

A New Horror Subgenre: Health Insurance for the Self-Employed

BY DORANNA DURGIN

Fact is stranger than fiction...unless you're a self-employed writer hunting health insurance, in which case fact is usually just plain cruel. But there are things you can do to protect yourself from the worst of it because the real fact is, the decisions you make now will affect your healthcare in the future.

As self-employed or otherwise uninsured writers, our best defense against the current health care situation is knowledge. Understanding the consequences of going down certain insurance paths before we make decisions, knowing the federal protections we have (and how to preserve them), digging through our obscure options...these are our shields. Even if you're in a good position now, this is not a health care climate in which such things can be taken for granted. Something as simple as moving to a different state can drastically change your options.

Because there are so many variables with individual policies, states, and situations, this discussion is limited to a "big picture" view (and if I can do so much as pull that off, I'll be insufferably pleased with self). I'm not going to tackle such subjects as HMOs vs PPOs vs other obscure flavors of insurance—if you're worrying about that, it means you've already chosen your insurance.

The needy writer comes in a variety of flavors:

- ◆ Your spouse has a job with bennies and group insurance; your health is not an issue. Go, you.

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- ◆ You have group insurance through this or that organization; your health is not an issue.
- ◆ You are healthy, and have individual insurance directly with an insurer.
- ◆ You aren't healthy, and you're paying through the nose for individual insurance directly with an insurer.
- ◆ Healthy or not, you don't have insurance.

GROUP INSURANCE

The above hierarchy isn't random. Group insurance is gold; extended credible group coverage is platinum. Group health allows you to blend into the crowd, spreading the cost evenly among all members and thus keeping it moderately low. Thanks to HIPAA (we'll get to that shortly), group health confers upon you certain privileges regarding eligibility and pre-existing conditions when moving from plan to plan.

You can pretty much always go from a group insurance down to an individual policy, but it doesn't work the other way around. If you happen to have that perk, hang on to it! It's the holy grail of health insurance, and shouldn't be lightly discarded. And here's why:

All Worship HIPAA.

HIPAA stands for Health Insurance Portability and Accountability Act, but it's more than that privacy statement you have to sign at every healthcare provider you visit. It protects your rights to health insurance coverage when you change jobs, lose a job, get divorced, become pregnant, or move. It's not miraculous—it only applies if you've got group coverage to start with (remember what I said about group health being gold? Here's one of the big reasons). It doesn't guarantee that you can get affordable health insurance for your circumstances, or that you can continue with group insurance. But it gives you a fighting chance.

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In Memoriam

My mother, Marj Krueger, passed away on the morning of December 20, 2006. Her cancer returned this past summer. She fought the good fight, but even with us fighting beside her, we have all suffered a great loss and miss her terribly. Her writing career under the name Jayge Carr included four published novels (*Leviathan's Deep*, *Navigator's Syndrome*, *The Treasure in the Heart of the Maze*, *Rabelasian Reprise*), and over 70 short stories in magazines and anthologies, as well as a few articles for *NINK* over the years. Novelists, Inc. meant a lot to her, and I know she had friends within the group. There will be no funeral, as was her request. Instead we are having a private memorial gathering. A guestbook where anyone can share comments or memories is at obit.harrellfuneralhomes.com/obit_list.cgi.

— Sharon Krueger

Introducing

The following authors have applied for membership in Ninc and are now presented by the Membership Committee to the members. If no legitimate objections are lodged with the Membership Committee within 15 days of this NINK issue, these authors shall be accepted as members of Ninc. For further information or to recommend eligible writers, contact Membership Chair Holly Jacobs at P.O. Box 11102, Erie PA 16514-1102 or email holly@hollysbooks.com.

New Applicants:

Carrie Bebris, Dayton OH
Ann DeFee, Tacoma WA
Kim Watters, Cave Creek AZ

New Members:

Ellyn Bache, Souderton PA
Mary Buckham, Port Townsend WA
Joe Moore, Coral Springs FL
Charlene Teglia, Forks WA

Ninc has room to grow...recommend membership to your colleagues. Prospective members may apply online at ninc.com.

Ninc Online

For numerous resources and a current roster, visit ninc.com.

For never-ending e-conversation—for members only—join Ninlink. If you have questions, email moderator Brenda Hiatt Barber at BrendaHB@aol.com

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The Long Tail, in a nutshell

The theory of the Long Tail is that our culture and economy is increasingly shifting away from a focus on a relatively small number of “hits” (mainstream products and markets) at the head of the demand curve and toward a huge number of niches in the tail. As the costs of production and distribution fall, especially online, there is now less need to lump products and consumers into one-size-fits-all containers. In an era without the constraints of physical shelf space and other bottlenecks of distribution, narrowly targeted goods and services can be as economically attractive as mainstream fare.

(Chris Anderson, thelongtail.com)

President's Voice

Transportation and communication change everything.

Consider their impact on our books. Authors of historicals certainly must work within era-appropriate transportation and communication. In SF/Fantasy world-building, transportation and communication are fundamental and often memorable—“Beam me up, Scotty.” Mysteries are deeply affected by such issues as whether the sleuth and murderer send messages by runner or by email. And writers discuss how the cell phone must be disposed of somehow to keep the chill in thrillers.

So you might not be surprised by my contention that transportation and communication are changing our business. It's happened before.

Written words and icons, combined with the horse, expanded a tradesman's customer pool well beyond those who personally knew what their specialty was. The printing press and ships compounded that customer pool. Railroads and the postal system became the foundation for mail-order. The telephone teamed with freight air service and the delivery van to spawn the catalog boom. And then came the Internet—as both communication and potential transportation for digitized goods and services.

Not one of these changes was good for everyone doing business at the time. Think about small town shopkeepers who suddenly found themselves in competition with Montgomery Ward's mail-order in the U.S. in the late 19th century. How many hometown millinery shops and similar enterprises went out of business because they could not compete with that economy of scale?

But the fact that the changes aren't good for everyone never has and never will stop change from happening.

If the changes the Internet is now bringing to the business of publishing cut the number of authors of

The Long Tail — Will It Wag for Us?

popular fiction making a living, that isn't going to matter much to anyone except us, the authors of popular fiction.

We can be forgiven for lamenting the changes a bit, but we cannot afford to ignore the changes or to think we're going to stop them. Nor can we afford to miss the opportunities these changes can offer us.

What opportunities?

I don't know. Although the experiences of some Ninc members tingle my antenna. Take Sarah McCarty, who has built a career through e-publishing her fiction. Not only has she made a living, but she also approaches being published by a New York print house from a position of strength and with the knowledge of what e-rights can be worth. Or consider Neff Rotter, who is the publisher of Belgrave House, which offers ebook editions of previously published novels and pays the author 50 percent of the proceeds.

Are there other opportunities? I'm sure there are. What keeps nagging at me even worse than a character who insists his story be told is that I don't know what those opportunities are precisely.

Yet.

