

Cygnature

*The Newsletter of S.W.A.N.
January 2003*

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**Next meeting: January 8, 2003
Topic: Create New Business Now!**

Is money tight? Are your sales down? Are clients hiding? If so, have no fear. There's an easy and inexpensive way to reach the prospects who are most likely to buy

Effective cold calling!

And if those words send a chill down your spine, this meeting is a must! Guest speaker and published author Wendy Weiss, "The Queen of Cold Calling," will show us how to terminate "telephone terror" as we turn unsolicited sales calls into cold, hard cash.

The meeting is at Silas Condit Park, Kinnelon, NJ. Networking, 7:15; discussion, 7:45. For directions, visit <http://NJCreatives.org/meetings/direct-kin.htm>

What You Missed

**November Meeting:
Protect Yourself!**

by Eileen Watkins

President Bush isn't the only one preoccupied with matters of security these days. The S.W.A.N. November meeting offered advice on ways in which you as a freelancer can "Protect Yourself."

The first speaker arrived in a trench coat to underscore his reputation as "Agent Andy--Coach for Creatives." Andrew Abrams, a Licensing Agent for intellectual property, specializes in creative projects. He warned that with the advent of digital imagery and the Internet, "You're always vulnerable, even with a copyright." He added that even a patent, the strongest protection, is not iron-clad anymore.

One of the biggest myths is that sending something to yourself by registered mail, without ever opening it, will protect it. "This was thrown out of court many years ago--it's not valid anymore," he said.

Putting the copyright symbol © on your work can help a little, because it states your intention to protect your material. Technically, as soon as you've produced the work, it's copyrighted. Because it can get expensive to obtain a \$20 copyright for every artwork or article, Abrams recommended grouping similar pieces as a body of work, which can be registered for the same fee.

Even if you have a patent, copyright, or trademark, he advised, never "wear it as a chip on your shoulder." To defend it you would have to sue in court, which would cost around \$25,000.

He offered these additional tips:

- 1) Write up a mission statement for your business--your reputation and body of work could help you win a suit.
- 2) Have experts and attorneys among your circle of acquaintances who can advise you.
- 3) License your work -- not only will you make extra money, but the licensee will have an interest in protecting your copyright.
- 4) Put all agreements with your clients in writing. This often can protect you better than a trademark or copyright.

Next the S.W.A.N. members heard from Bob Nacht, Investment Advisor Representative with the CJM Planning Corp., Pompton Lakes. He talked about how a freelancer can increase his hard-earned dollars, and eventually look forward to a comfortable retirement. Nacht explained that the simple goal is to have income from your investments outpace the rate of inflation.

He pointed out that thanks to recent legislation, a "sole proprietor" of a business who establishes a 401K now can contribute to it as both the employer and the employee. If the spouse helps with the business, the spouse also can contribute. This applies whether or not the business is incorporated. You can roll over a previous IRA into this account, and can borrow up to 50 percent of it, tax-free.

Nacht stressed that a 401K is designed for the long term, and should increase in value over time despite fluctuations in the economy. The best portfolio is one whose holdings are diversified among various corporate groups, both large and small cap stocks, and both domestic and foreign companies.

Nacht offered all S.W.A.N. members present a free initial consultation. (See, there are lots of reasons for attending meetings and for joining the group!)

Finally, Alyssa Lebovic, CPA with the Fair Lawn firm Keller & Lebovic, talked about smart tax strategies for the freelancer. She emphasized three points: Put aside enough money to pay your taxes; keep good records; and know the difference between an "independent contractor" and an employee.

Lebovic gave some guidelines for figuring out how much you owe in tax, and exploded the myth that you don't have to pay estimated tax your first year in business (you do if you're making money!).

She pointed out the benefits of meticulous record-keeping -- beyond protecting yourself in case of an audit, good records can help you identify all your deductions and let you know whether you're meeting your financial goals. She suggested using a separate checking account and a second credit card strictly for business expenses, to make record-keeping easier. She recommended keeping a current diary of business travel that includes the reason for the trip, the tolls, and the mileage. She added, "Keep an expense sheet, just as if you have an employer to answer to."

The question of who's an independent contractor versus an employee remains a hazy one, but generally you're an employee if a boss dictates where, when, and how you perform your work. This becomes an issue chiefly if you hire a helper -- you can get in trouble if you fire someone you've represented as an "independent contractor," and he or she then files for unemployment.

