



# Stet

## Independent Writers of Chicago

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NO APPARITIONS HERE: JUST SOLID INFO ABOUT WRITING SANS BYLINE

### Ghostwriting Pros to Appear in the Flesh

Have you ever wondered what kind of work ghostwriters do and how they obtain their work? Then come to IWOC's March meeting on Tuesday, March 12, which will be held in our new meeting space at Fourth Presbyterian Church on Michigan Avenue, across the street from the Hancock Center.



Our speakers will include former IWOCer Jerry DeMuth, who spent 12 years as a reporter and feature writer at the *Chicago Sun Times*, a year as

the founding editor of *Upbeat Magazine*, and as a feature writer for numerous business, banking, mortgage, and music publications, sometimes as a ghostwriter. His work has been anthologized at least three times, and he has received numerous awards for his writing.

Our other speaker will be longtime IWOC member Cliff Terry, who ghostwrote the book, *A Life's Design*, the story of Charles "Chuck" Harrison, the first African-American industrial design manager of a major corporation

(Sears). Cliff has also ghost-written speeches for executives at Boise Cascade, Illinois Power, and an op-ed piece for the president of the National Safety Council. He's a former *Chicago Tribune* staff writer, and his



freelance work has appeared in the *New York Times*, *Washington Post*, *Los Angeles Times*, *Boston Globe*, *TV Guide*, and other publications. He's also the author of *Chicago: Off the Beaten Path*, which one critic described as "a travel book with attitude."

Networking with snacks and beverages begins at 5:00 p.m., and the meeting starts promptly at 6:00 p.m. Nonmembers are cordially invited. Admission is free for all members; nonmembers pay \$10 with online preregistration or \$15 at the door. Plan to join us for a buy-your-own dinner at a nearby restaurant afterward, where we can continue our discussion. ■

— Karen Schwartz

*Note: If you plan to take the El to the meeting, check the CTA schedule for possible in-town construction re-routing.*

### Chicago Creative Expo

This year marked IWOC's second appearance at the Chicago Creative Expo in the Cultural Center, and wow, are we glad we went! Last year we had pride of place at Table 1 in the main event hall, and we scored that same spot this year too.

We wanted to make IWOC visible to other writers — and possibly potential clients — and we sure did. Traffic was steady all day both Friday and Saturday, and we were so busy signing up people for our mailing list that we forgot to take any pictures.

The best part, though, is that we garnered five new members as a result of the expo. (See page 6 for their names.) Altogether we have six new members this month, and another one is pending. So look for some new faces at next Tuesday's meeting.

Thanks to our prexie Dave Epstein for the planning and to Dave, Jennifer Lyng, Roger Rueff, Vladimire Herard, Royal Pitchford, George Becht, Nancy Solomon, Jim Hodl, Pat Terry, Cliff Terry, Joen Kinnan, Karen Schwartz, David Steinkraus, Catherine Rategan, and Laura Stigler for staffing the table. ■

— The editor

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# Brushes with Fame



Jim Kepler recently started a discussion on IWOC's LinkedIn page with the heading, "Great or rich? Your choice." He posed the question, would you rather write for your own satisfaction or for your readers' benefit? Or can you do both?

## Not-so-subtle plug for visiting IWOC's LinkedIn group

Jim also gave a link to an article titled "Always Think of Your Reader." To find the link, just sign on to LinkedIn and go to the IWOC group. You'll have to scroll down past some more recent discussions to find Jim's topic. (And as you scroll, you'll also find other topics that may interest you, or you may be inspired to start a new discussion yourself.)

The article says a famous author (unnamed) asked Ken Follett, the best-selling author of thrillers, if he thought about the reader when he was writing. Follett answered that he did so constantly. The renowned author replied, "I never think of the reader. I always write for myself." Follett remarked, "That's why you are a very great author, and why I'm a very rich author."

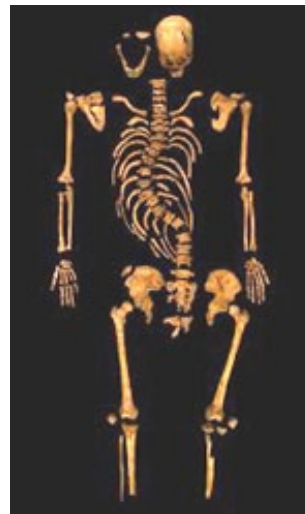
Ruth Thaler-Carter commented that she thinks about her audience while also writing for personal satisfaction, and while that may not lead to wealth, it can make a writer "rich" in satisfaction and also able to live in comfort.