But I expect my knowledge of potential opportunities will be exponentially broader and deeper after Ninc Conference 2007 in San Diego next month.

We're going to hear from Chris Anderson, whose book *The Long Tail: Why the Future of Business Is Selling Less of More* coalesced discussion about how and why the Internet has been changing markets into a coherent, digestible structure. This former technology editor of *The Economist* and current

“... we cannot afford to ignore the changes or to think we're going to stop them. Nor can we afford to miss the opportunities these changes can offer us.”

President's Voice

▶ editor-in-chief of *Wired* magazine brings to San Diego not only his expertise in the shifting landscape of publishing markets, but also a self-avowed "soft spot for fellow authors."

Chris will also be joining a panel discussion on the "Future of Publishing" with Betsy Mitchell, vice president, editor-in-chief of Del Rey. Betsy is known for looking to expand reading audiences with fresh new combinations of material. We are so fortunate to have this visionary and articulate editor joining us, along with Beverly Hills-based literary agent Ken Sherman. Ken's agency represents screen, television, and book writers. Among his authors are John Updike, Anne Perry, David Guterson, and the estates of Camus and Bunuel.

We could probably spend the whole week just asking these folks questions, and gaining perspectives on the future. The bad news is that they have lives, so

they don't want to be the entire program. The great news is that conference coordinator Pat Roy has put together additional sessions that will also serve our needs as authors – a creativity/sanity workshop with Eric Maisel, a research-rich opportunity to hear multifaceted experiences of a federal agent, hands-on marketing scoop from a media trainer, negotiating strategies from Authors Guild's Anita Fore, and more. Much, much more, including the greatest resource of all for career authors—each other.

You can still sign up for the conference at the regular registration fee through the end of February. But the *fabulous* rate on rooms at the US Grant Hotel ends Feb. 20.

So hurry. Because none of us can afford to miss the future.

— Pat McLaughlin

Ninc at Work . . .

The first task the Used Book Committee set itself was to gather as much information as possible about the used book market and the inroads it may be making on our sales. Toward this goal, we joined the Business Industry Study Group and received their extensive report on used books. Some of the information was useful, but as it dealt with the year 2004, we feel that it does not accurately portray the extent that used books are hurting us in the present year.

In order to find out more about the market we conducted our own survey of brick-and-mortar used bookstores as well as Internet sites. A stalwart group of volunteers was kind enough to make weekly trips to their local used book store during the month of October and keep track of all the books on our assigned list. We tried to stick with paperbacks and genre fiction when we chose the titles. The titles we assigned (all October publication dates) were:

Romance:

Category: *Merry Christmas Babies*, Tara Taylor Quinn, Harlequin Superromance (only November release).

Single Release titles:

I'm in No Mood for Love, Rachel Gibson, Avon; *A Dangerous Love*, Bertrice Small, NAL.

Mystery:

Cutline, Bonnie Hearn Hill, Mira; *Ladies' Man*, Suzanne Brockmann, Dell.

Science Fiction:

Dance of the Gods, Nora Roberts, Jove; *Witchling*, Yasmine Galenorm, Berkley.

I would personally like to thank the authors who took the time to do this survey: Nancy Herkness,

Report from the Used Book Committee

Carrie Weaver, Dianne Despain, Gail Ranstrom, Jerri Corgiat, Pat Rice, Mary Jo Putney, Shirley Parenteau, Justine Wittich, Sharon Schultze, and Melanie Jackson.

Among them they surveyed 16 stores from various parts of the country. Used copies were found during the month of every title, although not at every store.

We feel, as a result of this survey, that our real problem is not with the brick and mortar stores. It is with the Internet.

Tara Taylor Quinn was kind enough to check four Internet book sites for us during the month of October. The number of used copies available on-line was considerably higher than the total number found in the 16 bookstores. The sites we surveyed were: Amazon, Abebooks, Alibris, and Barnes and Noble.

During the month we uncovered 108 available copies of *Ladies' Man*, which was the most, although the others were high as well.

The questions our committee is now considering are:

1. Do we need more information and, if so, how do we get it?

2. Where do we go with this information once we feel we have sufficient "proof" that used books are indeed a danger to our industry?

I am most grateful to the two intrepid members of my committee, who have, during the course of their careers, put in many hours on this vital subject: Randi duFresne and Tara Taylor Quinn.

If anyone has any suggestions for us, we will be very happy to have them. My email is: joanwolf190@sbcglobal.net.

—Joan Wolf, Used Book Committee Chair

The Rise and Fall of the Mass Market Paperback

BY RICHARD CURTIS

For many publishing people, the world as they had known it ended in the summer of 1996. On a warm brilliant day I sat down at a table in a Spanish restaurant for what I thought would be a typical lunch with the publisher of a mass-market paperback company. I found him slumped, head in hands, over a seriously stiff drink. “What’s the matter?”

He looked up, miserable. “You haven’t heard? The wholesale independent distribution business is imploding. Hundreds and hundreds of drivers have been let go.”

I groaned, beckoned to the waiter and pointed to my friend’s glass. “I’ll have the same.”

The collapse of the distribution system that fueled the mass-market paperback revolution was a trauma from which the book industry has not recovered to this day. To appreciate its impact requires a brief description of the way books were distributed after the post-World War II paperback revolution that swept the U.S. publishing industry.

By long tradition, trade or general interest hardcover books have been offered to bookstore buyers by publishers’ sales representatives. The store buyers select which titles they order and the number of copies they will stock in their stores. Though released year-round, hardcovers are offered on a seasonal basis in publishers’ catalogues, which are issued several times annually. Whatever the reality may be, the theory is that they will have a decent shelf life and, if popular, remain on display for months or longer. This business model has not changed fundamentally from the last century to the present time.

Mass-market paperbacks (as opposed to the larger trade paperback format) are a very different matter. Introduced in 1939, “pocket books” took hold in the ’50s and ’60s, but publishers soon realized that the hardcover distribution approach didn’t work. They needed a different sales model and turned to the one used for magazines.

Every month, magazines were shipped to depots—“agencies”—around the country. Drivers picked up the magazines at the agencies and visited stores on pre-assigned routes in towns and cities. Most of the stores were not bookshops but rather supermarkets, candy stores, newspaper stands, and bus, train or airport terminals. Each month, these salaried employees collected the previous month’s unsold publications and replaced them on the store’s racks and shelves with new stock.

To paperback book publishers, this existing distri-

bution network was the perfect vehicle for delivering their product to a far-flung readership. Thus it came to pass that paperbacks began hitching rides with magazines. And that, too, is how they came to be released on a monthly schedule. After 1956, when the leading magazine wholesaler went out of business, a number of entrepreneurs set up shop as independent wholesale distributors (“ID’s” or “rack jobbers”), handling mostly books.

