

APRIL MEETING

Freelance Writing—It's Like Juggling Silly Putty® Balls While Pedaling a Unicycle

BY DAVID EPSTEIN

Freelance writing is a lot like juggling Silly Putty® balls while riding a unicycle—and taking notes with a pencil held in your teeth. In these high-tech social media times maybe we should call it X-treme Texting—or “How Not to Fall Flat on Your Facebook.”

This balancing act is a challenge whether you are an experienced independent writer, a journalist or writer just entering the freelance arena from corporate life, or a writer-in-training in a journalism, communications or marketing program. We thought both experienced professionals and newcomers to the business would benefit from hearing the real-life perspectives of some successful professionals. IWOC's meeting on Tuesday, April 12th, will feature five IWOCers speaking, from their personal experiences, about “How Real Writers

Survive and Thrive.”

We independent writers actually do get to write—some of the time. We use our talents to spin words and ideas, indulge our curiosity about the world and human nature, research neat stuff, and learn a lot from inter-



viewing different people, some of whom can be very curious indeed. This is the “writing” part of the job.

We also have to use our other talents (or non-talents) to keep the work coming in, because each of us is our own business strategist, financial manager, pricing expert, project manager, marketing department, sales force, computer technical support, customer service rep, bookkeeper, collections department, etc. That's the price we pay for freedom

from the corporate grind.

But how to do all this while still meeting deadlines, satisfying existing clients, winning new ones, enjoying our work—and paying the bills? Many IWOC members are really good at this unicycle juggling act, managing to stay upright in both fair and foul economic weather, even on rain-slick roads. So we've gathered several of our successful members, each working in different areas, to explain how they manage to make their businesses work. The informal discussion will be led by the following panel:

- Panel moderator Michelle Beuscher, of Beuscher Consulting, Inc., specializes in marketing communications planning and in researching, writing and editing services for organizations large and small. Beuscher has extensive experience serving management and information technology consulting firms;
- Jeff Steele is a generalist articles writer with more than 2,000 articles published nationwide in newspapers, magazines and trade journals;
- Laura Stigler of Shebang! Writing and

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EDITOR'S COLUMN/JOEN KINNAN



On the 'Net: Could There Be Gold in Job-Listing Websites for Writers?

Since this month's IWOC meeting is about making the freelance writing life pay off, your editor decided to check out some websites that purport to find jobs for the work-starved among us. In this sour economic climate, writers are guarding their client lists like eagles defending the nest, but said editor is a generous spirit, and she offers her findings for free. In this case, you might get what you pay for, but we'll see what turns up.

The first site I visited was About.com (<http://freelancewrite.about.com/od/freelancejobresources/tp/Freelance-Jobs.htm>). About.com lists 29 sites that offer freelance writing or editing job postings, but About itself hires writers as "guides." Guides write informative articles on various topics, such as technology, salesmanship, etc. They also blog, but to get right to the nitty-gritty, About pays its guides \$675/month during the first year's service plus incentives for page-view growth, i.e., reader hits on your articles.

For the base fee, a writer must write four articles per month and blog one to three times every seven days. This is during the first year's contract. Yes, there is a contract.

What do About guides typically earn? Here's what About says: "On average, a Guide who is engaged for 12 months and whose contract is re-negotiated for another 12 months, can gross between \$675 and \$1,200 a month. The fees paid to Guides average in the neigh-

borhood of \$2,000 a month, though many Guide gross up to \$6000 a month and beyond."

Other job sites listed on About appear to be tossed into a very mixed bag. Some don't appear to be writing jobs at all. For example, click on the heading that trumpets \$75/hour, and you go straight to an advertorial that says an Oak Park mom earns 8K per month from home. Read on and you'll find that she paid money for supplies, training, etc., To me, that quacks like an envelope-addressing duck, and I wouldn't bother with that one.

Demand Media Studios does have writing jobs, but the pay is low: \$15-\$25 per hour. Some articles are paid at a flat rate. Lord knows what one gets for them. On the plus side, they pay twice a week and send fees directly to your PayPal account. No invoicing.

Some of the other sites listed on About.com have small fees per month to check out their job listings, and others are listed more than once, but overall, I'd say About.com might be worth a look.

