copy circulation is delivered free, mostly to *Business Week* subscribers in and around the Chicago area.

The website of *BW Chicago* expects to draw a somewhat different reader than the print publication: younger, even more male, and more tech savvy. The websites of both *Business Week* and *BW Chicago* run material not in the print publications, but Weber noted that there is not much freelance writing on the website. Writing for *BW Chicago* could open the doors to writing for *Business Week*, but Weber thought this would be rare: the parent publication has gotten much less fat.

Would-be *BW Chicago* writers can contact Michael Arndt at michael\_arndt@businessweek.com. Issues of *BW Chicago* can be read in their (virtual) entirety at [www.bwchicago.com](http://www.bwchicago.com).



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## February Question of the Month

# What advice would you give other IWOCers about getting started and succeeding in the type of writing that you do?

BY KAREN SCHWARTZ

**Gayle Fankhauser:** My field is instructional design with a specialty in pharmaceutical sales training. When I entered the field of instructional design in the late 70s/early 80s, we all learned on the job. We had degrees in English, marketing, economics, engineering, accounting, you name it. There were no degrees in instructional technology. These days, degrees in instructional technology are both common and required by most employers looking to fill ID positions, especially entry level positions.

My advice to people who want to go the freelance route is to spend at least two or three years in a corporate training position. This will help you develop your skills and give you insights into your potential marketplace; that is, who may potentially

hire you as a freelancer, what they care about, and “the rules of the road.” While you are a corporate soldier, you should begin building a network of contacts. When you transition to being an independent, contacts will be critical to your success. It’s important to think of these people not just as sources of sales leads, but also as advisors for all manner of challenges you will face: pricing, billing, industry insights, marketing tips, client management, and so forth.

**Jack Bigelow:** To succeed in a speechwriting career, the writer must be able to write for



oral delivery. Many of the rules of good writing change when the product is to be heard, rather than to be seen. Sentences must be short. Repetition that would make many editors shudder is

necessary, because the listeners can easily lose track of the structure. The writer must be able to sense the client’s rhythm and pace of speaking and write to it. Organizational structure must be aurally clear, or people will lose the flow of thought. Simplicity of style is important. Record and analyze the writing of newscasts. Write copy for you to read aloud, then read it aloud, recording it for self-critique.

**Karen Schwartz:** Though I do a great deal of corporate writing, I started out as a feature writer many years ago and now write for various mainstream and trade publications. Before I started writing for bigger and better-known publications, I wrote for a community newspaper in Oak Park on a freelance basis for several years. That provided me with a number of clips that I could then show

larger publications when I queried them. I would also suggest purchasing (or viewing at your library) a copy of *Writer’s Market* that comes out in September of each year. That gives journalists



up-to-date detailed information about various publications including their pay rates and whether they pay upon acceptance or publication. I’d also strongly suggest reading a number of copies of any publication for which you’d like to write before submitting a query letter. Finally, though some freelance journalists specialize in a few subjects, I’m more of a generalist. That’s given me the opportunity to write and learn about dozens of subjects over the years: everything from education, eldercare, and real estate to construction, finance, healthcare and nutrition. ♡

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## A Freelance Writer’s Space — A Home Away from Home

A home office is a great thing, but sometimes we writers could use an outside space to get away from distractions, hold a meeting, or just try a new venue to get a fresh perspective on our work. Chicago has two such places: Writers WorkSpace (WWS) and Uptown Writer’s Space (UWS). Both venues have conference rooms, art exhibitions, and free Wi-Fi in all rooms.

The WWS also has a writing studio with individual workstations; a two-person writing studio; printer, fax, and copier; a fully stocked kitchen for eating and socializing; and

a resource library and reading lounge. Members have a wide range of writing specialties.

Fulltime membership costs \$125/month for 5 a.m. to midnight access every day of the year. Part-time membership (\$70/month) prohibits access during weekday work hours (9:30-6). A 10-visit pass good for 60 days gives you fulltime access for \$125. There is a 10 percent discount for half-year and full-year memberships. The one-time initiation fee of \$65 is waived for IWOCers.

If a home office doesn’t work for you, \$125 per month is more affordable than most office rents.

In addition to the conference room and Wi-Fi, UWS has a writing studio and a kitchen stocked with coffee, tea, and pastries. The UWS also offers discounts on workshops, readings, and other on-site events. And they have Thursday movie nights and a monthly members-only Writer’s Group meeting.

Monthly membership in UWS costs \$95 with 6- and 12-month discounts. A three-month 10-visit pass is \$100. The \$50 initiation fee is waived for IWOC members. The UWS gives members unlimited access.

The WWS is at 5443 N.

Broadway, Chicago. The UWS is nearby: 4802 N. Broadway.

