

# Stet

MARCH 2008  
VOLUME 27 NUMBER 3

THE NEWSLETTER OF THE INDEPENDENT WRITERS OF CHICAGO

## MARCH MEETING

### *Web Networking: A Path to More Jobs*

#### MAKING YOUR PRESENCE KNOWN ON THE WEB CAN PAY BIG DIVIDENDS

BY DAVID EPSTEIN

Traditional print journalism has not yet gone the way of the goose-quill pen (or even the trusty typewriter), but content is steadily flowing toward the web. Independent writers need to know more than word processing, e-mail, and Googling. They need to learn how to write for the rapidly expanding online market—and how to reach potential clients through various web channels. The doorway is no longer an editor's in-box, not even if it's e-mail.

Our March speaker, IWOCer Chris Benevich, says the professional approach to "social networking" on the web is key to finding jobs in—and through—this fast-growing medium. E-mail discussion lists and online forums are still useful, but there are many new and more active ways to build connections.

Business executives and professionals today are using social-networking tools like LinkedIn to build business relationships and to find, acquire, and complete work projects online.

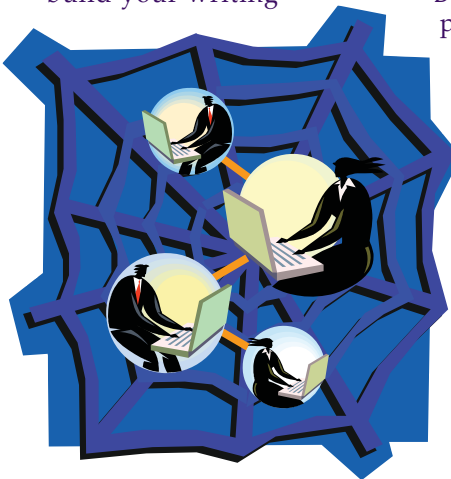
In her discussion,

"Writing for the Web: How to Find, Get and Do Your Next Writing Gig Online," Benevich will give a tour of the brave new world of e-networking and how to use it to build your writing

"Have fun with powerful communication tools such as LinkedIn. You'll find it's no longer six degrees of separation to a new opportunity," says Benevich.

Benevich helps companies, consumers, and brands connect online. She has written for Flair Communications, Lannon Communications, and the Sun-Times Media Group. She is also co-host of monthly mediabis-tro.com Chicago parties and serves as the site's Chicago bulletin board ambassador.

The IWOC meeting will take place on Tuesday, March 11th 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, please call 847-855-6670 or visit [www.iwoc.org](http://www.iwoc.org).



business. The presentation arose from ten frequently asked questions about finding work online and will cover basics such as the differences between Web sites and wikis, along with tips for e-marketing and writing online posts.

When it comes to online networking, the traditional networking rules apply. For example, give in order to receive; listen and advise twice as often as you ask for help.

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TBA (Joan Kinnan this month)

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## PRESIDENT'S COLUMN/ROGER RUEFF

# To Be Determined. . .

I've been thinking a lot about the future lately. I'm hardly alone in doing so, of course. In some circles, it seems to have become a worldwide pastime.

Not that this is a new phenomenon. Futurist thinking has been around in one form or another for thousands of years. The methods of divination have changed over time, progressing from the casting of animal bones to the creation of statistical projections and bar charts. But the goal is the same – to predict what will (or might) happen on some coming day and, thereby, to either help us prevent the thing from happening, to buoy our spirits with an uplifting promise, or to prepare us for its inevitability... so that each of us can prepare his or her own unique existential shrug.

It's easy to project your own thoughts and concerns onto the world at large and to feel as if everyone else shares your hope or trepidation about the future. It's especially easy these days if you're feeling depressed, because trepidation has a healthy lead in the polls. In my voice-mail reminder for last year's IWOC holiday party, I made light of the notion that according to the Mayan calendar, the world is scheduled to end on December 21, 2012. That very topic is the subject of a History Channel special that has been airing periodically, called, "Doomsday 2012: The End of Days"... and no, it's not a lighthearted romp. The special points out that the 2012 timeframe is not the exclusive property

of the Mayans but is also supported by sources that range from the Hopi Indians to the I Ching to Internet web-bots. It also advances a laundry list of possible methods for our destruction – including everything from stellar gamma-ray bursts to global pandemics to extinction-level meteor strikes to super volcanoes to a shifting of Earth's axis or magnetic field (both of which do happen on occasion). Also, supposedly, on the date in question, the Earth and sun will exactly align with the center of the Milky Way galaxy, which astronomers now know to harbor a super-massive black hole... a recent discovery. What that might mean for Earth no one knows. Granted, the center of the galaxy is 26,000 light-years away, and gravity is the weakest of the four fundamental forces – but it's strong enough to keep the planets revolving around the sun and the whole solar system from careening off into space.

