

FREELANCE
FORUMPO Box 250024
Atlanta, GA 30325
www.freelanceforum.org

Annual Membership Dues:

Individual - \$85
Couples/Partners - \$150
Student - \$60

2008 EXECUTIVE BOARD

PRESIDENT

Jerry Silvestrini
678-380-1012
kingcool@bellsouth.net

VICE PRESIDENT

David Knope
404-435-8475
knope@mindspring.com

SECRETARY

Jan Stittleburg
770-931-8170
jan@jsphotofx.com

TREASURER

David Batley
404-314-6359
dbphotodesign@comcast.net

MEMBERS-AT-LARGE

Kellie Frissell
770-474-1953
Kellie@kfdp.com
Nancy Spraker
770-514-8788
nspraker@bellsouth.net

PAST PRESIDENT

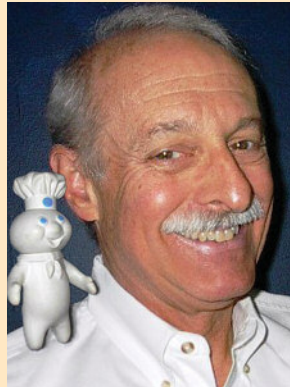
Bobby Hickman
770-529-9189
bhickman@bellsouth.net

SUBMIT IT!

All members are welcome to submit announcements, news items, articles, artwork and ideas to the *Folio*. ALL material is subject to edit and approval by the *Folio* staff.

All submissions need to be in by September 9, unless pre-arranged.

Please send to BOTH
honeyrubin@tobeablessing.com
AND
soozy@soozy.com.

THURSDAY, SEPTEMBER 4TH MEETINGPainless Marketing for Writers,
Designers and Photographers

Dr. Dusty Rhoades and a friend

Join us to hear **Dr. Dusty Rhoades** share a marketing technique that is an ideal fit for writers, designers and photographers. If you hate old-fashioned cold-call selling, this is a fun and easy must-have tool. "I've used this with great success in small and big business," says Rhoades. "We've helped service professionals earn six figures within six months; and raised millions for bigger projects."

"How do I market myself?" is the question Rhoades hears most often from Freelance Forum members. As a published author himself (McGraw-Hill), the purchaser of design work for over 35 years, and a movie director in Spain, Dusty has a special empathy for the marketing challenges of Freelance Forum members.

Rhoades is an instrument-qualified, commercial pilot; a certified electrical inspector; and has been quoted by *The Wall Street Journal*, BBC, NBC, *London Times*, CNN and *Kiplinger's*.

WHEN: September 4, 6:15-8:30 pm **WHERE:** The Creative Circus**ADDRESS:** 812 Lambert Drive (near the I-85 Monroe Drive exit)**ADMISSION:** FREE for Members/Guests \$15 (check or cash only, please)

FOR A DETAILED MAP AND DIRECTIONS TO CREATIVE CIRCUS, GO TO
www.freelanceforum.org/site/map.htm **OR COPY AND PASTE INTO YOUR BROWSER.**

August Meeting Recap

Tax Planning for Independent Contractors

BY MONA REEVES

Stacey Gorowitz, CPA, M.B.A., featured speaker at the August meeting, provided tips for independent contractors on maximizing profits and keeping more earnings. As founding principal of S.J. Gorowitz Accounting and Tax Services, Stacey has dedicated herself to saving her clients time and money for over 15 years.

Stacey gave three reasons for keeping financial records: business management (which can help you make decisions that help maximize profits and control costs), income tax purposes, and financing or equity. Her two main record-keeping tips: 1) avoid mixing personal and business expenses by keeping them in separate accounts and 2) maintain your financial records such as tax returns, source documents (e.g., 1099s) and all accounting

records (e.g., bank statements) for a minimum of three years.

Taxes can be minimized based on the structure of your company. There are four types of business entities and each has pros and cons on which Stacey elaborated: Sole-
See Recap on page 2

NEW IN THE FOLIO:

QUESTION OF THE MONTH

Photographers: What one question would you like to ask a famous photographer (alive or dead)? Respond to both honeyrubin@mindspring.com AND soozy@soozy.com and your answers will be posted (anonymously, if you wish) in the October *Folio*. We also welcome your suggested questions.