## What price fame?

Beyond writing for yourself, for readers, for clients, or for wealth, the goal of some writers is literary fame. The recent discovery of the skeleton of King

Richard III, Shakespeare's evil hunchback, beneath a parking lot in Leicester, leads me to meditate on fame in relation to infamous kings and famous writers. As a king, Richard III was reasonably famous in life and was made immortally infamous in death by pro-Tudor propagandists who vilified him in order to justify the very dubious Tudor claim to the English throne.

These character assassins included Sir Thomas More, the saintly flip-flopping "Man for All Seasons," and a profit-seeking playwright named Will Shakespeare who knew on which side his box-office—and political—bread was buttered. Wasn't Shakespeare already going to be famous enough without defaming poor murdered Richard?



Portraying Richard as the vicious, sneering, crouching "Crookback" helped make many actors rich and famous, including one John Wilkes Booth—and I ask you, who's the pot and who's the kettle there?

Now that we have seen the unfortunate monarch's bones, we should realize that, instead of despising him as a "hunchback" (how politically incorrect is that?), we should admire him as a boy who suffered with agonizing

*CONTINUED ON PAGE 3.*

scoliosis from age 10, who yet triumphantly made himself a skilled swordsman and strong warrior. If only they had had something like "The English Princes with Disabilities Act" in 1485!! Why, with modern prosthetics, he might even have competed in the javelin throw in last year's London Olym ... Oh wait, let's not go there.

Andy Warhol promised that each of us would be world-famous for 15 minutes. Most of us have not yet had our shining quarter-hour, do not expect it, and may or may not care. But, as another mantra for writers is "Write what you know," I can only reflect upon fame in the light of my somewhat negative non-experience of it.

### A brief moment with royalty

Over the years I have experienced some brief encounters with a few famous people, while remaining completely anonymous to them. The first of these occurred when I was nine years old and attending a British-style boarding school near a town named Mandeville in central Jamaica. The island had just been granted full internal self-government—the last transitional step before complete independence. Queen Elizabeth could not attend the festivities, so she sent her sister, Princess Margaret, to represent her. Princess Margaret came to Mandeville for a ceremony with the Governor, Mayor of Mandeville, and other dignitaries on the steps of the Georgian parish courthouse in the town square. The Jamaica Regiment formed a Guard of Honour, and our school's Cub Scout troop was chosen as Colour Guard. We were to march between the soldiers across the neatly trimmed lawn and up the steps, then

present the Colours before the Princess. I had been selected to give her a bouquet of flowers, either because of good grades or because I did the best bow.

It was a warm, humid day, and we had already marched briskly about a mile and a half from our school into the town. When we arrived, our headmaster had treated us all to ice cream as a reward. I had chocolate.



As I marched across the lawn, I was trying hard to remember all the complicated sequences of protocol, how close to the Princess I was to get before bowing, exactly when and how to bow, how many more steps to climb after that, which step to stop on, and how to hold out the bouquet to her. I was worried about tripping on a step or overbalancing when I bowed (which had happened once or twice in rehearsals).

I went up the steps. I stopped. I bowed—correctly. I climbed three more steps and stretched out my

hand with the bouquet toward Princess Margaret, bowing slightly again. My stomach flip-flopped. I tasted sour chocolate in my throat, and then ... in the dying words of the aforesaid Shakespeare's Prince Hamlet, "The rest is silence."

I remember she was wearing open-toed shoes of the style popular in the 1950s. I don't recall their color before they got sort of chocolaty-yellow.

Richard III, I suppose, would have had me beheaded or drawn and quartered. But Princess Margaret was very kind and made sure I was cleaned up and put in the shade with a cool cloth on my forehead.