And then, of course, there's always global warming.

Interestingly, though, there's another school of 2012 thought that emphasizes the latter part of the phrase "the end of the world as we know it." There are a lot of ways to know the world, and some of them occupy realms not subject to physical measurement. Some, in fact, have to do with the political and economic structure of society and with the overriding philosophy that drives the planet.

Which brings me to Marc



Luyckx Ghisi. Marc lives in Brussels, Belgium, and he is the dean of the Cortugli Business Academy in Zagreb, Croatia, which co-sponsored a production of my play "Hospitality Suite" in 2006. He is also one of the smarter people I've ever met. He studied mathematics and philosophy in college and has a doctorate in theology. He served as an advisor to European Union presidents Delors and Santer and spent almost ten years as a member of the European Commission Forward Studies Unit.

Those are pretty good bona fides, but what makes meeting Marc a special experience is his unapologetic positivity about the future.

In January, I had the pleasure of editing the English version of a book of his published in France last year, titled *La Société de la Connaissance* (The Knowledge Society). In the book, he suggests that the world stands poised on the verge of a philosophical sea change rivaling that of the Renaissance. Specifically, he suggests that the world's political and managerial paradigms are shifting from a patriarchal, industrial-modern view that values conquest, pyramidal top-down management structures, and dominion over Nature to a "transmodern" view in which patriarchy gives way to equal respect for masculine and feminine values, managerial pyramids are replaced by non-hierarchical networks, and Nature is seen as more than a source of raw

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# Financial Planning for Independents

BY MARTHA TURNER

On February 12th, Sid Blum (GreenLight Fee Only Advisors) and Madhuri Thaker (Blackman Kallick CPAs and Consultants) braved a small snowstorm to present IWOC members with a primer on insurance and financial planning for independents. Kevin Paulsen, CFA, accompanied them to handle additional questions.

They began by reviewing types of health insurance. Three well-known plan types are Point of Service (POS) plans, Preferred Provider Organizations (PPO), and Health Maintenance Organizations (HMO). The POS is the oldest form and gives the greatest flexibility in choice of provider. PPOs and HMOs are similar in many respects, both intended to create savings and pass them along. HMOs tend to be most restrictive. Because HMOs were designed to provide preventive screening, the primary physician is usually the gatekeeper to all specialists in an HMO, although this is beginning to change.

Health Savings Accounts (HSA) go hand in hand with High Deductible Health Plans (HDHP). The deductible range for these is set by government rules. Because of the high deductible, premiums are lower. HSA/HDHP is an especially good choice for younger or healthy people who can pay medical expenses out of pocket, because money contributed to the HSA can be left there to compound until needed.

Group plans are desirable, and may be offered through

professional organizations, universities, and other associations. Madhuri Thaker cautioned that it is essential to be sure you are comparing apples to apples when shopping for health insurance, as plan provisions and exclusions can vary. Also check the fine print for policies on pre-existing conditions.

For the employed, health insurance premiums are deductible only as itemized deductions (and must be more than 7.5% of adjusted gross income). For the self-employed taxpayer however, health insurance is 100% deductible, but only if one is ineligible to participate in a subsidized health plan (e.g., of a spouse).

Liability insurance can be purchased for a business, home, automobile, or as “umbrella liability” (excess liability) that covers losses in excess of what is covered by underlying policies. Umbrella liability is best purchased from the same provider as the underlying insurance to avoid disputes; for the same reason, insurance for a condo is best purchased from the company insuring the condo association.

In assessing your need for business/professional liability insurance, the key question is whether what you are doing could possibly harm someone. “Errors and omis-

sions” insurance is another term for professional liability insurance. IWOCers were cautioned that homeowners’ or renters’ insurance does not cover claims arising from business pursuits in the home unless there is a special rider to cover damage to business equipment or

