

MARCH MEETING

IWOC Presents an Alternative to Medical Insurance — One Issue Writers Can't Duck

BY DAVID EPSTEIN

Years before healthcare reform hit the headlines, self-employed writers struggled to balance stratospheric individual insurance premiums against the nagging dread of medical bankruptcy. When Catherine Rategan and Beth Bradfish formed IWOC in 1981, one of their main goals was to form an entity that could provide group insurance for freelance writers. Unfortunately, changes in the insurance industry soon ended the ability of IWOC and even organizations with thousands of members to offer group health plans to their members.

IWOC continued to search for other ways to help members get financial protection against sickness and injury, but without finding any option that was both effective and affordable. Recently the IWOC board interviewed Mary Beth Velzy, a representative of Aflac, the insurance company with the famous Spokes Duck—recently joined by a Nay-Saying Goat—to find out about their



products.

The board thought many members would want to learn about supplemental insurance, especially since Aflac will offer IWOCers a 15 percent discount, and therefore invited Velzy to explain Aflac's insurance products at the March meeting. Velzy has extensive voluntary benefit insurance experience and has helped many individual clients, including association members and business owners, to understand the often-confusing healthcare insurance industry and select the coverage that best fits their needs.

Traditional major medical insurance pays healthcare providers directly and covers only medical services and supplies. Aflac instead offers supplemental insurance that policyholders can use to pay any expenses related to an illness or accident, including medical fees. Their policies include Sickness Indemnity, Hospital Confinement, Hospital Intensive Care, Accident, Critical Illness, Cancer, Dental, and Life Insurance.

Unlike major medical health insurance, Aflac pays policyholders cash benefits directly to help with daily expenses due to an illness or accident. Benefit checks are

mailed directly to the client, giving the insured party full control of how to spend the money. It can be spent for medical bills or rent payments, groceries, childcare, credit card bills, or other expenses.

Cash benefits are predetermined and paid regardless of any other insurance in force. Aflac policies can be used to fill in gaps in traditional health insurance coverage. Supplementary benefits can help pay for out-of-pocket expenses incurred due to illness or injury, including those that may not be covered by regular insurance, such as the cost of transportation to and from medical facilities, lodging, and parking.

Aflac's range of products can fit most budgets, and premium rates don't increase when a client files a claim. Aflac processes claims quickly and pays cash usually within four days once a claim is accepted. Aflac policies also cover preventive care, such as routine physicals, mammograms, prostate screenings, or eye exams. It benefits Aflac to help people stay healthy.

Aflac is a Fortune 500 company based in Columbus, Georgia, which insures more than 50 million people worldwide. Founded

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PRESIDENT'S COLUMN/ROGER RUEFF

A Brief Travelogue



If people had told me five years ago that in January of this year, I'd find myself plodding vigorously behind my wife and six Reubenesque Italians along the length of a narrow indoor pool filled with hot, churning water... then up a short flight of tiled steps and down into an adjacent pool filled with cold, churning water, only to complete the circuit and begin the exercise again, without a break, at the other end—and that I would do so for 20 minutes without stopping, as part of a spa program to get my circulatory system a-chugging... I probably would have told them they were nuts.

But there we were, the eight of us, voluntarily trapped within a smallish, echo-prone chamber at the Terme dei Papi in Viterbo, Italy, each following and leading the others up and down the two narrow 30-foot pools that comprise what the spa calls "The Circuit" while strong jets of aerated water blasted against everything below our waists and forced us to step large—as if we were part of a water ballet about eight people marching to their rescue after their plane crashed on a coral reef... or a forgotten Greek myth about eight people who had offended the gods and were condemned to walk waist deep in turbulent water—first hot, then cold, then hot again—for all

eternity, racing a countdown clock that never quite reaches zero.

It is said that travel broadens the mind. If that's the case, the last couple of months have stretched and kneaded mine like lump of pizza dough pressed to the very edges of its pan. And it's all been pretty wonderful.

