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NINCThink Roundtable: Role of the Agent in a Changing Marketplace

BY LORI DEVOTI

Industry Guests: Robert Gottlieb (Trident Media Group), Nita Taublib (G P Putman's Sons), Donald Maass (Donald Maass Literary Agency), Jennifer Brehl (William Morrow), Jim McCarthy (Dystel & Goderich Literary Management), Paige Wheeler (Folio Literary Management)

NINC Authors: Jenny Brown, Vella Munn, Shirley Hailstock, Brenda Hiatt

Moderator: Karen King

If you have heard any chatter about the NINCThink Roundtables, it was probably about this roundtable. Things here were lively and at times heated, to put it politely. While I think the rumors about this roundtable have taken things a bit past reality, many an audience member's mouth was hanging open on more than one occasion at things said and the passion with which those things were expressed.

The roundtable started out innocently enough with the question of what authors are misunderstanding regarding the e-book revolution.

Many of the industry guests shared that they see agents as a value added and think authors don't understand the partnering; that writers would rather be writing and don't want to be publishers or know how to explore other rights; that writers see agents as having the business experience, contacts, and understanding of the changing market that authors need; that agents are able to help authors realize which projects they should be pursuing and provide them the ability to sell into formats other than digital that will give those authors the ability to succeed in a changing market.

Another industry guest, however, disagreed with the term "revolution," stating that there is a feeling among authors that they are a new nation being born. He said these writers see a democracy of authors in

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which the cream will rise against the evil empire—indie vs. traditional—but e-books are just another way to deliver books to consumers. In his opinion, if you really want to grow an audience, you need everything: e-book and print, hardcover and paper, audio. E-books work together with print books, he said, and print books in stores are the best advertising for your e-books. He did not see e-books as a revolution, but as an add-on.

Another industry guest disagreed with both of these positions. He said that Continued on page 3

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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: James LePore leporei5@optonline.net

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Recommend membership to your colleagues. Prospective members may apply online at http://www.ninc.com. Refer members at ninc.com. Go to Members Only, "Member Services" and click "Refer a New Member to NINC." Take NINC brochures to conferences. Email Pari Taichert with your mailing address and requested number of booklets: ptaichert@comcast.net.



Role of the Agent in a Changing Marketplace

continued from page I ideally agents are partners working with authors to serve them better, and that e-books were a revolution. "This year alone we have seen dozens of authors sell millions of books on their own with no support. Now you don't neces-

sarily need an agent and you definitely don't need an agent who isn't good. You need to be aware of what you are bringing to the table. And be aware of services that agent can offer. Be pushy and ask questions."

This third industry guest frequently seemed to be alone in his opinions; while the other industry guests stressed the importance of authors having access to all "streams," meaning print, audio, foreign rights, etc., they did so with the clear implication that those streams are only available to an author with an agent's help. This guest believed in the importance of this access, but seemed to see and understand the issues through the eyes of the authors more so than most of the other guests.

At this point, the guest who first disagreed with the term "revolution" posed a question to the authors on the panel, asking if their goal was to reach as many people as possible or to make a living.

Across the board, the authors seemed to see the money as pretty important and the gross number of readers reached as less important than other factors. One NINC author responded that she saw indie publishing as a revolution because it had made such a dramatic difference in the incomes of many authors. She added that self-publishing gave her a sense of empowerment that authors had never had before. She said that in itself was revolutionary and, along with the money, represented a big paradigm shift.

Another NINC author said she liked knowing the mistakes being made being were errors she had made, rather than the errors of people she didn't know. This author noted that she has made more money selling 7,000 copies as an indie author than she did on traditional sales of 60,000, and that she prefers writing to a niche market of people who want the kind of book she enjoys writing.

A third NINC author said that she wanted to make a living wage from her writing but, prior to indie publishing, her books only paid for vacations and conferences. A fourth said she felt in over her head when it came to traditional contracts, but the profit from self-publishing books that don't have a place in the traditional market enabled her to buy a truck.