Because they were a monthly phenomenon, paperbacks did not enjoy a long shelf life; the exigencies of returning paperbacks—when the distributor cleared the racks to make room for the next month’s releases—made for an ephemeral existence. What is more, the unsold copies were usually not redistributed or remaindered. Because paperback publishers had to pay freight for returned copies, many of which were dirty or damaged, the stores found it more efficient simply to strip the covers off the unsold books, send the insides to be pulped, and return only the covers to the publishers for credit when settling accounts.

Since paperbacks were returnable, distributors delayed paying publishers until unsold stock was returned. To account to authors for the gap between copies sold and royalties released, the paperback publishers took a page from the creative accounting systems devised by the hardcover industry, holding large amounts of royalties for long periods until returns were finalized. Royalty reports to authors were deliberately fashioned to omit information about the number of copies printed, shipped, and returned, or about the amounts of royalty reserved pending finalization of returns. This suppressing of vital sales data gave publishers carte blanche to retain royalties that might have been remitted to authors. Some publishers got too creative and held royalties forever. Until the 1990s, when pressure from agents and from writers’ organizations forced publishers to reveal significant details, mass-market houses reported only net sales with no information as to how they arrived at those net figures. As I wrote at the time, it was like reporting batting averages to baseball fans without revealing how many at-bats or hits the players had had.

The Paperback Industry Blossoms

Unlike retailers of hardcover books, paperback booksellers seldom had much say over which titles were stocked on their racks. They passively received the current month’s selection and passively watched the unsold stock loaded into the distributor’s ▶

▶▶▶ vehicle a month later. The authors of those books watched the process, too, but some of them figured out ways to influence the wholesalers to promote their books. A number of leading authors, on their own initiative or sponsored by their publishers, began visiting the wholesale agencies and pitching their books at executives and ingratiating themselves with the jobbers. Some of the more energetic writers went so far as to drop in on drivers as they loaded their vehicles, bringing coffee and donuts and promotional material to inspire them. This technique was particularly successful with romance fiction, which sold most abundantly in the supermarkets that women visited two or three times every week. It did not hurt if the authors were attractive. Many a love-struck driver stocked extra copies of a title after a pretty novelist shared a pre-dawn breakfast with him on the tailgate of his station wagon.

Although a growing number of traditional bookstores stocked mass-market paperbacks, it was the wholesale distribution network that fueled the huge growth of the book business in the last quarter of the 20th century, spawning a thriving industry and a generation of bestselling authors. Even when those authors graduated to hardbacks, paperback reprints of their books drove sales overall. In the late 1980s and early '90s, mass-market paperback revenue made the difference between feast and famine for hardcover publishers. Income from romance fiction alone contributed 25% of the cash flowing into the trade book industry.

Smart publishing executives recognized how heavily they depended on mass-market income for their profits. But that message did not always filter down to their editors. Many of them, possessing only a hazy idea of where the money for their acquisitions came from, spent profligately and ended up taking a bath on books and authors that flopped miserably. Or they simply acquired whatever they pleased without giving much thought to the bottom line, failing to realize that they were indulging in a luxury largely subsidized by paperback book revenue. Many lived in denial that their beloved first novels, short story collections, poetry anthologies, and other elevated forms of literary endeavor were financed by romances, Westerns, thrillers, horror novels, and space operas.

Efficiency Strikes the Distribution Business

Meanwhile, the infrastructure of paperback book distribution was undergoing significant changes. The dramatic rise and expansion of bookstore chains, like Barnes & Noble, siphoned business away from wholesalers' franchises, both in cities and suburban malls. Computerized sales information enabled publishers, wholesalers, and retailers to better track the performance of categories and identify winners and losers among specific books and authors. And the stunning advent of amazon.com leveraged the awesome power of the Internet to link supply and demand.

Assessing these patterns, paperback distributors began asking themselves why they needed to employ human labor when they could more efficiently and economically service bookstores and other outlets by shipping books directly to the retailers. Yes, it would mean that the human element—the guy in the station wagon who knew which towns loved historical romances and which preferred contemporary ones, which adored Westerns and which were big on science fiction—would be removed from the equation. But—well, that was progress!

The big agencies pulled the plug in that summer of 1996 when whole fleets of drivers were discharged, and in the following years the wholesale distribution workforce was reduced to a fraction of what it had been in its heyday.

The Bottom Drops Out

Most publishing executives were slow to recognize the implications of the nosedive in the wholesale paperback distribution business, dismissing it as one of those occasional and inevitable shifts to which the industry had always adapted. What was the big deal? Fewer romances and other genre novels would be published, wasn't that all there was to it?

In fact, the consequences were nothing short of calamitous. The impact was felt in every sector of the publishing business, from what got written to what got published to what got read. It wasn't long before customers in west Texas or Nebraska or South Carolina discovered that many books by their favorite authors were no longer being stocked in their local stores. When customers or store owners complained, they were told to take it up with the distributor—in Vancouver or some other far-flung location reachable only by an 800 phone number.

The Rise of the Airport Model

A key result of the shift in distribution patterns was the streamlining of the way retailers ordered books from publishers. Why pick and choose among thousands of titles that might sell only a handful of copies? Wasn't it better to follow the formula that worked so well at airports, ordering only the top 15 or 20 bestselling books by branded authors like Nora Roberts, Robert Ludlum, John Grisham, and Stephen King?

As paperback publishers awoke to the new buying patterns, they were forced to choose between star authors and those whose sales performance fell below a minimum level. At first the triaging was restricted to marginal genres like Westerns, but as the last decade of the 20th century progressed, the definition of "marginal" broadened to embrace every category of book that fell below an ever-stricter definition of commerciality, a process akin to the lowering of the bar in a limbo dance. Limbo indeed: authors who had made a living for years from sales of ten or 15 thousand copies of their paperbacks were now being dropped by

their publishers as the minimum sales quota increased to 20 or 30 thousand copies or more.

Like the men and women who distributed their books, a lot of authors were thrown out of work, and the grim truth finally dawned on publishing executives. It wasn't just genre titles that were affected by the seismic shift in book distribution; paperbacks of *every* kind were being hit by the pullback.

“What’s the Author’s Platform?”

As the publishing industry entered the 21st century, book industry executives began requiring editors to produce elaborate profit and loss projections and other corporate-style analyses of the potential viability of books and authors. What was the sales performance of previous books? Did they “sell through” satisfactorily or did returns cross the threshold of unprofitability according to the latest formulas devised by bookstore chain number-crunchers? The mantra of “The Bottom Line” was invoked *ad nauseam* at every editorial committee, and editors were constantly reminded, “We can only afford to publish hits. If you can’t project a big profit on a book, turn it down.”

Editorial financial projections were aided by an Orwellian innovation called BookScan, instituted early in 2001 by Nielsen Broadcast Data Systems, the world’s leading provider of airplay tracking information for the entertainment industry. BookScan offered subscribing publishers weekly analyses of sales by most major book retailers. Within moments, editors could access vital sales statistics on previously published books and authors, elevating performance parameters over traditional but less quantifiable values like compelling storytelling or stirring prose.