### The One Lord of the Jedi

In a much later brush with fame, I was leaving a conference in Phoenix when this bearded man got into an airport limo beside me. He said he'd been attending a movie modeling and animation convention at his hotel, so I mentioned my son Dan really enjoyed building models, especially the Star Wars spaceships. He



scrap paper in a note on a photo album that says, "Danny ... Good luck & keep up with the models. George W Lucas 1983"

seemed interested, so I asked if he knew anything about how they built actual movie models. It turned out he did. So that's why I still have this note on a photo album that says, "Danny ... Good luck & keep up with the models. George W Lucas 1983"

I guess I've seen my share of fame. ■



## Sources for ID Theft Information

Since this month's program is about ghostwriting, we thought it appropriate to review information about another kind of "ghost," the unwanted doppelgänger who could steal your ID. But the articles in this issue barely scratch the surface. The material below came from the ID Theft Center ([idtheftcenter.org/index.html](http://idtheftcenter.org/index.html)), a nonprofit site and the FTC ([consumer.ftc.gov/features/feature-0014-identity-theft](http://consumer.ftc.gov/features/feature-0014-identity-theft)). Learn more about protection services at [consumer.ftc.gov/articles/0235-identity-theft-protection-services](http://consumer.ftc.gov/articles/0235-identity-theft-protection-services). Also you might want to check out your credit reports to see if there's anything there that shouldn't be. Consumers are legally entitled to get one free report each year from each of the three major credit bureaus: [Equifax](http://Equifax), [Experian](http://Experian), and [TransUnion](http://TransUnion), but you can get *three* a year by requesting one from a different credit bureau every 4 months. ■

— The editor

ARE YOU YOU OR IS SOMEBODY ELSE YOU TOO?

## Identity Theft Explained: Some Precautions and Remedies

Some sources say that as many as nine million people in the U.S. will become victims of identity theft this year. Many of us practically live on the Internet: we buy stuff, bank, and pay bills; research for fun and profit; and in general, flit from site to site. So should we worry that some nefarious miscreant in Outer Mongolia is larking about on his yak with our check-routing info tattooed on his arm? Or fret that the shifty-eyed checkout girl in the local Walgreen's plans to rob us blind courtesy of our Visa card numbers? We thought we'd do some research to see where these opportunists strike and what we can do to see that they live within *their* means, not *ours*.

Unless you live in a tree, you know that common targets are Social Security numbers and credit card, driver's license, and bank information, but some thieves also want to glom onto your insurance data so they can collect medical benefits or

get reimbursements for imaginary thefts or damage from a nonexistent flood.

Internet data breaches, computer viruses, and "phishing" scams are common sources of vital information. (Because computer hacking invariably hits the headlines, some people mistakenly believe that they're safe if they don't make financial transactions over the Internet. Ha! Your financial info is already up there. All businesses, with the possible exception of the farm lady who sells you eggs, keep computerized records, and I wouldn't even bet against her.) Other targets are lost or stolen wallets, stolen mail, and paper documents you, or a business, have thrown away. Crooks even steal dead people's identities to get Social Security benefits and the like. So how do we stop these villains?

**On the Internet in general** — Install a firewall, anti-spam, and anti-virus software and keep it updated. At websites,

use the highest-level privacy settings the site allows rather than the default. Read privacy/security policies. (Some sites will sell your data.) Give the least amount of info possible when registering with a site, and choose a screen name that doesn't give a clue to your real identity. Create a strong password (more than eight characters, a capital letter and a numeric character or two), change it often, and don't share it with others.

Don't download or open any file that ends in .exe unless you know what it is. Files ending in .exe launch programs that could be Trojans or other malicious software. And beware of hidden file extensions in e-mail attachments. By default, Windows hides the last extension of a filename, so that an innocuous-looking picture file, such as "susie.jpg," might really be "susie.jpg.exe," which, if launched, could wreak havoc with your computer.

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# Identity Theft Explained: Some Precautions and Remedies

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## FIFTEEN PERCENT OF ID THEFT OCCURS AT ACTUAL STORES COMPARED TO FOUR PERCENT AT ONLINE STORES

To avoid being tricked, change your Windows settings to show those extensions.

A simple computer precaution is to turn off your computer when you're not using it. If it's not on, no one can hack into it.

**On social media sites** — Be careful what you post on social media sites. Besides the obvious SSN, etc., your birthdate, birthplace, address, phone numbers, and e-mail addresses are no-nos. Tell your mother's maiden name, and you may have just given an identity heister an entrée through the "lost password" routine. And don't chat about the all-day event you plan for tomorrow. If a miscreant can locate your address, you may find everything but the cat's gone missing when you get home. Also, only connect to people you know and trust. Networking is a beautiful thing, but use common sense in cyberspace.

Here's a really common scam: you get an e-mail from a social media site to which you subscribe asking you to update your profile and kindly providing a link to do so. Don't do it! Chances are it isn't from that site at all. There are variations on this theme that purportedly come from banks, PayPal, etc., so in general, avoid clicking on links unless you're certain of the source.