At this point, things turned a bit ugly with one industry guest saying "Good for you" in a not truly supportive manner. This guest went on to say that over a million books are available on Amazon, but the average title sells only a few hundred copies. He said some self-published authors should stay self-published because they sell so few copies.

While the audience digested this obvious slight to many of the authors in the room, another industry guest attempted to make the point that authors need agents by asking if the authors had thought about liability—a point later noted by another industry guest as being a less important than implied. Another guest pointed out that his company has agreements with Amazon that allow their authors to publish in certain ways. The clear message from the industry representatives was that agents were necessary because, without them, authors don't have access to certain perks from Amazon and others.

By now the conversation had an unmistakably adversarial edge to it, leading one industry guest to say, "These are the hottest discussions we've had in 30 years." People laughed, but there was a sense of shock in the audience at just how heated the discussion had become and, frankly, at the arrogance of some of the industry guests toward indie-published authors.

The theme continued with an industry guest saying, "We can't represent every self-published author who wants to be represented. Great thing about self-publishing is it allows every author who wants to be published to be published." While on paper this doesn't read too egregious, the speaker's tone was definitely dismissive of the majority of authors who are not going to be in the upper percents of sellers. The tone was also defensive, as if this industry guest expected to be flooded with queries from NINC members with less than worthy numbers. One author later told me that she felt like she had stepped back in time.

Another industry guest, however, said that there are authors who don't need everything an agent has to offer and that there are bad assumptions being made by both authors and agents. These changing times make the agent's job more exciting, but maybe not as easy.

At this point, the discussion turned to agencies that offer e-book services to their clients. Three industry guests said their agencies did this in some form. Most seemed to charge the author a 15 percent cut of net in addition to the cost of covers, etc.—although agencies may vary in this. It was also mentioned that some agents still charge 50 percent of net as many did in the early days of independent electronic publishing.

When asked about successfully self-published authors who are only interested in using an agent for foreign and subsidiary rights, most industry guests said they might enter into such an arrangement for a select few, but only if the author has the numbers to support it. A NINC author then pointed out that many of the audience members were authors who they (the industry guests) would not have chosen, but who are making a living self-publishing.

One guest said that was the good thing about the e-book market. Another said, "Yeah, there are authors who have replaced their income and make a living with self-publishing. Yes, you don't have to sell as many units. For fiction writers, it is not a title-by-title business. Replacing income is fine, but how do you grow from there? You cannot buy front-of-the-store placement. [Booksellers] don't sell it to you. How do you get more readers? That is why so many of those million-selling authors are looking for print publishers. Because they need to reach those readers."

Another guest expanded on this, saying, "When an e-book is ready for an agent service to rep them, certain things have to be happening. Mid-list author making 50 to 60K a year, I say 'God Bless. Traditional publishing is not set up to help you.' When I started, publishers bought books because they loved them. It's a different world today. Not a question of when an agent is needed, but when are you ready for an agent? We have to deal with buyers who run numbers."

A NINC author again brought up subsidiary rights, asking if the agents on the panel were interested in pursuing those for indie authors. Again, the answer seemed to be "no." One guest said even if 75,000 copies of a 99-cent e-book sold, he couldn't afford to take on the author just to sell foreign rights.

The talk became a bit more general at this point, with discussion of agents editing and one industry guest saying that no author will push him or herself as hard to get the story right as an agent will. She saw her job as making sure the book "rocks."

A few final points made by industry guests were that "you get what you pay for" and that "being a 99cent author is a factor," the latter meaning that being an author of 99-cent books is a harder sell into print even if you have big numbers.

This panel highlighted some obvious differences between agents' and authors' thinking right now. In my opinion, authors are feeling empowered, but may be unrealistic about what our personal success and money in our pockets from indie publishing could mean to industry guests. While we can make more money for ourselves, that doesn't change other factors that agents have to address and what seems like big success to us may not be enough to lure an agent into partnering with us.