And what about the author? Was he or she attractive and mediagenic? Did he or she have a “platform”—an organizational base such as a hit television series or chain of fitness centers capable of promoting the sale of books? Was the author willing to buy large quantities of books for giveaway or resale by his or her franchise?

More and more, the importance of traditional literary criteria has taken a back seat to “The Numbers” and “The Platform.” Promising but modestly successful novelists have discovered they cannot get their second or third books published, and aspiring newcomers find that they cannot sell their books at all. As for nonfiction, no matter how compelling a memoir or business guide or social commentary might be, publishers are disposed to reject it because the author was not “branded.”

Faced with these grim options, authors have resorted to increasingly frenzied measures to get published. Established novelists are writing under pen-names to disguise the poor performance of their earlier books, or strive to produce blockbuster “breakout” novels long on sex, violence, and plot but short on craft and characterization. Without supportive publishers to carry them while they developed their tal-

ents over four or five books, new novelists resort to gimmicky concepts with “log lines” that can be pitched like movie scripts. Nonfiction authors plump up their credentials or hire public relations specialists to bur-nish their images and enhance their media exposure. Others subsidize the purchase of large quantities of their own books to drive up their “numbers.” Literary agents are besieged by writers frantically seeking the advantage of representation by successful deal-makers. Self-publication has soared now that electronic and print technology and Internet promotion have brought the costs of vanity books down to proletarian levels.

As much as authors would dearly love to bring back the robust mass-market paperback era, it’s no likelier than a return to steam locomotives. More and more, the mass-market paperback is becoming a manifestation of blockbuster publishing, where economies of scale enable publishers to make a profit on immense shipments despite high returns. Because retail sales have shifted from racks to bookstores and the Internet, new and midlist works are increasingly being released in trade paperback.

The shift to trade paperbacks may help save midlist books. A major advantage of the trade paperback format is that it is the preferred size for print-on-demand reprints. “POD” takes all the guesswork out of bookselling, and the publishing industry can no longer afford to guess who will buy its products. Dismaying though it may be for old publishing hands to contemplate, the future of book distribution belongs to print on demand.

The end of the old mass-market paperback distribution system coincided with the birth of a new method of delivering books to readers. Though ebook technology has encountered innumerable obstacles, its potential to reach a vast readership is no longer seriously disputed. What sort of literature this new medium produces, and how it will make money for authors and publishers, are fascinating sources for speculation.

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Richard Curtis, president of Richard Curtis Associates, Inc., is a leading New York literary agent and a well-known author advocate. He is also the author of numerous works of fiction and nonfiction including several books about the publishing industry. His interest in emerging media and technology has enabled him to help authors anticipate trends in publishing and multimedia. He has lectured extensively and conducted panels and seminars devoted to raising consciousness in the author and agent community about the future of communications. He was the first president of the Independent Literary Agents Association and subsequently president of ILAA’s successor organization, the Association of Authors’ Representatives. His firm served for over a decade as agency for the Science Fiction Writers of America.

Horror: Health Insurance

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HIPAA is comparable to a chain of evidence; it is created by and helps to maintain a valuable chain of insurance you should avoid breaking even if it means higher premiums and deductibles in the short term because it protects the big picture of your health care. HIPAA means you can't be denied coverage due to pre-existing health issues. And if you've had what they call continuous credible coverage for the previous 18 months, your new insurance can't apply pre-existing exclusions to that coverage.

Of course, there are ways that you can lose this protection. You've got to have that 18 months of credible coverage—that coverage can include different policies, but it's got to be continuous. Continuous is defined as not having a break in insurance of 63 days or more. (I've never figured out why 63, but there you are.) And finally, your most recent coverage must be under a group plan.

Did I mention, group coverage = gold?

Here's the catch: If you move from your group plan to an individual plan, and you have health issues that would otherwise deny you individual health insurance in any given state, you're slotted into what's called Portability. That means instead of sharing your insurance pool with an average population in average health, you're sharing your insurance pool with other folks who have enough health issues (it's usually three health issues on a list of excluded pre-existing conditions) to be in the same boat. Your "group" is everyone else in Portability. The premiums, as you may have guessed, are sky high.

So quick, let's talk about options for group coverage if you're not on an employer policy or a spouse's policy. Keep in mind the treatment of your pre-existings will depend on whether you have HIPAA on your side. If you don't have your 18 months of credible coverage or got yourself stuck in an insurance black hole for longer than 63 days, those pre-existings are going to come into play.

GROUP INSURANCE FOR THE SELF-EMPLOYED

The thing is, there isn't really any such thing as group health that crosses state lines. Each state has its own laws regarding health insurance, and some are a lot more people-friendly than others. New York is great; California's pretty darned good. Arizona, where I write this, is startlingly bad. Obviously, some companies operate in multiple states—Blue Cross, Blue Shield, Kaiser, etc—but for each company, each

state's insurance is administered separately. Good advice in one state might truly mess you up in another. And woe, rules about putting together group insurance seem to be especially variable.

For that reason, it's hard to find an organization, national or not, that offers good group health insurance. You end up with groups such as The Entertainment Industry Group Insurance Trust, which can only offer insurance in six states: New York, California, New Jersey, Illinois, Connecticut, and Florida. Or AARP, which offers insurance to those folks in Alabama, Arkansas, Colorado, Connecticut, Illinois, Maryland, Missouri, Nebraska, Ohio, Oklahoma, and Texas, and is otherwise limited to various supplemental plans. The National Association of the Self-Employed has an insurance program, but the fine print on their webpage isn't encouraging: "Coverage not available in all states." But you never know...your state might be lucky, and if it is, then you've got group coverage options. You just have to hope it stays lucky.

If you're really lucky you've got close ties to the military—you're either serving in some fashion, or you've got a spouse who's serving, or an ex-spouse who's serving or...you get the picture. If you can successfully navigate the Tricare insurance eligibility, you're in good shape. (military.com/benefits/tricare/tricare-eligibility)

In some states—I'll use New York as an example, because I've been there, done that—you can join business groups and acquire their group insurance. The local chamber of commerce, for instance. I had a CoC membership/insurance when I lived in that state, and it was *niice*. Before I moved to Arizona, I called the appropriate chamber of commerce to inquire about the possibility, and they flatly told me there was no such thing anywhere. Ever. It was outside even the realm of their imagination. But if your state has the option, it's a sweet one. Some states also have a similar arrangement through Cooperative Extension (again, New York is one of these). It's worth a call or two to explore the possibility.

Alas, other than those options, when it comes to group insurance outside employment you're pretty much out of luck. There are organizations who claim to offer insurance across state lines—alumni organizations, for instance—but their offerings are sparse and limited, and they'll really only talk to you if you're disgustingly healthy. Take a look, but go in with your eyes open and have Plan B ready to go. These insurers tend to be more like ice floes than solid ground; stability and customer service are not their watchwords. That doesn't mean that if you're more clever than me, you won't find the perfect program out there somewhere.