**Child identity theft** — Some thieves even steal children's identities to obtain credit or loans, get drivers' licenses, establish citizenship, etc.. Why children? Because the theft often goes undetected until the child is old enough to apply for credit. Only then will he/she discover that someone else is using his/her identity. (Unfortunately, credit issuers have no way to verify the age of the applicant.)

Many school forms require personal and, sometimes, sensitive information. Find out how your child's information is col-

lected, used, stored, and thrown away. Your child's personal information is protected by law. Asking schools and other organizations to safeguard your child's information can help minimize your child's risk of identity theft., but if you want to be sure your child's identity hasn't been hijacked, contact one of the credit rating agencies to see if your child has a credit report on file. If so, check it out. It's a good idea to do this when the child turns 16 anyway, *before* the child begins to build a credit record of his/her own.

**Tax-Related Identity Theft** — Why would someone steal your tax records? Well, it isn't to pay your taxes for you, but he or she can't wait to lay hands on your refund! Contact the IRS if they send you a notice saying their records show you were paid by an employer you don't know or more than one tax return was filed in your name. (The IRS doesn't ask for personal or financial info via e-mail, so if you get such an e-mail, it's a fraud. Send it to [phishing@irs.gov](mailto:phishing@irs.gov).)

**Medical Identity Theft** — A nasty scrounger may use your name or health insurance numbers to see a doctor, get drugs, or file claims with your insurance provider. On your statements, check the name of the provider, the date of service, and the service provided. Do the claims paid match the care you received? If you see a mistake, contact your health plan and report the problem.

**Old-School Identity Theft** — Not all ID thieves mess with computers. Some just go through your trash or your mail or read over your shoulder. Don't print your address, phone, or SSN on your checks and shred all discarded documents that list important information before pitching them. Also decline phone requests for such info unless you've initiated the call.

Though many ID-theft schemes are complicated and require some work on the part of the thief, the most common way to purloin your info is the simplest of all. You either lose your wallet or have it stolen. Nearly 40 percent of errant IDs are acquired this way. So carry only the credit card you need and leave your Social Security and/or Medicare or insurance card at home unless you absolutely have to have it that day.



Here's a shocker: 15 percent of ID theft is by friends or acquaintances, so be careful who you hang with. Another 15 percent happens at brick-and-mortar stores where you shop, far more than the 4 percent attributable to online shopping.

So you computer-phobic folks can stop worrying about paying for IWOC events online. Your credit card is in greater danger in your wallet than online.

You do need to keep up your guard online, though. Eight percent of ID thieves get their goodies from spyware, viruses, and hacking. ■

— Joen Kinnan

# Did you know...



In case you're afflicted with seasonal affective disorder at this time of year, the trivia below may perk you up a bit. These facts are utterly useless except as cocktail party conversation.

More than 50 percent of people in the world have never made or received a phone call. (I think they live in a place called Utopia.)

The cigarette lighter was invented before the match. (Neither of which is used much anymore.)

A chip of silicon a quarter-inch thick has the capacity of the original 1949 ENIAC computer, which occupied a city block.

Sharks and rays are the only known animals that don't get cancer, possibly because they have cartilage, not bones.

On average, every day 12 newborns will be given to the wrong parents. (That explains a lot.)

Leonardo da Vinci could write with one hand while drawing with the other. (Yikes! He's the SOB who invented multitasking!)

Ketchup was sold in the 1830s as medicine. (Now it's a vegetable.)

The elephant is the only mammal that can't jump. (Nobody else that weighed that much could either.)

Polar bears are left-handed.

And my personal favorite: the male praying mantis can't copulate while its head is attached to its body, so the female initiates sex by ripping the male's head off. (Fun in the old boudoir, eh what?) ■

— Joen Kinnan

# More Tips on ID Protection

The previous article lists common types of identity theft and some ways to keep your identity safe, but do you need to do more? The tips below are from the FTC.

**Who can see your information?** — All entities with whom you have financial transactions are obliged to send you notices of their privacy policies, including with whom they share your information. They're boring, but read them. Not all policies are the same. And you may be able to opt out of sharing some, but not all, your financial secrets. Generally speaking, you can usually opt out of sharing your info with companies that are not affiliates of the company issuing the privacy notice. If you don't opt out, the company can pass on information about the kinds of stores you frequent, how much you borrow, your account balances, or the dollar value of your assets to non-affiliates for marketing and other purposes.