Although freelancing can lead to financial pitfalls, S.W.A.N. members and guests went home armed with a few new ideas on how to protect themselves in the future.

The S.W.A.N. Holiday Party December 14, 2002

Due to low turnout, the Holiday Party was relocated from the Silas Condit facility to the cozy home of writer and chef Jane Byron. Those lucky enough to attend enjoyed camaraderie and conversation, as well as an elegant meal of hors d'oeuvres, Caesar salad, roasted halibut, chicken breast, and, as promised, "decadent desserts."

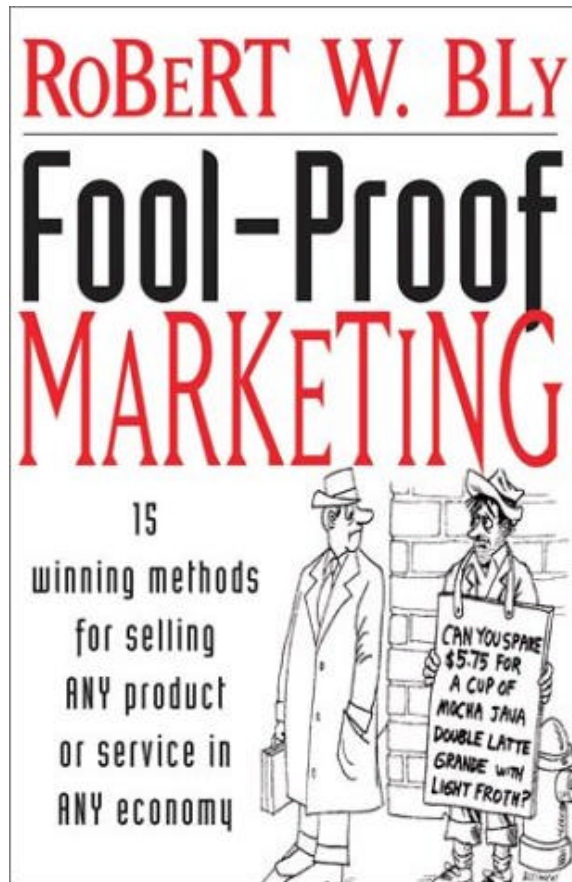
Heartfelt thanks to Jane and her family for opening their home to accommodate the group, and for her hard work and generosity in preparing such an elegant event to cap off the holiday season.

Member Activities

Let SWAN members know what you're up to! Report your successes, publications, deals, and other accomplishments here. If there's a Web link to your work, please include it!

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Dave McCoy, illustrator and S.W.A.N. President, has one of his cartoons featured on the cover of *Fool-Proof Marketing: 15 Winning Methods for Selling Any Product or Service in ANY Economy*, by Robert W. Bly, published by John Wiley and Sons.



You can buy a copy of Dave's work for just 11.87 at Amazon.com, and for that price they'll throw in the entire book for free!

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S.W.A.N.ees on the move:

Deb Hoeffner has relocated to:
4721 Bergstrom Road
Doylestown, PA 18901
215-766-9911

Peter Adler is now ensconced at:
2150 Center Avenue, 20B
Fort Lee, NJ 07024-5805
Phone/Fax: 201-944-5226

Wonderful, Wonderful Media Mail (and Half.Com)

by *Marcia Ringel*

Have you discovered Media Mail? The U.S. Postal Service's updated version of the old Book Rate, Media Mail includes books, other printed matter (including photocopies), audiotapes, CDs, videocassettes, and more (see below). Whenever I mention Media Mail to people, including writer buddies, no one seems to have heard of it, so I thought I would share the information with my SWAN friends.

I learned about Media Mail through half.com, my favorite new way of ordering books.

Media Mail is the cheapest route for appropriate items. It often costs *much* less than first class. No special packaging is required. *Caveat:* You have to be willing to wait, even though the delivery may be made sooner than anticipated. At the post office, one is warned that a Media Mail package can take 10, 15, or even 20 days to arrive, depending on the distance it must go. When time is not of the essence, and especially if the recipient is within a reasonable geographic radius, I always go for it and so far have always been glad. Within the tri-state area or so, a couple of days is standard, and farther afield, it's not bad. A friend in Arizona received a book I sent for her birthday in 10 days, including a weekend. Yes, you have to be organized. *You can do it!*

The Other Half of the Story

You don't always literally pay half, but you typically pay far less than through any other outlet. Half.com is affiliated with ebay, but it's not an e-auction per se; you are shown all available versions (hardcover, paperback, editions from different years) from brand-new to old and tattered, with prices fixed accordingly.