One thing you've probably noticed along the way is that you need a trail of paperwork to protect your coverage. Theoretically, any insurer you're with will be able to provide this paperwork, especially any let-

ters of credible coverage. But watch your back. Keep your enrollment information along the way, even if you're no longer with that company. Be ready to prove you didn't have more than 63 days of gap in your coverage to complete the 18 months necessary to protect HIPAA.

And finally, when you lose a group health insurance, you have the option to continue with COBRA: the same coverage (at a decidedly higher cost) for a period of either 18-36 months, depending on the circumstances. COBRA is typically the most convenient way to go—it counts as credible coverage, there are no applications, generally no issues with pre-existings, and you're already familiar with the coverage; there's no need to research new plans. And although its time is limited, it gives you an opportunity to explore your best options for the future.

Online Resources:

disabilitybenefits101.org/ca/programs/your_rights/hipaa_ab1672/hipaa/faqs.htm#_q499
careerplanning.about.com/cs/legalissues/a/hipaa.htm
careerplanning.about.com/cs/legalissues/a/hipaa_2.htm

INDIVIDUAL HEALTH INSURANCE

Once you're out of the group insurance game, if you're healthy you can apply for an individual policy. And, if you're healthy, these don't necessarily cost an arm and a leg. Aside from the broken chain of HIPAA protections, they can be affordable and attractive plans. You'll want to look very carefully at the conditions under which you can be dropped. Because individual policies aren't affected by HIPAA, you can see quite a variation across states. Online resources can be especially useful in tracking these down, but you'll want to do your own homework to confirm the value of any given plan.

On the negative side for those of us not perfectly healthy, individual insurances are rife with underwriting—meaning pre-existing exclusions that either won't be covered or can render you ineligible for coverage altogether. But if your exclusions aren't significant—and a group plan isn't an option—you may find the modest cost of some plans outweighs the inconvenience.

Online Resources:

ehealthinsurance.com/
healthinsuranceinfo.net/
ahrq.gov/consumer/insuranc.htm
diabetes.org/advocacy-and-legalresources/healthcare/healthinsurance/individual.jsp

INSURANCE FOR THE SMALL BUSINESS OR SELF-EMPLOYED

This particular option can save the day under some circumstances, especially if your HIPAA protections are intact. Again, different states have different options. In general, your health isn't an issue, although you may have to deal with a time period of pre-existing exclusions if you don't have HIPAA on

your side. Some plans require two people in the business; some require two people from the family to be insured (a bit difficult for singletons), and some will take you as you are—an individual who can document your business activity via tax forms. Choices for small businesses seem to be growing; Sam's Cub has launched a program called ExtendChoice that purports to fill this same gap.

The key to keeping yourself in the best possible position when it comes to applying is—at the risk of being monotonous—understanding your options and how to protect them. Consider Colorado, which has a state program for the self-employed.

"If you are a self-employed individual, and do not have any employees you are eligible to purchase a small group of one health insurance policy...you can only purchase this policy as a self-employed individual during the 31 days following your birthday."

Wouldn't it just be annoying to learn about that enrollment period the 32nd day after your birthday? It definitely pays to do your research ahead of your need...

These programs can—depending on your exact location—be frustrating in terms of participating providers. State-run programs can get erroneously conflated with their low income programs, leaving providers confused and uninterested, so your choices may be limited. But if you're hunting insurance and can't get in with another group or can't get an individual policy, you may well find salvation here. At least some of these programs are considered group insurance—my Arizona Healthcare Group considers their policies to be group insurance whether you're a business of one or 20, so my HIPAA protections are intact.

Online Resources:

The following links are from the American Diabetes Association website. This site has the most comprehensive and best-organized resources for the difficult to insure that I've encountered, and their information for each state also includes small business and self-employment opportunities.

diabetes.org/advocacy-and-legalresources/healthcare/healthinsurance/small-business-owners.jsp
diabetes.org/advocacy-and-legalresources/insurance/overview.jsp

LOW-INCOME HEALTH INSURANCE/MEDICAID/MEDICARE

These programs are of such a specialized nature that I'm not going to do much more than mention they exist. Each state handles its low-income health insurance in its own way, and Medicaid/Medicare are federal entities. Needless to say, your choices when enrolled in state low-income insurance can be severely limited. But these programs are nonetheless a valuable safety net—albeit one that doesn't extend far enough.

Horror: Health Insurance

▶ RANDOM RESOURCES & INFO HSAs

When it comes to choosing your plan, consider a Health Savings Account; they are of particular benefit to the self-employed. An HSA enables you to pay for current health expenses and to save for future qualified medical and retiree health expenses on a tax-free basis. To be eligible, an individual must be covered by an HSA-qualified High Deductible Health Plan (HDHP) and must not be covered by other health insurance that is not an HDHP. Insurance companies are now making an effort to offer these HSA-compatible high deductible plans.

Online Resources:

ustreas.gov/offices/public-affairs/hsa/
ustreas.gov/offices/public-affairs/hsa/faq_eligibility.shtml

Tax Tidbits

As long as we're here...don't forget those tax deductions.

- ◆ If your unreimbursed medical expenses exceed 7.5% of your adjusted gross income in any tax year, you may deduct the overage.
- ◆ If self-employed, you may deduct 100% of your health insurance premiums as a business expense.

Online Resource:

agencyinfo.net/iv/medical/planning/self-employment.htm

FUTURE OPTIONS?

Everyone pretty much agrees that health care in this country is broken, though no one seems quite ready to fix it. However, there are some foresighted individuals pushing for change at the state level. Arizona's Representative Phil Lopes will introduce ambitious legislation to create a state health plan to cover all state residents. Everyone who has lived in Arizona for more than a year would be insured regardless of health, age, or employment status. The plan would pool existing health care dollars from employers, Medicaid, Medicare, and other payers to create a comprehensive insurance system. But don't go celebrating yet...even the congressman who put it on the table doesn't believe it'll happen—he's just trying to get a dialogue going. New Mexico has been batting the idea around for ten years now without settling on a solution. But the proposal is an acknowledgment that we need some far-reaching and fundamental changes in the system, and a first step toward getting there.

AND FINALLY...

When you call to query insurance companies

about their policies, call a number of times. Ask each person the same questions five different ways. You're going to get a variety of answers—and they may think you're obnoxious—but if you persist, a crucial bit of information might just slip out of someone's mouth. I still shudder to think how many times this happened to me when that crucial bit of info was something that changed my entire situation. So when you're looking for insurance solutions, put your writer research hat on and remember that the people who are supposed to help you probably won't.

Remember that Arizona chamber of commerce? You know, *the* support organization of local business folk? When I initially spoke to them, I couldn't believe the response any more than they could believe the question. I insisted they had to have something for small business people that could help with insurance. They merely shrugged. It somehow never occurred to them to mention the decade-old state program for the self-employed, which I learned about years of expensive Portability coverage later—*through my farrier*. And I suppose that's the final lesson...when it comes to this stuff, sometimes our collective self-employed group-mind knows more than those people at the other end of the phones—and we're better at finding out. So go forth and conquer!