You cannot opt out of a company's sharing info with credit reporting agencies, court-ordered sharing, or (usually) sharing with affiliates.

**What company are you really dealing with?** — If you see an enticing ad or offer on the Internet, check out the company before you buy. Use search terms like "review," "scam," or "complaint." If the news is bad or you can't find contact information on the company's site, don't bite.

Also, don't assume that an ad you see on a reputable site is trustworthy. The fact that a site features an ad for another site doesn't mean that it endorses the advertised site, or is even familiar with it.

**How can you tell whether a site will keep your information safe?** — If

you're shopping or banking online, stick to sites that use encryption to protect your information as it travels from your computer to their server. To determine if a website is encrypted, look for "https" at the beginning of the web address — the "s" stands for "secure."

Some websites use encryption only on the sign-in page, but if any part of your session isn't encrypted, the entire account could be vulnerable. Look for https on every page of the site you're on, not just where you sign in.

In next month's issue, we'll talk about what you should do if your identity has been compromised, and we'll compare free and for-fee services that purport to help you fix the problem and prevent future thefts. Plus, we'll tell you how to keep your wi-fi and cell phones safe. People often don't think much about the safety of these devices, but they can be at risk too. ■

— Joen Kinnan



## IWOC WELCOMES NEW MEMBERS

**Julia Bailey  
Ines Bellina  
Jane Friedman  
Virginia Gibbons  
Margo Huston  
Anson Poe**

SOME TIPS ON MAKING IWOC WORK FOR YOU

# One Writer's IWOC Toolbox: POV

**B**uilding a writing career requires more than skill. It takes a lot of luck as well as marketing and management know-how, general and focused networking, willingness to share, and use of tools. As IWOC has grown and matured, it has provided an increasing number of tools from passive member listings to highly interactive, cross-profession mixers and multiple online venues.

Remember when Chase was First Chicago Bank? I do, with great fondness. It was the first big client I landed through the IWOC Writers' Line. The gig lasted nearly four years, until my client took a job with American Express in New York. (Client, for me, has usually meant a personal relationship with an individual, not necessarily with the company where he or she works.) Proceeds from that assignment paid, and will continue to pay, my IWOC dues for many years.

I wrote promotional pieces about career opportunities in the U.S. Army for its Recruiting Command at now decommissioned Fort Sheridan. My client and I joked about the strange circumstance that had brought him and me together. He had recently arrived from Estonia, and we were both strongly opposed to war. He found me in the IWOC Directory; we never met in person.

A consultant in architectural engineering called me from the directory and asked me to write a journal article from her hastily jotted notes for a presentation she made at a trade show. The show was an annual event, which meant repeat assignments.

A sizable developmental

from Japan, one from the UK, and one from Belgium. That last one paid off big time because it included a trip to Europe to meet the author. A couple of days ago I sent page proofs for a ninth book (three different authors) to yet another client who found me on the Web via the IWOC site.

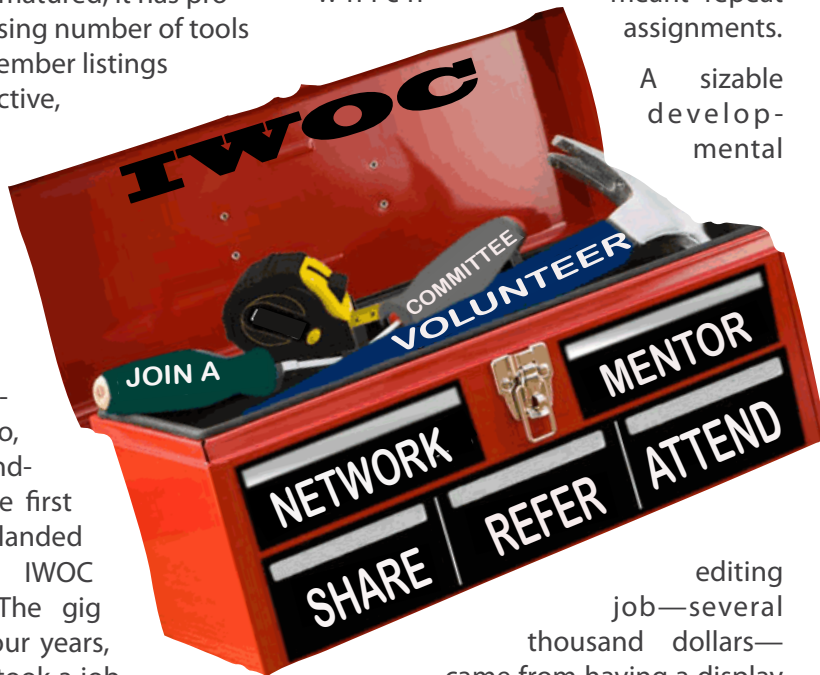
I've referred jobs to and received leads from IWOC members and have worked with some on joint projects. I'm working now with a colleague I met at IWOC to produce e-books with embedded video, spoken word, and music content.