COMMITTEE CONTACTS

MARKETING

Irene Hatchett
404-260-4514

Irene@impactcopywriting.com

MEMBERSHIP

Claudia Arkush
678-366-1857

CGraphicdesign@comcast.net

NEWSLETTER

Soozy G. Miller
770-693-7059

soozy@soozy.com

Honey Judith Rubin

770-951-0304

honeyrubin@tobeablessing.com

PROGRAMS

Brenda Sanders
770-939-6822

sandesigns@comcast.net

REFRESHMENTS

Margie Deeb
770-645-8557

margie@imaginationsite.com

SOURCEBOOK

Laura Heck
770-814-8984

Laura@heckdesigngroup.com

SPONSORSHIP

Bill Burns
404-210-6070

burnsll@aol.com

WEB

Steve Knapp
770-434-2352

steve@knappcommunications.com

REMINDER:

For security reasons, Creative Circus has asked that we enter and leave the school through the Main Entrance only.

Thanks for respecting the wishes of our generous host!

GO TO THE SOURCE

Just click on **Find a Freelancer** at freelanceforum.org to instantly connect with Atlanta's best creative talent.

www.freelanceforum.org

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Stacey explains how to minimize your tax burden.

Proprietorship, Limited Liability Corporation (LLC), S-Corporation, and Corporation. The best option is to incorporate as an LLC, and elect to treat it for tax purposes as an S-Corporation or Corporation.

Stacey's #1 tip: Consult a professional CPA. Their knowledge and experience may save you

money in ways that you are not aware of. Choose one who can assist you with planning and considers your anticipated income, as well as your goals and overall

financial circumstances. If you own a business, you should have liability insurance and/or E&O insurance. Many people do not have a business license – every business should have one – and therefore do not file business/personal property tax reports. Consider tax planning and retirement plans: IRA, SEP IRA, and Solo-401-K (aka Uni-K).

Forum members do a lot of pro bono work, so tax benefits from doing pro bono was a big topic. The two options are: 1) value your work and write it off as a charitable contribution or 2) write off the expenses for materials purchased or used as a regular business expense. If you use something that cost you money in order to do this work (raw materials), you can write that expense off. Labor is not deductible.

There are tax law changes in 2008: FICA wage increases to \$102,000 and the standard mileage rate is raised.



MEMBER NEWS

ASTOUNDING GROWTH Bonnie Buckner

Reavis, founder and president

of Zenith Design Group, reports that over the past two years, Zenith experienced an increase of more than 580% in revenue growth while increasing its staff by 300%. "Our growth is the direct result of the stellar work we provide for our clients," said Bonnie, "93% of our business is from referrals and repeat clients."

This year, Zenith, recently named the fastest growing woman-owned design group in Atlanta, celebrates ten years of business. In the Printing & Imaging Association of Georgia (PIAG) Print Excellence Competition, Zenith took home the Best of Category award in the Bound Announcements and Invitations category. The competition attracted nearly 1,200 entries from printers all across Georgia.

NEW WEB SITE SHINES

Star Borner, owner of Papercut Marketing, is pleased to announce her new website. See www.papercutmarketing.com.

POLITICAL PERSUASION

Tim Shannon has launched www.NotAgain2008.com, an LLC to express his political point of view and sell bumper stickers, online and in Denver during the Democratic National Convention. Tim, most well known as a commercial photographer and PR specialist, is a 10-year

member of the Freelance Forum; this is his first entry into mass marketing.

Jon Lee Andersen, Forum member and intellectual property attorney, helped Tim form the LLC and file the necessary copyright protection for the new venture.

NEW VENTURE

Honey Judith Rubin got to use her skills and training as a learning psychologist and teacher, in addition to proofreading and copyediting, when she joined forces with Matt Duffy of Oxford Educational to create a set of flash cards for basic multiplication skills. This new company will create fun educational products that are affordable for all families. For info and updates, go to www.oxfordeducational.net/.

FREELANCE FORUM BOARD MEETING MINUTES, JUNE 11, 2008

Present: **Jerry Silvestrini, David Knope, Kellie Frissell and Jan Stittleburg**

December minutes: Approved, motion by Kellie, seconded by Jan.

Treasurer report: David was not able to attend but he did send his report via email.

Guest fees are up from last year, as are member dues, sponsorship is down.