On the other hand, based on the conversations at this roundtable, I think many agents are counting much too heavily on an author's need to be in all formats and, while authors clearly want to publish in many formats, money, empowerment, and other factors are more important to them than the agents seemed to appreciate.

Based on the very heated and often adversarial conversation at this roundtable, it could be a while before this divide begins to narrow. Working with booksellers to gain the same promotional opportunities and advantages currently open only to publishers and agencies that e-publish is one way to narrow the gap. Developing greater means for authors to sell subsidiary rights on their own is another.

Lori Devoti has written for major publishers and not-so-major publishers. Now with the new options open to authors, she has gone indie, teaches writing, runs The How to Write Shop, and does e-book formatting for other authors on the side. Find out more about her at www.loridevoti.com or www.howtowriteshop.com.

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Discoverability Toolkit

BY LAURA PHILLIPS

Speaker: Liz Maverick

Liz Maverick, best-selling author and former senior manager of the St. Martin's Press Heroes and Heart-breakers romance blogging website, had a few great tips in her workshop, the Discoverability Toolkit, and focused on those she'd found most effective in her career.

The first was intended for authors struggling to keep up with the increasing number of social media sites, newsletters, websites, SEO (search engine optimization), our own blogs, blog tours, and . . . well, writing new books.

"We can't do it all, so we pick the things we can do." Do those well and connect them, she advised. "Don't do anything that only has one opportunity. Try and do things that have more than one opportunity and feed into your general strategy." For example, write blog posts that contribute to your SEO and make sure your newsletter sends traffic to your website and your blog.

Guest Blogging

Maverick, who doesn't have her own blog, recommended guest blogging on high-traffic sites. "You can put a post on a big site and get 50 times the traffic, plus the SEO boost and the link to your site." The author gains presence in front of a wider audience and get links on those sites, which is SEO for his or her web page.

She said most authors don't realize how hungry many of the big, high traffic sites are for content. "You have to feed the beast, and it has to be great content. So they are very open not just to guest blogs but to new ideas." In general, the big sites want fresh content, but each has its own managers and its own policies. Online reads also are a good means of free marketing, she said. A few recommended venues for short genre fiction to publicize your other work include the websites or forums on www.romantictimes.com, www.romantictimes.com, www.romantictimes.com, and www.romanceatrandom.com. She also emphasized the need to take the time to study the sites you choose to write for and tailor the material to suit each site. She noted that not all of the sites are publisher-neutral.

Newsletters

Maverick strongly recommends newsletters as a great tool for driving reader traffic to your website. "People don't return over and over to an author website with their daily coffee. They'll read a newsletter with the coffee and return to the website."

As for frequency, she recommended a monthly newsletter, at least. 'If you have the content to support it, weekly is awesome," she said. Tuesday, Wednesday, and Thursday are the best days to deliver and garner the highest readership, based on observations of all the genre fiction newsletters inside Macmillan. The online newsletter service MailChimp also recommends these days, she said.

The best time of day for an emailed newsletter to arrive can vary. "Different kinds of audiences have extremely different kinds of behavior. We always sent ours at noon Eastern. That's a morning coffee open on the West Coast and a noon open on the East Coast." To test your own audience's response, she suggested a test, sending three monthly newsletters at noon, then the next three at a different time, and analyze the open rates according to what you know about your customer list.

She said the newsletter should be optimized to get people to take an action, to look at something specific on a website, and/or to buy a book. She also recommended including original material, something intriguing that suits your reader base. "You need to set up expectations for something they can't get anywhere else."

A great subject line is important for the emailed newsletter, and Maverick prefers the editorial approach over the marketing approach. Her method? Use the first two words to indicate value, i.e. "Enjoy a sneak peak of the new Sullivans book!" vs. "Get the new Sullivans book!" She said she's found that more blatant

marketing ploys are not really successful unless you have the kind of base that will buy anything when it's ready. She prefers a soft sell, an engaging tone, just talking about stuff, and oh, by the way, if you want it, it's here.