But if you want to hide under the covers for a while first, I understand. Just be sure to take a flashlight!

Originally published in the SFWA Bulletin, Spring 2006.

Doranna Durgin writes eclectically and across genres, with backlist in fantasy, media tie-in, anthologies, mystery, and a growing collection of titles in women's action-adventure/romance; she also runs BlueHound Visions.com, her web design business. You can find a complete bibliography at doranna.net, along with scoops about new projects, lots of silly photos, and contact info.

As this issue is being published, President Bush has proposed a tax credit system for health insurance that might help those without employer group insurance. Will it—or any other change—happen? Stay tuned. —Ed.

Business Briefs

Borders Wants to Gather: Borders joined forces with Gather.com to create a discussion area, Borders.Gather.com. BG will feature book selections and build discussions based on recommendations and content from the bookseller's newsletter, which reaches 15 million consumers to suggest selections in books, music, and movies.

— **"Briefs" compiled by Sally Hawkes**



**WRITING is
TAXING**

Prepare and Beware

Once upon a time, accountants were respected and trusted. Everyone assumed a nerd who could quote the Internal Revenue Code verbatim and whose most intimate relationship was with his calculator would be on the up-and-up. Then a few unscrupulous accountants revved up their shredders, turning critical financial data into confetti. The Enron, Tyco, and WorldCom debacles followed, and the financial world will never be the same.

The sad truth is, in today's world, you have to be very careful with whom you trust your finances and that includes your tax preparer. More and more in my law practice I'm seeing clients who put their taxes in the hands of a tax preparer they trusted only to later discover the preparer had falsified information on the return, leaving the client facing a huge bill for unpaid taxes, interest, and penalties. Known as "Abusive Preparers" to the IRS, these crooks can be found anywhere, from seasonal one-man storefront operations to prestigious downtown mega-CPA firms.

How can you tell an abusive preparer from a legitimate tax professional?

A number of red flags will clue you in.

Beware preparers who promise a refund without having yet looked at your records. Until the preparer has reviewed your specific information, he can't make a valid determination as to whether you are entitled to a refund. Likewise, beware preparers who claim they can obtain a larger refund for you than other preparers.

Beware preparers who charge a contingent fee based on a percentage of the refund claimed on the return. These preparers have an incentive to increase the amount of the refund claimed, often wrongfully.

Beware preparers who attempt to sell you a product or service that will allegedly generate tax savings for you. An alarming number of tax professionals—including CPAs and attorneys—have been busted for selling bogus tax shelters to their clients, ranging from sham sale-leaseback arrangements to illegitimate software licensing schemes.

These tax preparers promised their clients substantial tax savings in return for what seemed a relatively small initial "investment." The old adage "if something sounds too good to be true it probably is" applies to tax savings, too.

What can you do to protect yourself?

Before you hire a preparer, ask about his training and credentials. Check with the Better Business Bureau to see if any complaints have been lodged against the preparer. If the preparer is a Certified Public Accountant, check with your state's licensing board to determine if any disciplinary action has been taken against the CPA.

You can also protect yourself from tax problems by avoiding small, seasonal tax operations that are in business only during peak tax season. If you utilize these services, you may not be able to track down the preparer should problems arise later. Better to go with a local branch of a nationally known tax preparation service for better accountability (no pun intended).

Ask your tax preparer for references and check them.

Ask for a written estimate of fees up front. Fees should be based on the time involved in preparing the return and should never be a function of the amount of the refund.

Insist that your preparer sign the return. The IRS requires preparers to complete and sign the preparer section of the tax form. If your preparer refuses to sign the return, report him.

Never sign a blank or incomplete return, even if your preparer's reasons for asking you to do so sound plausible.

Take time to review your return in detail before you leave the preparer's office. Make sure the forms appear complete and accurate. I've recently advised several clients whose preparers overstated mileage on their business returns, and I've also seen cases where the preparer claimed invalid employee business expenses as an itemized deduction. The clients admitted they'd had doubts about the deductions, but they trusted their tax preparers and ▶

WRITING is TAXING

reconcile with the information you provided to the preparer, ask for an explanation. If the explanation seems questionable, follow up with another tax pro or the IRS.

How can you keep your fees to a minimum?

Tax preparation fees can vary widely depending on the qualifications of the preparer. Titles aren't everything. Many competent tax professionals are not CPAs. If your return is not unduly complicated, you may be able to obtain cost-effective yet professional tax preparation services from a non-CPA. For instance, Enrolled Agents are tax professionals designated by the IRS who have passed a comprehensive exam and background check, and who are also required to participate in continuing education.

Fees also vary depending on the manner in which a client presents his financial data. Some people don't want to bother with nit-picky details and would rather pay higher fees to have their preparer organize their data. These types are known in the business as "shoebox clients" because they tend to show up at the tax office with a shoebox crammed full of jumbled paperwork. Tax preparers love these clients because they can charge them high fees for time spent sorting through paperwork. But if you don't mind handling a bit of the work yourself, you can save yourself some money.

You can save the preparer time by categorizing the data you provide to the preparer. For instance, put all W-2s in a separate envelope or paperclip marked "W-2s." The same goes for business expenses, charitable contributions, estimated tax payments, etc. The less time the preparer spends organizing your data, the lower the fee.

Although a tax preparer cannot knowingly report false information, a preparer has no real obligation to verify the representations a client makes to him. You may be able to simply provide your preparer a summary of relevant data. For example, you could add up your meals and entertainment expenses yourself and provide your preparer the total rather than giving him a stack of receipts he'll have to sum up himself. But be aware that some preparers are not comfortable with summaries and will want to see the original documentation. Accountants didn't get the reputation for being anal retentive for nothing.

If you have questions for your preparer, write them down in a concise list and allow the preparer to address them all at once before he begins to

▶ assumed the returns complied with tax law. If the numbers on the forms don't make sense to you or don't seem to

prepare your return. A preparer who is repeatedly interrupted with questions during the busy tax season isn't likely to feel especially generous when it comes time to prepare your bill.

Make sure the information you provide to your preparer is complete when you provide it, or let him know if it is not so that an extension can be filed if necessary. Nothing is more frustrating to a preparer than finishing a return only to be unexpectedly provided with additional documentation later that requires changes to the return. You'll pay dearly for unexpected revisions.

Now that you're all set, have a wonderful tax season and many happy returns!

**Got a tax issue? Email your question to:
Author@BlarneyBabe.com.**

Diane O'Brien Kelly is a Certified Public Accountant, tax attorney, and humor writer from Texas. Visit her at BlarneyBabe.com.

Business Briefs

What are Ebook Users Saying? International Digital Publishing Forum's eBook User Survey for 2006 is available online at: idpf.org/doc_library/surveys/IDPF_eBook_User_Survey_2006.pdf

700 readers responded either directly from *ereader.com* and *fictionwise.com* or 6,000 direct emails. Three sections cover "Past eBook Experience," "eBook Features," and "Suggested Improvements." (Thanks to Victoria Strauss for sharing this with NINCLink.)