2008 program planning: October is the portfolio panel; November is the Portfolio show; and in December we will demo a How

See **MINUTES** on page 3

FOLIO VOLUNTEERS

CO-EDITORS

Honey Judith Rubin
Soozy G. Miller

DESIGN

Janie Morgan

PHOTOGRAPHY

Jan Stittleburg

CONTRIBUTING WRITERS

Susan Drake
Stacey Gorowitz
Soozy G. Miller
Mona Reeves
Honey Judith Rubin
Brenda Sanders

DIGITAL DISTRIBUTION

Steven Knapp
Jack Massa

FREELANCE FORUM LOGO

DESIGN

Charissa Schultz

SUPPORT OUR SPONSOR

ZENITH
DESIGN GROUP

PUT THE SOURCEBOOK TO WORK FOR YOU!

The 2008–2009 edition of the Freelance Forum Sourcebook makes an excellent leave-behind for clients and prospects—just highlight your listing (or ad). If you need an extra copy or two (dozen), contact **Jan Stittleburg** at 770-931-8170 or photofx@bellsouth.net. She has about 12 boxes of them for distribution.



We cannot control the economic winds, but we can ...

ADJUST OUR SAILS

Do you find yourself in economically choppy waters, trying to reach calmer seas? How do you keep a good flow of business, a positive mental attitude, and attract great clients? We will share workable ideas in the *Folio*.

SELF-ESTEEM CAN FILL THOSE SAILS!

BY SOOZY G. MILLER

I recently had to walk away from a job mid-project. In the past, the very idea of walking away from a project felt like professional suicide. In fact, in more than 20 years of being a freelance writer, I never have. But recently, working with some inexperienced people, it became apparent that the project was losing direction and too many people were involved.

I was hired to read and pitch a manuscript. There were a few clues that all was not well. The writing was so dense it was hard to read past the first paragraph; the client barked about paying me as second editor; and then I found out that the author, with a war-filled 500+ page manuscript, wanted to market it as a love story. But I realized that the project was heading toward disaster when the author, without any disclaimer, offered a series of titles to consider for the work, one of which included “F - - k.”

So, from a very kind, gracious place, I backed off. I sent an email that said, more or less, “I will not continue to work on this project in its present state; however, when you all have decided that it is ready, I will

be happy to look at it again and reassess.” I sent a bill for services to date.

Honestly, it felt good to distance myself and send the email. In the past, because I felt lucky to even get the work, declining to continue didn't feel so good. But I've decided to be very discerning about what book projects I'll accept, despite the current rocky state of the trade. My reputation with the agents is on the line and the talent I bring to the table is crucial and necessary to the project. So if adjusting my sails means leaving the table, then yes, I will politely excuse myself.

The fallout was mild. I got paid for my services and the client wants to work with me again. I kept my dignity because I avoided having to pitch a manuscript that I really didn't believe in. And, as I predicted, the manuscript got rejected. After the dust settled, I spoke with the client again. She was understanding and said that she agreed with my assessment and she wants to work with me again; she was impressed with my directness and honesty and knows she can trust me.

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to Self-Promote on PowerPoint. Suggestion for a future meeting: someone from Toastmasters.

2008 Portfolio Show: Sheryl Richardson has agreed to head up arrangements this year, Jerry will be her second. We're in good hands!

Bylaw mailing: Jan will attempt to merge the mailing list from the Excel spreadsheet with all the members addresses. She will contact **David Batley** for the current list. Jerry will get the envelopes, David K will get the changes printed, and the board will stuff the envelopes at the July board meeting.

Folio items/open discussion: Folio co-editors, **Soozy G. Miller** and **Honey Judith Rubin**, had suggested a map link on the *Folio* front page rather than dedicating an entire page of the *Folio* to it every month. This keeps our current page set up intact,

while allowing more space for articles.

Jan is going to check out the cost of imprinting the Forum logo on canvas bags as another type of prize/gift.

Next board meeting: Scheduled for Wednesday, September 10, 6:30 P.M. at the Olde Mill Steakhouse on Savoy Road, the access road by the Chamblee Dunwoody-285 exit.

BYLAW CHANGES PASS

There has never been a vote by the membership on anything before, so the unanimous vote (at the August meeting) to amend the bylaws is a noteworthy event. Many thanks to long-term member **David Knope** for doing the research and word-smithing the bylaw changes so the board could approve them before they were mailed to the membership.