I have rolled a heavy suitcase across the large cobblestoned piazza that fronts the train station in Naples, Italy, on an oddly warm Sunday afternoon, keeping an alert eye on my suitcase-rolling wife

(whom I pressed into taking the lead so I could watch her back) as we made our way through a swamp of makeshift kiosks manned by North African trinket vendors, every step of ours observed by young men with not much to do—some leaning against doorways, others sitting on barricades—whose wary eyes seemed filled with predation... then up a long, heavily trafficked street that had looked to be a straight shot on the Google map (where the satellite views of which are not fine enough to highlight tall curbs and nearly impenetrable walls of parked cars), all the while maintaining a purposeful forward gaze to convey the sense that the two of us knew exactly where we were going... until we found ourselves at the

pristine oasis of a gorgeous hotel the walls of which were untouched by graffiti, owing in part to the vigilance of a small cadre of hearty young men who stood at the entrance and at the corners of the hotel wearing large coats that could easily have concealed large weapons.

I've strolled the once-bustling-then-for-a-time-forgotten streets of Pompeii, walking the same pavement walked, then probably raced across frantically, by its citizens when Vesuvius erupted in 79 CE and buried the city beneath a thick layer of ash. I've snapped a digital photograph of a paving stone into which an ancient artisan carved an erect penis in bas-relief to point (literally) the way to the local whorehouse... an early study in the effective use of universal signage.

I've ambled along the quiet streets of Venice, crossed its many bridges, and woven my way hand-in-hand with my wife through alleyways that seemed like dead ends until they burst suddenly into avenues alive with activity. I've stood on the Rialto Bridge and photographed a western sky ablaze with a brilliant Venetian sunset reflected in the waters of the Grand Canal, where small boats and gondolas were tied up and resting for the night. I've water-taxed to nearby Murano, where my wife and I watched a master artisan turn a glowing orange blob of molten glass into a delicate vase before our eyes.

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FEBRUARY RECAP

Extra! Extra! Read All About It! Pioneer Press Has Freelance Opportunities in All Papers

BY BARBARA MORIARTY

Outside, the temperature was well below freezing, but inside the news was warm and fuzzy for the IWOC members and guests who gathered to hear Carol Goddard, senior news editor of Pioneer Press talk about freelance writing opportunities.

The newspaper chain, a member of Sun-Times Media, is alive and well despite the over-arching turmoil that has plagued the national newspaper industry over the past few years. Last December, Pioneer Press consolidated and cancelled some of its community publications, yet they continue to attract new readers with their online presence (pioneerlocal.com). Moreover, they have managed to maintain a very strong, loyal customer base.

FREELANCERS WANTED

Currently, there are just 30 reporters covering news across 50 communities from southwest Hinsdale to northwest Barrington, the North Shore suburbs and towns as far north as Gurnee. Some, like Evanston and Oak Park, have only two staff reporters. So, if you long to become more involved in your community while getting paid for it—the time is now.

Reporting on government and school meeting decisions is still a viable need for the publications. What's more, Pioneer Press publishes a



number of special sections focused on wide audience interest. Topics such as: travel, education, health, fashion, and camping are covered annually. Pioneer Press' Marketing Group creates an editorial calendar, which can be helpful for making story pitches and hitting deadlines.

PITCH YOUR IDEAS

From the start, Goddard invited writers to submit their story pitches to the managing editors of the individual papers. Or should I say magazine? Advertisers make up the majority of paper's content at 75 percent and count on its Thursday arrival in subscribers' mailboxes to spark sales. These days the printing takes place in Milwaukee, Wisconsin. And, except for the recent blizzard, production and distribution are routinely reliable.

ONLINE ADDS DIVERSITY

Many of the late breaking news and government stories are now captured early on line, which enables the newspapers to highlight feature sections like fashion, Trend entertainment and arts, Diversions, and Food. Additionally, they have a very respectable voice in local news and sports. "Everything in our papers

is also on the website," Goddard said.

There's a blog that they hope to expand, though Goddard cautioned that blogs need care and feeding with fresh material hitting weekly. Ideally, they should provide readers something that they wouldn't find elsewhere. Beth Engelman has a successful column using multi-media called "Mommy on a Shoestring." Goddard would like to be able to offer readers more of that type of thing. When asked about the future of the website, Goddard responded that digital advertising is not yet able to support the editorial content.

SHOW ME THE MONEY

Pay scales for writers range from \$75 to \$100 for stories averaging 400 to 600 words. Bigger stories that are lengthy and require in-depth research can fetch \$125.