Bookselling Across the USA: *Publishers Weekly* has begun a series on bookselling in the U.S., reporting on "Bookstores per Resident" and "Bookselling Stores per Resident." What's the difference? Wal-Mart is a Bookselling Store and can skew the per capita numbers in some states. Arkansas is 50th in Bookstores per Resident but 12th in Bookselling Stores per Resident. Yup, Arkansas the birthplace of Sam Walton had 92 Wal-Marts. The states with the most bookselling stores are California (No.1), Texas, Florida, Illinois, and New York. The lowest bookselling states are Delaware, Rhode Island, South Dakota, North Dakota, and Alaska. The top five states in Bookstores per Capita are Vermont, Wyoming, Montana, Alaska, and Maine. Top five states in Bookselling Stores per Capita are Wyoming, Vermont, Montana, New Hampshire, and Iowa. According to the report Wal-Mart is 35% of the stores, Target 12%, Borders 10%, Barnes and Noble 7%, and Books a Million 2%.

Confessions of a Battle-Scarred Story Wolf

Battle-scarred wolves and career writers have something in common: we're all survivors. We wrest stories from the ether and contracts from publishers. We learn to survive in good times and bad, and do we have tales to tell! Lorraine Heath has asked me to tell a few.

I was a very naïve lamb indeed when I wandered into publishing. I bought a computer for my graphic design business, learned how to use the word-processing program, and decided almost at random to try writing a story, since I always had them bouncing around inside my head. (Doesn't everyone? As it turns out, no.)

Publishing was a different world in 1986. Though romance was past its first explosion, the genre was still growing and if a writer had a romantic sensibility and could tell a story with reasonable competence, she had a good shot at getting published. And I was. Would my first book have sold easily today? Not likely, especially since the traditional Regency romance, where I started, is pretty much dead. While I had good story instincts, my knowledge of the craft of writing was rudimentary in the extreme. In other words, I was pretty darned lucky.

My first dose of reality came when I asked my new editor for the typical print run of a Signet Regency. She said about 35K, so I sat down with a calculator and did the math. At a \$2.50 cover price and 6% royalty, even a 100% sell-through was barely pin money, and I knew better than to expect such sales. It was a good lesson in the pragmatics of publishing. (Starting as a Regency writer is a fine way to stay humble.)

But I didn't care—I had a book contract! One of life's great joys. *The Diabolical Baron* came out in 1987, and I've written 30 or so books since. (An exact count is harder than one might think.)

Despite the grim math, my one real writing goal was to support myself as a writer. Since I wasn't making much as a graphic designer, support was a low standard, but as long as the cat and I were fed and we had a roof over our heads, all was well.

Luckily, I didn't have non-feline dependents and I live in a state where affordable medical insurance is available for the self-employed. I did less and less design and more and more writing, and when I moved from traditional Regencies to historicals, I was able to give up the last of my design clients. I've never looked back.

I once read a book on careers that said the creative temperament tends to be different from the rest of the population because the work matters more to us than mundane matters like a steady income and benefits. Which is good, since creativity tends to produce an unreliable income. I've had great years when I've been able to stash away money for retirement (if the truth be told, I'm more like a squirrel than a wolf, but wolves have more glamour), and I've had bad years. During one grim spell with an editor who decided I couldn't write, I went a full year with virtually no income. (Had to dig up a few of those acorns.) But I survived—career writers are a resilient breed. Not all writers can deal with such financial instability, and often personal responsibilities must come before creative goals. Still, it helps to have a high tolerance for insecurity.

So much for generalities. Lorraine asked me to address a couple of topics in particular:

Several years ago, you were on a panel and I remember you saying that your publisher's gimmick (a hardback paperback-sized book) was what catapulted you on to the *New York Times*. How important is publisher support and how can an author acquire it? How does an author know if she has it?

Publisher support is critical. There are a few authors who had such great promotional abilities, plus stories that were just right for the times, that they launched themselves into major careers, but that's very rare. In general, publishers can do so much more for us than we can do for ourselves. One of the biggest is co-op money, which gets your book placed in the front of bookstores when it's released. A visible book sells. A book with a great cover has a big edge. Books that are pushed at sales conferences get a major boost. All of ▶

Story Wolf

▶ these are forms of publisher support, and they're invaluable. (Lack of support is usually painfully obvious.)

How do we get support? Good sell-throughs and good buzz about our books. The smartest thing a writer can do is invent a new subgenre that takes off. Tom Clancy more or less invented the techno-thriller. Though other authors followed in his steps, none ever became so famous, but the early ones in that territory did well. The later ones—not so well.

Unfortunately, there is no way to predict whether what we're writing is the right book at the right time. As Jayne Ann Krentz and Elizabeth Lowell famously said in an RWA session some years ago, if publishers knew how to create bestsellers, they'd do it all the time. Their record is spotty, to say the least. Meanwhile, some authors who were first published by e-houses because their work was "too weird" have moved into mainstream bestsellerdom. Buzz and sales figures produced major publisher support.

In the increasingly competitive marketplace, we're being pushed to do more and more promotional activities. Doing some, and letting our publishers know as proof of our commitment, is a start. Everyone should at least have a website with information about her books. But first and foremost, we need to have good books to promote—the same advice we've heard from way too many panels! Yet it's true—the work *must* come first. Promotional efforts mustn't be allowed to interfere with that.

Was there a turning point in your career—a moment when you realized you'd made it? If so, can you identify what led to that moment?

I'll let you know if I reach such a point! But it was a big deal when my publisher's star historical romance writer left for another house, so the powers that be looked down into the pool of tadpoles and decided that I was the one they would try to turn into a frog. Making me a lead author, with the support that implies, moved me to a whole new level. There is a fair amount of positive inertia in that. Not that numbers can't drop, perhaps catastrophically, but if you're a bestseller, you probably won't vanish overnight. I figure that even if my present house dumps me, likely someone else would be willing to pick me up, so I'm at least one contract away from disaster. Probably.

What has been the wisest decision you've made in your writing career?

"Decision" implies a conscious choice, yet looking back, most of my best career moves were from instinct, not judgment.

A) I was one of the first authors to switch from traditional Regency to Regency historical, so I caught that wave as it was forming. It happened because I wrote long and intense, so historical was a natural destination.

B) I was one of the first authors to write connected books. As I started my second Regency, I immediately decided to make the hero a close friend of the hero of my first book. I've continued making such connections ever since, simply because I liked visiting my characters again. It turned out that readers also like connected books. These days series are common, but once they weren't. (Note: I don't know if I've ever been first at anything, but being early into the pool is a definite plus. If you dive in late, it's easy to drown in the crowd.)