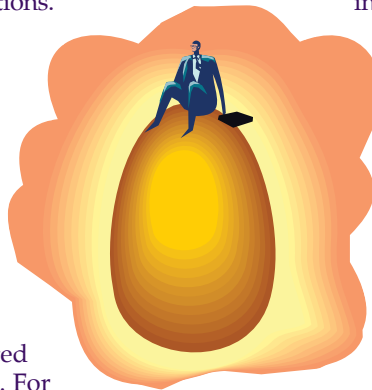
injury to a business-related visitor. And if a condo or tenants’ association, or local law, does not allow a home-based business, the company may still refuse to pay. Doing business

always means doing business as some type of entity: a sole proprietor, partnership, LLC (limited liability corporation), C corporation, or S corporation. Each has advantages and disadvantages. C corporations are taxed, so there is a double tax, but they offer many fringe benefits. S corporations are not taxed at the entity level, passing the tax on to shareholders. All the corporate forms are intended to shield the individual from unlimited liability, but some professions (attorneys, CPAs) are not allowed by law to escape professional liability by forming a corporation. (Presenters did not know offhand whether writers fell into this category or not.) A single-member LLC can elect to disregard the entity for tax purposes and file a schedule

C like a sole proprietor.

Blum and Thaker also offered tips on personal financial planning for someone whose income is irregular (could that be any of us?). It may be essential to have sources of credit to cover expenses if payment is at long intervals, but it is important that the credit be at a good interest rate – a 6 or 7% credit card, or a bank line of credit. Debts should be paid down beginning with the highest interest rate; note that some credit card rates may double or more if a single payment is late. Business interest is deductible, but not interest on personal expenditures, so it is important to keep good records, perhaps by using one credit card exclusively for business use.

Most of their survey of personal financial planning covered issues that independents have in common with our cousins on payroll, however. Good records are essential for many reasons: one should contribute as much as possible to retirement plans, insurance can be purchased for disability or long-term care, and careful estate planning is wise. This presentation was accompanied by a ten-page handout covering these points and much more. If you missed this event and need to go deeper into one of these issues, borrowing a copy of this handout from a fellow writer could give you both the lay of the land and some terminology, which you could use to ask questions or do research. ♣



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## March Question of the Month

# Is IWOC currently meeting your needs? If so, in what way(s)? If not, is there a program or service you'd like IWOC to offer that we don't have now?

BY KAREN SCHWARTZ

**Laura Stigler:** As a freelance writer, my needs are rather basic: I want and enjoy work. As it has turned out – and I'm knocking wood (or more accurately, maple veneer) for this – some of my best clients have found me via the presence of IWOC on the Internet. Big credit must be given to IWOC's web wizards, who have created an easily navigable site that apparently grabs the attention of search engines and fulfils the needs of those looking to hire freelance writers. If IWOC provided nothing else for me, I'd be happy. But in fact, its monthly programs and *Stet* have proven to be fascinating and invaluable sources for contacts, as well as for information that helps me hone my arty craft.

**Jonathan Hubbard:** My membership in IWOC has become much more useful since member-profile infor-

mation has been transferred from the printed directory to the website. I've received a number of writing inquiries, some of which have become assignments. Judged just by the projects the website has generated, the payback on the cost of my IWOC membership has been huge. Another main feature of IWOC – the monthly meetings – hasn't been as directly lucrative, but some of the meetings have been useful and interesting. This year's focus on business leads is good. I also find *Stet* useful, as well as Roger Rueff's voicemail meeting notifications.

I have several modest suggestions for improving IWOC. First, if an easy way can be found to "push" e-mail notifications of new Writers' Line listings to members, that would be helpful. Second, publiciz-

ing IWOC "success stories" in local publications such as *Crain's Chicago Business* might be helpful in generating more Writers' Line listings. And third, is the IWOC website fully optimized for search engines? If not, it should be.

**Ed Cooper:** I've noticed that Writer's Line is not updated very often and jobs that are two to three months old are still listed. There needs to be a way of sorting through them to winnow out those that are no longer applicable.

**Cathy Dusberger:** I joined IWOC to find work. Instead, during my brief tenure as Marketing Chair, I have found camaraderie, support and wisdom gained from experience. I may not have met many people, but those I did have freely given time and often encouragement

and a little boost to my courage. Several have shared their beginnings and I find myself fascinated with how a writer got started, why she picked her market or niche and what keeps her writing. The support has been invaluable. As far as what I'd like to see, a collaborative IWOC effort generated marketing ideas and they were submitted to the Board. They point to some exciting new directions and I look forward to the opportunity of implementing them. I'm pleased to be a member of IWOC and, as marketing chair, hope to give something back to IWOC. ♡

*Editor's note: We appreciate these suggestions and comments. If you have other suggestions, please submit them to the editor or Roger Rueff.*

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## A Little Parrhesia for the Next Nychthemeron

You say your fingers are all clenched up like claws from scribbling frantic notes on that endless interview? Baby, you've got *mogigraphia*! In other words, you have a bad case of *graphospasm*. You could say "writer's cramp," but what tender-hearted friend will drop off chicken soup and bonbons for that? Guard against that person who looks all too wise when you tell your pitiful tale about the dread mogigraphia, though. She might spread a *furphy* — oh, well, a rumor — that you aren't even close to your deathbed.