"I'm looking for a reporter now to work on the blood shortage story," Goddard said. "That's something that could run in all of the papers." You will only be paid once if your article gets picked up for more than one publication, however. Writers are required to sign over their rights to stories once purchased and photos are paid for separately.

GET REPEAT JOBS

One audience participant asked how to be considered as a feature writer. "Do a good job the first time," Goddard suggested. "Send us a good, well-written story that needs little editing. We're always looking for great ideas." For example, as the food editor, she has one writer who contacts her weekly and may offer up to three story ideas. Goddard then chooses the one that will work best. She stressed that story pitches should focus on local talent, restaurants, or events relevant to their readers. As with most publications, the better you know your audience the greater your reward. She noted that turnaround times for assignments were about a week and that freelancers always made their deadlines. Go team!

Pioneer Press newspapers have been a constant in communities for over a century and still offer unique stories that can bond neighbors and businesses. "I think there will always be a place for community journalism," Goddard said.♦



IWOC
WELCOMES
NEW MEMBER
KATY HEIDER

President's Column. Continued from Page 2.

I've gazed up at Michelangelo's David from its base and wandered the art-rich halls of the Uffizi Gallery in Florence. I've haggled with leather-goods vendors in the open-air market on the way to the Santa Maria del Fiore cathedral and climbed the 414 steps to the top of its bell tower, earning a spectacular evening view of the city for my efforts. I've crossed the Ponte



Vecchio without buying jewelry and sat with my bride gazing out at the Arno river while darkness fell, gobbling up fabulous pasta and washing it down with local wine while a live jazz combo serenaded us softly in the background.

I've stood agog in the halls and apartments of the Vatican museum, staring in wonder at the sheer size and volume of the art works they contain... and guffawed at a cheesy fiberglass display that stands at the base of the obelisk in Saint Peter's Square, which is likely meant as a holiday homage to South American Catholics but suggests instead the façade of a suburban chain Mexican restaurant.

I've sucked back Spotted Cow Beer and munched handfuls of popcorn and nachos while watching the Super Bowl on a huge pro-

jection TV with Packer fans in their native habitat... a basement in Appleton, Wisconsin, not far from Green Bay.

I've turned my face into a cool gulf breeze as my wife and I reconnected with friends over ice-cold beers on the deck of a small rented yacht whose captain kept an eye out for dolphins as he navigated the waters off Clearwater Beach, Florida.

(He didn't spot any.) I've leaned on the railing of a luxury condo on Longboat Key cradling a glass of a hearty red wine and gazing down on the golf course below, where two huge swans pitched woo in a freshly raked sand trap... on a calm, cool night made for love.

These are images, nothing more. Moments gathered, brought back, and put away to age and, hopefully, become fuller and more flavorful with time. Moments to uncork on special occasions, to enrich a conversation or to sip in private moments... to remind myself that the world is large and life can be full of adventure.

And now it's time to rest for a while in cold and snowy Chicago. To work, pay bills, go to the grocery store,... and write.

Come to think of it, though, if someone five years ago had told me that in January of this year, I'd be following my wife and six foreign strangers around two pools of churning water in a rural Italian spa, my first thought would probably have been:

"Wife? What wife?" ♦

Tips to Improve Your Wireless Network

BY JOEN KINNAN

Having a home wireless network is the cat's meow, the bee's knees, and more. Freedom! Freedom to clutch your laptop or netbook and roam from room to room till you find a quiet spot or a comfy chair. However, not all signals are created equal. If your current range is about that of a prison cell, you might try one of these improvements suggested by Microsoft.

TIP 1: Position your router in a central location. According to MS, if it's on an outside wall on one side of your house, the signal will be weak on the other side. (I think they may be talking about Bill Gates' house, but it could help.) First floor router? Upstairs computer? Put the router on a high shelf.

TIP 2: Metal objects (like that rusty old filing cabinet), walls, and floors interfere with wireless signals, so get the blasted router off the area rug and away from those other no-nos.