OnlineWritingJobs.com (<http://www.online-writing-jobs.com/jobs/freelancewritingjobs.php>) is an aggregation of freelance writing jobs that are listed online. They've gone to job-listing sites like Craig's List and temp agencies, culled out the writing jobs, and then posted them in categories like proofreading, ghostwriting, PR, magazine writing, and many more. That could be

a big help, but their sources appear to be confined to the one's I've listed above, most of which bring "miserly" to mind in the payment area. I checked out three jobs: one paid 25 cents a word, another \$25-\$35 an hour, and the third \$400-\$600 for a complete science test for the ACT.

Also, getting to the actual job listing is like being on a bad treasure hunt. You have to click endlessly to get to the source listing.

Still, the jobs look legit, they're arranged in categories, and they're all freelance. Since I barely scratched the surface, perhaps there are better jobs there. And it might actually save time over visiting all these sites separately.

Finally, a possible bit of paydirt, at least for magazine writers. At All Freelance Writing (<http://allfreelance-writing.com/freelancewriting/freelance-writing-jobs/>), I clicked on "freelance writing markets paying \$1000 per article or more." Though there were only five listings, three paid between \$.75 a word and \$1.25 a word, and the other two paid from \$1300 (*The Progressive*) to \$2000 (*The Sun Magazine*) for articles or essays. That site is hosted by a business writer, and she offers tips, tools, and other tidbits that interest writers.

FreelanceDaily.net (<http://www.freelancedaily.net/>) is something a little different. Instead of beating the bushes yourself to find work,

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Aflac Offers IWOC Affordable Supplemental Health Plans at a Ten to Fifteen Percent Discount

BY SARAH LOUISE KLOSE

Mary Beth Velzy of Aflac presented to IWOC in March, and it was definitely something to quack about. She explained how, as IWOC members, we can secure a 10 to 15 percent discount on Aflac insurance plans. The supplemental insurance would complement our current coverage. All IWOC needs is 10 people and 10 policies for the discount to kick in.

So let's take a gander at Aflac. After all, IWOC was originally formed in order to secure group health insurance from Blue Cross Blue Shield, but our coverage was cancelled in 1999. That's the year BC/BS announced they would no longer cover associations. It left us, well, up the creek without a pair of webbed feet. And Velzy said Aflac, a stable, publicly owned company that has been in business for 56 years and has the third largest dental plan in the country, can plunge in to assist.

So what is Aflac, specifically? It is not health insurance per se. Rather, it's a financial safety net, in the form of supplemental insurance. You can choose, and customize, a family or individual plan. Children up to age 26 are covered for free. There are no requirements that doctors be "in-network." Aflac pays a policy-holder cash benefits within four short days of an illness or accident. Now let's look at a

few of the plans. **The Accident Plan covers any accident, 24/7.**

For hospitalization following an accident, Aflac pays \$200 per day. Ambulances are covered,



and lump sums are paid out. The maximum total payment for any major accident is \$12,500 with Aflac insurance.

The Hospital Protection Plan has three different levels of coverage. Under the Intensive Care Plan, the patient is paid \$1300 for the first day and \$800 for each additional day in the hospital. For an organ transplant, there's a \$25,000 payment to the plan holder. The Personal Sickness Plan pays for major medical treatments. Velzy said this is valuable, because normal health insurance plans don't sufficiently defray a patient's

out-of-pocket medical costs.

The Cancer Plan pays \$10,000 upon diagnosis, plus a first payment of \$3,000. Transportation and lodging are covered under this plan. Under the Life Insurance Plan, the maximum payout is \$200,000. For Dental, there's an app, or rather a plan, for that. Aflac cuts you a check for your first dental checkup. The more involved the dental procedure, the more the plan pays. For an extraction, expect an Aflac check in the amount of \$800.

Aflac is not preventive care; all of its plans are for critical, event-based illnesses. Aflac is not categorized as a major medical plan, so you don't have to worry about coordinating benefits. Velzy said you don't even have to think about changes under the new federal health care plan, because they will not affect Aflac.

When applying for Aflac coverage, you'll need to answer a series of questions, and must come clean if you take risks like car racing or hang gliding. A physical exam is not required. Plan participants can select their effective coverage date, and benefits are guaranteed renewable. Velzy believes anyone up to age 68 can begin coverage.

Velzy gave an example of a 31-year-old who purchased an Accident Plan for \$30 per month, then badly injured his ankle playing beach vol-

leyball. Aflac would pay him \$120 for his first doctor's appointment, \$35 for the next appointment, \$1000 for an initial hospital stay, and \$200 for each day in the hospital. He'd receive money for crutches, physical therapy, and CT scans, plus a \$1200 lump-sum payment. This unfortunate athlete would be a bit more fortunate, since his Aflac payment checks would total \$7000 to \$8000.