Contact Amy Davis, director, for a tour and a complimentary work visit at WWS (773-907-0336 or amy@writersworkspace.com).

Julie Saltzman, co-owner, is the one to contact for more info about UWS (773-907-0336 or info@uptownwriterspace.com). There is also a PDF with more details on the IWOC website in the members-only section.

Representatives from both groups will tell us more and answer questions in separate appearances at upcoming IWOC meetings. ♡

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# Novel Sources for Health Insurance: Part II in Depth

BY JOSEPH PORRITT

In the August issue of *Stet*, we talked about unique places to get health insurance for freelancer writers. Here are a few more details on some of the options mentioned in that article.

Many of these organizations use TEIGIT (The Entertainment Industry Group Insurance Trust) as their health provider. TEIGIT currently offers health and dental insurance to artists in select counties in Illinois, Indiana, New York, Virginia, Florida, Texas, Arizona, and California. To contact TEIGIT call 800-886-7504 Monday through Friday 9-5 Eastern Time, or visit them on the web at <http://teigit.com>.

## **The Authors Guild ([www.authorsguild.org](http://www.authorsguild.org))**

Membership in the Guild is based on being published (either 1 book or 3 articles in the last 18 months). The annual dues are \$90 for the first year, and the following years are on a sliding scale, but most people stay at \$90. The Authors Guild offers many other services besides health insurance. They claim to have the best rates available to writers in downstate New York. They also have plans available for members in Massachusetts and Florida. The Authors Guild uses TEIGIT as their provider. For more details you can request free information from the Authors Guild.

## **Fractured Atlas ([www.fracturedatlas.org](http://www.fracturedatlas.org))**

This non-profit organization offers funding, health-care, education, and more. They have three types of memberships ranging in

cost from \$75 a year to \$150 a year, all of which are eligible for individual and family health coverage. The Fractured Atlas website lays out their insurance plans very well. All programs are PPOs and come with a Health Savings Account (a tax-free savings account for medical expenses). Most of the programs do have a deductible and coinsurance requirement. Prescriptions are covered in some of the programs with low co-pays even before the deductible is met. They also offer a dental discount program and non-insurance discount programs.

## **Editorial Freelancers Association ([www.the-efa.org](http://www.the-efa.org))**

This non-profit organization is based out of New York and is run almost entirely by volunteers. It has an international membership with a wide range of experience. Nonresident members" pay \$105 per year while residents with certain area codes in New York City (see website for details) pay \$125 per year. The EFA offers two health insurance plans through HIP/RBA. These plans are more expensive than other groups, but the coverage is much more comprehensive. There are options for single, spouse, and family coverage. Like Fractured Atlas, the EFA also offers non-insurance discount programs.

## **Freelancers Union ([www.freelancersunion.org](http://www.freelancersunion.org))**

This is another non-profit organization, and their main purpose is to bring freelancers together to support

each other. Enrollment in the Freelancers Union is free. The Freelancers Union recently switched their healthcare provider from HIP to Empire Bluecross/Blueshield. This new coverage started January 1, 2008. There are HMO and POS (point of service) options.

## **Home Depot ([www.hdbusinessstoolbox.com](http://www.hdbusinessstoolbox.com))**

The most interesting source cited was the Home Depot. The Home Depot Business Toolbox is available to all Home Depot customers. You do not have to be a contractor to be eligible. This program is geared toward the construction business with over 25 different services, but many of these services benefit other types of businesses too. Individuals can also enroll in this program, but many of the services, like payroll processing, would be useless to individuals. The Home Depot offers major medical and dental insurance. For more details about coverage, you will need to enroll in the program. There is no enrollment fee and no purchase necessary. To enroll and to learn more go to their website or call 866-333-3099.

## **National Writers Union ([www.nwuhealth.org](http://www.nwuhealth.org))**

This is the trade union for freelance and contract writers. They are supported by the United Auto Workers (UAW). Membership dues are based on your annual writing income and range from \$120/year to \$340/year. The NWU uses TEIGIT as their provider. There is an HMO and a POS option. Dental and vision plans are

also available. To be eligible for these benefits, you must be a member of NWU for at least 90 days. The NWU also offers many other services.

Today there are many organizations that recognize the value of writers, and are striving to provide essential benefits for freelancers. There are many options out there no matter what your circumstances are. Hopefully, these details help you in the search for good health coverage. 🍀

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## *Inexpensive DSL*

*Editor's note: Member Bill Gershon sent us this info about cheap DSL.*

If you don't want to pay the price for Comcast or AT&T broadband internet, there may be another option. Bill Gershon has recently gotten DSL for \$14.95 per month from a provider that uses AT&T lines. There's no contractual commitment, and Bill says they have a nice email setup.