TIP 3: The antenna that came with your router is most likely omnidirectional, so if your router is near an outside wall, about half your wireless signals are going to your next-door neighbor. He may think that's peachy-keen, but if your router's antenna is removable, you can replace it with a high-gain antenna that focuses the wireless signals in only one direction, i.e., where you need it most. Linksys makes one, but there are others.

TIP 4: Skip this if your laptop has built-in wireless networking capability. If it doesn't, though, try replacing your laptops PC card-based

wireless network adapter with a USB wireless network adapter that uses an external antenna. Linksys Wireless-N or Hawking Hi-Gain Wireless-N USB are two that can significantly extend your wireless range.

TIP 5: In the U.S., wireless routers broadcast on channels 1, 6, and 11. Try switching channels if the one you're using isn't clear. You have to go to your router's configuration page to do this. Now you're whimpering. Buck up! It's not that hard. Check your documentation for the address. It will look something like this: <http://192.168.1.1>. (That works for Linksys, but the others are similar.)

TIP 6: Add a wireless repeater. Whassat? you say. It's a device that extends your wireless range without adding any wiring. Just put the thing halfway between your router and the computer and you'll get an instant signal boost. Linksys, Hawking, and a bunch of others make these.

TIP 7: If your wireless network uses Wireless-G (2.4 GHz) technology, chances are you may have a cordless phone, microwave, or garage-door opener that does too. They all make "noise" that can drown out your router. Look for phones and other devices that use 5.8 GHz or 900 MHz frequencies instead.

Bet you're glad you read this. A homeowner's loan ought to cover the cost of these improvements. Or maybe your signal is fine, and you just love my peerless prose. Try the high shelf. That's free. ♦

March Meeting, Continued from Page 1.

in 1955, Aflac—known earlier as American Family Life Assurance Company—is now the premier provider of guaranteed-renewable insurance in the United States and the number one insurance company providing individual insurance policies in Japan. The core of Aflac's business



owners faced with needs for voluntary supplemental insurance benefits. Using her solid understanding of traditional medical insurance, the healthcare reform, and Aflac benefits she customizes an Aflac benefit "package" to the specific needs of an individual or family, providing a financial safety net for peace of mind.

The meeting will be held

in Room 4020 at National-Louis University, 122 S. Michigan Avenue (across from the Art Institute) in Chicago. Networking with snacks and beverages begins at 5 p.m., followed by the program at 6 p.m. The meeting is free for all IWOC members. Nonmembers pay \$15 or \$10 with preregistration. Plan to stay for a buy-your-own dinner at a nearby restaurant afterwards, where we'll continue our networking over dinner. ☀

Need help? Get your ducks in a row and come to the IWOC meeting to find out what Aflac offers.

to help with those out-of-pocket expenses not covered by existing major medical coverage of U.S. consumers.

Actively involved in numerous philanthropic endeavors, Aflac employees and sales associates have contributed nearly \$60 million to the Aflac Cancer Center and Blood Disorders Service of Children's Healthcare of Atlanta.

Mary Beth Velzy has worked with many association members and business



IWOC WANTS YOU!

GET NOTICED. GET REFERRALS FROM OTHER MEMBERS BECAUSE THEY KNOW YOU. MEET OTHER IWOCERS AND MAKE FRIENDS.

It's so simple: getting involved is the way to make IWOC work for you, but many members don't take advantage. Yet IWOC is only as strong as its volunteers. People on the board work like dogs to make this a terrific organization, but we can't do it alone. Right now we need chairs for the Social Media and Writers' Line committees. Both these committees have members but no chair, so you wouldn't be working alone. Contact Don Talend to learn more about Writers' Line and Jim Hodl for information on the Social Media committee. Because Writers' Line requires more work than other committees, IWOC pays a small honorarium, and we'll be listing it on Writers' Line. Either post also gives you 3 free listings. ☀

Calendar

March 8

IWOC Monthly Meeting. Speaker Mary Beth Velzy will describe supplementary programs that AFLAC will make available to IWOCers at a discount. 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. Nonmembers, \$15 at the door, \$10 with online preregistration; IWOC members free. Buy-your-own dinner follows. Nonmembers welcome. For more information, call 800/804-4962 or visit www.iwoc.org.

April 12

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.

March 22 (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.

April 7 (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](#)
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[See What's Doing in Coming Events](#)

WWW.IWOC.ORG