C) I really liked writing in the Regency period, and I set most of my historicals in that era rather than moving around. I satisfied my need for variety by doing different sorts of stories rather than changing periods. That established me as a Regency "brand," though it certainly wasn't conscious on my part. But it was a great career move, since this was when Regency was becoming *the* main historical romance setting. My seven book Regency Fallen Angels trilogy put me on the map. (So strong was my branding—back before we had that as a concept—that I've had readers refer to my one medieval as Regency.)

D) I was writing increasingly intense and angsty books at a time when the market was swinging in that direction. If I'd been writing the same books at a time when the market was going toward lighter and more humorous, I'd've been up the creek without a paddle, since light and humorous isn't something I do well. Yet I also reached a point where I chose to pull back on the torture—how much more could I do to my poor heroes??? In retrospect, I saw that this was about the time the market started moving away from the most intense stories. My instincts were in sync with the market.

I can't take credit for *any* of these things. It's only looking back that I realize how lucky—or intuitive—I was. On the whole, the stories I've wanted to write have fit into the current market, for which I'm deeply grateful, whatever the reason.

Would you mind tapping into your experience writing contemporary . . . and your decision that it wasn't the right sub-genre for you?

A couple of years ago, a *Publishers Weekly* spotlight on romance quoted an editor as saying that most romance authors have a natural voice that is either historical or contemporary. There are some

who embrace both genres, and there are many who can write capably in either, but most of us are drawn more to one than the other.

When category writers were first looking to break out and there was no single title romance genre to go to, many writers turned to historicals to expand their audiences. With the storytelling skills honed in category, some of them did very, very well. Yet in the long run, most eventually returned to contemporary settings, perhaps with romantic suspense.

There are only a handful of authors who write historicals and contemporaries with equal ease, but there are some. Patricia Rice says doing both appeals to different aspects of the muse, and there are other writers who demonstrate the truth of that. There are other historical writers who felt the need for a change and switched to contemps. And some historical writers have editors who have pushed them, hard, into contemporary. (Most of us have multiple voices, and we may only find them when necessity calls.)

My natural voice was definitely historical, and British historical at that. I love the research, I love formal British language, I love working within historical social constraints, and I certainly love being able to do over-the-top characters.

So why did I write three contemporaries? Because I felt that I was on the verge of burn-out with historicals, and the universe started sending me contemporary story ideas. I was fortunate to find a publisher for my contemporaries, and I'm proud of the books I wrote.

Yet even though on one level, a story is a story and I knew how to put the pieces together, on another, writing contemporary didn't flow the same way. For one thing, it's much harder to do conflicts in contemporaries. In a historical, social factors can be used that would make the characters look stupid or petty in a contemporary setting. And I missed my larger-than-life characters and plot lines. (What can I say? I adore twins, amnesia, and other plot devices that tend to play better at a distance!)

Plus, I'd overestimated the extent to which readers will follow authors into a new genre. The people who really love your voice may follow, but most readers who crave the escape and fantasy of historicals probably won't follow you if they aren't contemporary fans already.

It didn't help that my last contemporary was written at a time of great stress in my personal life, and I felt I was pushing boulders uphill. I remember the day when it struck me that I didn't *have* to write another contemporary. I'd fulfilled my contractual obligations, and I could quietly bow out. It was an enormous relief.

Maybe someday the contemporary bug will bite again, but for now, I'll leave the genre in the very

capable hands of those with a contemporary sensibility.

The danger of burn-out still lingered, until the day when I realized that a magical unicorn story that had been in the back of my mind for years could be written as a Regency—it didn't have to be the vaguely medieval setting found in most sword-and-sorcery novels. So I wrote up a couple of story ideas, shot them off to my then-editor, and my move to fantasy historicals took place in an eye blink.

While contemporaries weren't quite right for me, adding magic to historical romance feels totally natural. Not that writing such books is any easier than books ever are, but I'm a lifelong reader of science fiction and fantasy, so historical fantasy suits my muse.

I didn't get in on the ground floor of paranormal romance, so I doubt I'll become a superstar in that area. But the email I'm getting is enthusiastic, and the books seem to be doing fairly well, so I hope to keep writing these kinds of stories for the indefinite future. We'll see. If the business takes another hard turn into the abyss—well, we story wolves are resilient. And story squirrels are, too!

Editor's Note: *Last year discussion on NINCLink indicated an interest in NINK tapping into the invaluable resources and experiences of our membership. This feature is a result of that discussion, an aborted attempt at an "Ask a Ninc Member" column, and a desire to present the membership with information that many are seeking. We thank Mary Jo for accepting the challenge of being the first to candidly share her experiences in publishing. If you would like to see a member featured here, please email me at lorraine-heath@sbcglobal.net. Put "NINK: First Person" in the subject and include any questions you'd like presented, although answering them is at the discretion of the member on the hot seat.*

Business Briefs

Spier Reader Survey Part Two: Spier New York's second survey looks at readers' use of the Internet. While 18% of the readers surveyed have been to a publisher's web site, 23% had gone directly to an author's site. They weren't asked if the visit led to a purchase. Younger readers are the most likely to use the web with 35% under age 35 visiting the author's site and 21% of the group going to the publishers' sites.

Out of the 50% that purchased books as gifts, 28% purchased the book online. When they purchased the gift book, they usually purchased a minimum of two books. ▲



San Diego Conference 2007 Is Designed To Unleash Your Creativity, Harness Your Business Sense

Serious about earning money writing popular fiction? Then join our discussions about the future of marketing, print runs, and contracts.

- **Chris Anderson**, author of the widely, and I mean widely, acclaimed *The Long Tail*, will explain how distribution is evolving in ways that will make niche markets increasingly profitable.
- He'll join Del Rey VP/Editor-in-Chief **Betsy Mitchell**, Beverly Hills-based literary agent **Ken Sherman**, and *Publishers Weekly* Senior Editor **Daisy Maryles** for a panel discussion on how we can partner with our publishing houses and each other to reach readers.
- **Anita Fore**, Authors Guild legal counsel, will teach negotiating skills and strategies and reveal the contract clauses worth the effort.

Revitalize your creativity with...

- **Eric Maisel**, renowned creativity coach, with practical advice on the challenges of creative work, the rewards and perils of isolation, transitions, and choices ~ Creativity for Life.
- **Laura Resnick** and **Lynn Miller** on Method Acting for Writers.
- Collaging Room. Plot to your heart's content.

Learn even more with...

- Ninc@Night sessions.
- **Ken Sherman** on turning books into movies.
- **Kim Dower**, media coach, with a hands-on workshop on the skills needed to promote a book with clarity, passion, and success.

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Join us in San Diego. Most meals are included, transportation to and from the airport is provided, and we even match up roommates. Now how much easier could it get?

Ninc conferences are unique and, believe you me, reading about it later is just nowhere near the same.

— **Pat Roy, Pat McLaughlin, and
the entire Conference Committee**

**Word to the wise: February 20 is the deadline for
the \$180/night rooms. Then they go up to the regu-
lar rate — \$429 (\$389 with an AAA discount).**

March 1 — late registration (\$350).

March 7 — registration ends.

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