Bill's initial setup did require a little tweaking, but the support person he spoke with was very patient through all his questions (apparently he had lots), and a visit from a technician got everything going right, and at last report, he hadn't had any further problems.

If you don't have one, you will have to buy a DSL modem (\$70 at Best Buy).

If you're interested in this bargain broadband service, contact Bill at [gershcom@aol.com](mailto:gershcom@aol.com) for further details.

Also contact Bill if you're a Mac user and want to form a Mac "support group" within IWOC. 🍀

## President's Column

Continued from page 2.

spaced white fabric buttons on either side of which lie fields of intricate embroidery. Not shown in the photo are the only other people in attendance—the pastor and the couple's two best friends.

When I was here for the funeral in August, I found the uniform. It was tucked away in a cedar chest in the basement. It's beautifully constructed—pure wool—and shows no signs of age. On my last trip here, I took it back to Illinois. Two days ago, in that same cedar chest, buried among christening robes and baby clothes and homemade quilts and worn leather baseball gloves that fit hands much smaller than my brothers and I now possess... I found the dress.

It leaves me speechless, I don't know why—more so than the uniform, even. Maybe because the uniform represents an entire era in my father's life, but the dress signifies a moment in time for my mother. Tonight, I showed it to the woman who's coordinating the estate sale... not to put up for sale, just to admire. She felt the fabric and said, "This is silk." She examined the stitching. "She made this herself." She held it out and gazed at the embroidery... "My god."

I had a strange thought when I first saw the dress and lifted it out of the cedar chest and felt it drape across my hands. And the thought returns whenever I touch it. I don't know where it comes from. Maybe it bubbles up from fact that she died when I was in high school and never got to know me as an adult. Or maybe it's because I never knew her as a girl, before marriage and family changed her as they will. Or maybe it's something else.

In any case, the thought is this... I have a black-and-white photograph at home that shows an 18-year-old girl—a girl a year younger than my own son is now—standing in a chapel and gazing into the eyes of her new husband... beaming with love. How could she possibly suspect at that moment that in 2008, someone she didn't know yet—a total stranger old enough to be her father (the adult version of a son whom she would not bear for another 13 years)—would reach into a cedar chest and gingerly retrieve the very dress she's wearing, treating it with reverence as he puts it into his suitcase for the trip to Illinois... where it will join the uniform of the man whose eyes she gazes into... a man who will survive her by 35 years.

It makes me wish I could fold time like a sheet of paper and step across from this crease to that... and slip quietly into a back pew of the chapel. To hear the vows... to see the kiss. To hand the soldier a twenty on his way out the door and wish them both well.

The house is an organized shambles now—as if someone has torn it from its foundation and shaken it like they were starting a game of Boggle. It's not in a state of chaos, but the order is alien to me. There are living room chairs in the kitchen and folding tables in the living room—each of them covered with items brought up from the basement. The kitchen cupboards have been thrown open, the dishes and cookware flushed from their nests. They huddle now on the counter-tops, awaiting buyers. And everything sports a price tag.

Before I arrived at the house this time, I imagined the estate sale to feel like a kind of bleeding. Watching the things I grew up with flow out the door in other people's arms. Now, I see it more as the creation of a vacuum.

I already feel breathless. ♡

## Calendar

### January 8

**IWOC Monthly Meeting.** Speakers Madhuri Thaker, Sid Blum, Joe Smith, and Kevin Paulsen will talk about everything financial — taxes, insurance, business planning, and much more — so we can get a head start on planning for a lucrative and financially worry-free year in 2008. Visitors are cordially invited.

*The monthly food and networking get-togethers listed below meet at the same time and place each month unless otherwise noted, but call ahead in case of cancellation. The groups welcome nonmembers. If there's no group in your area, why not start one? Contact [webmaster@iwoc.org](mailto:webmaster@iwoc.org).*

### March 6 (1st Thursday)

**IWORP Monthly Breakfast.** Join the Rogers Park IWOC contingent for breakfast at 9 AM at the A&T Grill, 7036 N. Clark St., Chicago. For more info, call Esther Manewith at 773/274-6215.

### February 28 (4th Thursday)

**IWOOP Monthly Lunch.** Near-west suburbanites meet at noon on the 4th Thursday of the month for lunch at Poor Phil's, 139 S. Marion St., Oak Park. For more info, call Barb Dillard at 312/642-3065. This group doesn't always meet in bad weather in winter, so be sure to check to see if there is to be a lunch meeting this month before you show up.

*IWOC Welcomes New Member  
Bill Epmeier*

*And Returning Member  
Eve Bradshaw*

**It's Happening on the Web!**

**Check Out Writers' Line**

**Browse Resources**

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**WWW.IWOC.ORG**