Now, let's say you slip and fall on the steps of Notre Dame in Paris. Would Aflac's Accident Plan still cut you a check? Yes, as long as you see a U.S. doctor upon your return home. And what if you choose to have cancer treatments abroad? Velzy believes you are covered under the Cancer Plan.

Instead of looking at what you paid out-of-pocket, Aflac looks at what treatment you received for your accident, injury, cancer or aching tooth. But how much of your leftover out-of-pocket costs does Aflac cover anyway? Velzy said 75% to 80%. And that should keep you swimming, rather than duck paddling along.

Velzy quoted the following average costs for Aflac insurance plans: Hospital Protection, \$44/month; Intensive Care, \$16/month; Personal Sickness, \$35/month; Cancer \$46/month; standard Dental, \$15/month. Remember, once you get coverage, you keep it. And that makes it as easy as duck soup. ♡

April Meeting, Continued from Page 1.

Consulting, specializes in consumer and B-2-B advertising / marketing for products and services from A to Z. Experienced in traditional and new media, Stigler serves clients ranging from local to global Fortune 500 companies;

- Betsy Storm of Top Drawer Communications is a specialist in public relations for healthcare/ medical, non-profit, and small business clients;
- Don Talend of Write Results Inc. is a specialist in B-2-B journalism, public relations, newsletters, copywriting, and industrial/technical manuals. Talend also blogs for a motion-control company and does social media (www.twitter.com/dttalend).

The panelists will be answering questions suggested in advance by IWOC members, as well as from the audience, followed by a free-for-all discussion.

The IWOC meeting will take place on Tuesday, April 12th at National-Louis University, Room 4020, 122 S. Michigan Ave., Chicago. Networking begins at 5 p.m. The main program is at 6 p.m. Admission is free to IWOC members; \$15 to nonmembers, \$10 with preregistration. Following the meeting, attendees are invited to go to a nearby restaurant for a buy-your-own dinner to further discuss writing-related topics or to continue networking. For more information, call 800-804-IWOC (800-804-4962) or visit www.iwoc.org.

Editor's Column. Continued from Page 2.

This site does it for you. The site claims to search more than 250 URLs per night for freelance writing jobs. The next day you receive what they found in your e-mail. Jobs are delivered every morning, Monday through Friday. For this service, you pay \$97/year. That's not much if the jobs are good and you can get them, but there's no way to tell from this website. I wouldn't mention this site at all, except that you can have a free trial for a week.

GoFreelance.com (<http://www.gofreelance.com/#>) is a website for many kinds of freelancing, but by typing "freelance writing" in the search box, you can quickly get to the jobs that interest you. (Or you can take a job filling in forms online if you're tired of thinking.) The writing jobs I looked at included medical writing for peer-review journals, PR

campaigns for reputable-looking companies, and other jobs that should be well-paying, but no jobs that I looked at listed compensation. One unusual feature of this site is that one has a limited time to apply for any given job. That could cut down on the competition.

Whether or not any of these sites prove fruitful for you, they *can* tell you what hirers are looking for, and the hot-ticket people right now are bloggers and those who write online content for websites and social media.

**IWOC Welcomes
New Members
Kathy Fitzgerald
and
Erika Hobbs**

Calendar

April 12

IWOC Monthly Meeting. "How Real Writers Survive and Thrive." Panel discussion. Moderator is Michelle Beuscher. Panelists are IWOC writers Laura Stigler, Jeff Steele, Betsy Storm, and Don Talend. The meeting will be held at National-Louis University, Room 4020, 122 S. Michigan Ave., Chicago. Program at 6 p.m. Networking at 5 p.m. IWOC members free. Nonmembers, \$15 at the door, \$10 with online preregistration. Buy-your-own dinner follows. Nonmembers welcome. For more information, call 800/804-4962 or visit www.iwoc.org.

May 10

IWOC Monthly Meeting. Check the website for details that are coming soon. Save the date.

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.

April 26 (4th Tuesday)

IWOOP Monthly Lunch. Join near-west suburbanites for a noon lunch at Poor Phil's, 139 S. Marion St., Oak Park. For more info, call Barb Dillard at 312/642-3065. Check before you come. This lunch is monthly only if there are enough people who can attend. Note: The lunch is now on the 4th Tuesday, not the 4th Thursday as it had been in the past.

May 5 (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.

It's Happening on the Web!

Check Out Writers' Line

Browse Resources

See What's Doing in Coming Events

WWW.IWOC.ORG