What's the secret to making IWOC work for you? You guessed it: Work for IWOC. Get involved. Be a resource and be a friend. Accept advice and give advice—freely. Practice ethics and openness.

The very first meeting of IWOC that I attended resulted in a ride home and a book writing assignment: a big, full-color, coffee table-sized history of the Union League Club. One IWOC member had passed the lead on to another member, who ended up managing the project and hiring me to write the book. Was that a fluke? Maybe. It clearly was a matter of being in the right place at the right time. That was more than 30 years ago, and I'm still here. I figure, on average, I've billed minimally \$10 thousand—probably closer to \$15 thousand—every one of those years as a direct result of my involvement with IWOC and its members. That's well more than \$300,000. Not bad for a 1 percent dues investment.

How do you do it? Again, involvement; I can't say it too often. I started by volunteering to help with mailings (remember mailings?). I was a greeter at

CONTINUED ON PAGE 8.



editing job—several thousand dollars—came from having a display table at IWOC's second Writers' Fair, held at Roosevelt University. As a result of a long-term friendship made at IWOC, I taught business writing classes all over the country for several years for the American Management Association.

After my wife, son, and I bought a family business a dozen or so years ago, I moved away from doing a lot of writing myself. Adams Press produces books from other writers and for small presses who aren't big enough to have their own production departments. I still get a great deal of my business through IWOC, though.

My Web site links from the IWOC site, and that has brought me two books

# One Writer's IWOC Toolbox: POV

CONTINUED FROM PAGE 7.

meetings and joined the membership committee, which is the best way to find out who's who and what they do. I've been on the program committee three times. I served on the board and was twice president.

I rarely miss an IWORP get-together. That's the Independent Writers of Rogers Park, where I recall one morning six job leads were traded back and forth across the breakfast table. Did they all pan out? Who knows? The important point is

that we all shared potentially profitable and incredibly worthwhile information. IWORP has met for more than 15 years, and although some of us are getting a bit long in the tooth, we continue to exchange tips and expertise.










Because I had worked for one of the big five publishers before going independent, I came into IWOC knowing more than many members about books and how they're made and sold, and I could turn that experience

into advice for others. From the beginning I've always relied upon fellow IWOC members and trusted what they have to tell me about their fields and interests. This is, after all, a mutual aid society. We're all looking for work, and getting to know IWOC colleagues well makes that so much easier than just waiting for the phone to ring.

I may be a lousy carpenter, but I know how to use tools. IWOC is one of my most useful and effective marketing tools. ■

— Jim Kepler

## Working Faster and Smarter with Windows

-  **+ Print Screen** takes a screen shot and saves it in a Screenshots folder in your Pictures folder.
-  **+ the period** toggles a window to the right or left side each time you press it.
-  **+ W** opens a search in your systems settings to quickly locate and change system settings.
-  **+ Pause** (Break) opens the systems property page to quickly show your specs.
-  **+ the comma** makes all windows transparent to see the desktop as long as you hold down the Windows key.
-  **+ X** opens the Quick Access menu, which gives access to the Command prompt, Run, and more
-  **+ D when you're on the start screen** gives you instant access to the desktop.
-  **+ I** opens the Settings menu for quick access to Control Panel, the Power button and other features.
-  **+ Tab** opens a list of all programs that are currently running on your computer. ■

## In the next issue. . .



- **April meeting:** There's an App for That! IWOCers Jennifer Lyng Rueff and Betsy Storm will introduce you to some useful apps you may not know exist.
- **President's column:** You always learn something interesting in this often surprising column.
- Learn how to restore your identity and how to protect your wi-fi and cell phones. And much more.