The publishing industry is hardly thrilled with half.com, not so much because of the used-book aspect but because you can buy a book warm off the presses for less than you would pay in a bookstore or even, sometimes, on Amazon.

All of the couple of dozen sellers—sometimes bookstores and sometimes individuals (that's the mystery and intrigue of half.com)—who have sold me books through half.com have sent them via Media Mail.

Happily, the pricing structure is based on full pounds. You can get a lot of book, tape, or photocopy into a one-pound package. Each additional pound costs only an additional 42 cents, making it even more of a bargain.

Media Mail Rates (as of June 30, 2002)

Up to 1 lb.	\$1.42
Over 1 lb., up to 2 lb.	1.84
Over 2 lb., up to 3 lb.	2.26
Over 3 lb., up to 4 lb.	2.68
Over 4 lb., up to 5 lb.	3.10

For packages weighing more than 5 lb., see the U.S. Postal Service's web site, www.usps.com.

If you have a small postage scale at home, you don't even have to go to the post office to calculate the postage. For basic home use I recommend the 5-lb. Pelouze postage scale, model K5, available at Staples and big stationery stores. My packages wouldn't leave home without it.

Below you'll find more information, directly from www.usps.com. The Web site also includes ZIP codes, postage calculator, and more:

Happy mailing!

Media Mail

Generally used for books (at least eight pages), film, printed music, printed test materials, sound recordings, play scripts, printed educational charts, loose-leaf pages and binders consisting of medical information, and computer-readable media. Advertising restrictions apply. There are presorted rates available for bulk quantities of Media Mail (minimum quantity is 300 pieces). There is also a bar-coded discount available for Media Mail.

[Decision Tree](#): Six easy questions will lead you directly to the information you need about Media Mail.

[Calculate postage for Media Mail](#)

[Media Mail postage rates in PDF format](#)

[Media Mail postage rates in HTML format](#)

From the Editor

Last year I had a nightmare that I encountered a ferocious, malevolent, purple dinosaur who caught me in his grinning mouth, chewed me over thoroughly, and spit me out, leaving me a quivering, pulpy mass.

Oh, wait, that wasn't a dream – that was my freelance assignment trying to write a script for the *Barney* show on PBS.

Someday – when my doctors and therapists tell me I've recovered sufficiently to leave the house again – I'll tell the full story:

- About how the writer spent 6 months developing 7 complete narrative outlines and 2 complete scripts (at each point carefully following the directions supplied by the producers), all of which were ultimately rejected.

- About how 8 people sat around a table for 35 minutes to discuss whether or not squirrels should be included in the narrative about animal homes in the park, finally reaching a verdict, only to reverse the decision 3 days later.
- About how the set designers spent thousands of dollars to build a sand box for the child actors to play in, and how the hapless script writer accommodated them by scripting scenes actually *using* the sand box, but how in the final version of the treatment the sand box was described as being “covered” because as it turns out the crew didn’t actually like dealing with sand.
- About how a scene in which a 5-year-old boy explains that he wouldn’t like to be a fish because that would be like “having to take a bath all day, every day – ugh!” had to be cut because it conveyed a “strong negative emotion.”
- About how the writer envisioned a scene with children riding stick ponies, only to be told that the stick ponies “wouldn’t work,” but that the studio had available some really cool horses on wheels that the kids could use instead, and how the writer obligingly incorporated them into the scene, only to be told that “they wouldn’t work.”
- About how the writer (who at this point had demanded that his internist renew his Zolof prescription) was told to “keep it simple,” and so developed a clever story line involving a cardboard box that appears at a half-dozen points in the narrative in different disguises, only to receive a copy of the “approved” treatment in which the cardboard box concept has been deleted – with no word of explanation.
- About how the writer suggested that during the song “The Ants Go Marching” the kids could use their hands as “ants” marching along the top of a wall, and that as an added bit of whimsy Barney’s hand could also appear as a marching ant, only to learn that to create that “special effect” would require the creation of a unique purple glove that would cost thousands of dollars, so the idea was scrapped.
- About how the writer has since returned to the simple, serene, and cozy world of medical education, where he finds that explaining the pathophysiology of dyslipidemia, the biomechanisms of cholesterol transport, and the appropriate use of hydroxymethylglutaryl coenzyme A reductase inhibitors are tasks more suited to his limited abilities.

-- Ron Schaumburg