You may get over your graphospasm with a couple of finger flexes, but what about the *resistentialism* that's been plaguing you for a *nychthemeron*? You know your printer is out to get you, and you've known it for a full 24 hours. Otherwise, why would the paper jam up in places only a tweezers can reach? With modern technology, everyone else has resistentialism — the belief that inanimate objects demonstrate hostile behavior toward us — too, so you're not crazy.

Just forget about the ominous look of your printer, and think about something else. Like the bunch of lazy *throttlebottoms* we have in Springfield. Yes, they are such purposeless, incompetent public servants that they're *cringeworthy* (you can figure that one out), though they fancy themselves perfect *turveydrops*. Models of deportment, ha!

Maybe you don't want to dwell on those throttlebottoms. It will drive you *doolally*, and you can't afford to be bonkers. You've got work to do, and you ain't from *Grub Street*. True, you once had a *rebarbative* — very irritating — client who called you a hack, but he was nothing but a *criticaster*. What right does a lousy critic have to trash your work? After all, everybody knows you're a *polyhistor*, *philomath*, and *diglot*. What client wouldn't want a writer with encyclopedic knowledge and a love of learning who was bilingual? Sheesh, and he only paid you a benjamin. He should fall over the nearest ha-ha. Okay, it's a sunken fence, so maybe not. ♡

## President's Column

Continued from page 2.

materials for human endeavor.

The shift, Marc says, is giving birth to the "Knowledge Society" and its engine, a "knowledge economy." That is, an economy in which value is closely tied to knowledge. The modern-industrial economy, for example, is based on the making and marketing of "things." A knowledge economy, by contrast, is based on using one's knowledge to enhance the knowledge of another in order to accomplish a task. Its aims and methods are different from those we know now, and he shows in his book how the businesses that are already making the shift are enjoying enormous success.

At first blush, you might think you've heard of this before. You haven't. What you've heard of is the "Information Society," which differs from the Knowledge Society in one very important respect: information can exist on its own, but knowledge requires a "knower." Consequently, the Knowledge Society values human beings. In a knowledge economy, people are indispensable assets – virtual centers of production – rather than costs to be reduced or eliminated, when possible, by computers or machines. Their value is intrinsic to the system.

Imagine... a world where people are valued, not just because we have the vague sense that they should be but because they are recognized as irreplaceable elements of the economy as a whole. It's a smart world, a compassionate world. And, most of all, it is a sustainable world, because its economy is not based on devouring natural resources to mold them into things we don't actually need.

For all his positivity, though, Marc isn't a New Age Pollyanna. He calls the adherents of the modern-industrial view "dinosaurs" and expects them to fight hard against their extinction – attempting to take the world down with them if they must. And he also understands that the very technologies that make the Knowledge Society possible could be used to create an Orwellian future ruled by a privileged elite. The choice, he says, is ours.

But he has hope. And it's the best kind of hope, because it rubs off.

(By the way, Marc and those in his circle predict that the U.S. dollar will suffer a major collapse that will dethrone it from its current standing as the de facto world currency – a position to which it was raised by the Bretton Woods Agreement in 1947 – and that the collapse may well take place... in... um... 2012.)

### Want to Know What Parrhesia Means?

The words in the story on the previous page were taken from a book reviewed in *Stet* by Richard Eastline a couple months ago. The title is *The Dord, the Diglot, and an Avocado or Two* by Anu Garg. It's available from Amazon. The word *parrhesia* in the story title means "boldness of speech." Here's another one I like: *velleity*. It means "having only the faintest volition to do something." Like your income tax or going to the dentist. It's a fun book, but slim, and I've mined a lot of the good stuff. — Editor.

## Calendar

### March 11

**IWOC Monthly Meeting.** "Writing for the Web: How to Find, Get and Do Your Next Writing Gig Online." As part of IWOC's "Get Hired!" series, Writing and New Media Communications Consultant Chris Benevich tells freelancers how to increase their "net worth" by reaching potential clients via e-networking and by writing for the rapidly expanding online market. Tuesday, March 11th at National-Louis University, Room 5008, 122 S. Michigan Ave., Chicago. Program 6 p.m. Networking 5 p.m. Nonmembers, \$15; IWOC members free. For more information, call 847-855-6670 or visit [www.iwoc.org](http://www.iwoc.org).

*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.

### March 27 (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  
Julie Saltzman*

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

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**WWW.IWOC.ORG**