She recommends using a newsletter service to save time and gain access to their templates and analytics. "Another nice thing about using one of the providers is they have figured out the spam filter problem," she said.

Providers frequently used by authors and publishers include MailChimp, GetResponse, VerticalResponse, AWeber, and Mad Mimi. Constant Contact seems to be less popular due to pricing, she said. Do not use MailChimp if you have affiliate linking in your newsletter, she warned, since that service doesn't allow it. She noted that a workaround would be including a link to a "buy" link on your webpage.

Definitely use analytics, she said. "Analytics are this: Did it rock or did it suck?" Key analytics are the open rate or click-to-open rate, she said, that is, the percentage of subscribers who open the email. She suggested using that data to cull subscribers who never open the email. Another cost-containment strategy is to create a "kind of interested" list for those who haven't opened it in two or three months and use that list for special announcements.

"You should never be afraid to drop a bum customer. All it does is cloud your data and the data is so helpful, you want to keep it really tight and pristine," she said.

Think About Mobile

Maverick cautioned authors to keep in mind the increasing number of people reading newsletters and browsing on their phones. The best newsletter for mobile is a single column that's not too wide. She suggested looking for templates that use responsive design, i.e. the page layout adapts to the device, and noted that some Wordpress templates include responsive design. However, she cautioned that the software guesses as to which element is most important and which appears first or more prominently on the page and you might not agree with those decisions.



Tricks of the Trade: Optimizing Your Website for Better Search Engine Rankings

BY LAURA PHILLIPS

Speaker: David Wind

"No matter what anyone says, content is king," according to David Wind, an NJIT-certified Webmaster, published author, and president of Windco.com, Inc., a full service Web Design and Search Engine Optimization firm. "If you have good content on your pages, the search indexes will look at it."

However, he cautioned that the content needs to be considered from the reader's mindset, not the author's, and that relies on an understanding of how readers search for books and how they find your books. Keywords should by typical of what readers would use to search for a book. Terms such as "whimsical" and "mayhem" are not good keywords for mystery novels.

Wind said an author website needs a home page with strict adherence to protocol. That is, it follows the layout structure that search engines use, which consists of text that includes plenty of keywords and key phrases your reader would use to look for you and your books in the search engines. Letters to fans, letters to the public, recipes, etc., should appear on special pages, not the home page. If placed on the home page, these features can stop your website from reaching its intended market.

"It's important to heavily load everything on your page with keywords. That's where the search engines find your page," Wind said. "As long as you make it literate for the humans who come up there, they're not going to know that you're filling it with keywords."

Four Types of Websites

He identified the four basic types of websites as static, graphic, dynamic CMS, and blog style dynamic CMS. The static website built with HTML allows for the greatest freedom for SEO, he said, but can be more expensive to maintain if you're paying someone else to update it. Graphic websites, those based on graphic design with a minimum of HTML, are more difficult to optimize for SEO since search engines disregard graphics. Dynamic CMS websites are content management systems for individuals and businesses that require frequent updates. They are generally programmed using ASP, .NET, PHP, or Cold Fusion and are better for SEO than the fourth type, the blog style dynamic CMS website. This is a new breed of preset websites that use programming modules such as Wordpress and Joomla. While blog style dynamic CMS sites are the least expensive of the four, they are the most difficult to make work for SEO, he said.

Behind the Scenes

The most important hidden code elements for SEO are the *meta tags* and *meta data*, Wind said. None of these elements appear on the visual page, but search engines read and use this information. These elements include:

- ▶ the title, description, and keyword tags for the page
- ▶ the robot tags that tell which pages the search engines are allowed to go into and which they are not allowed to go into
- ▶ GEO tags, which provide geographical location information for the webpage

Graphics

"Images keep people happy," he said, and suggested book covers and a small picture of the author for the home page. Be sure to fill in the ALT TAG for all images, he added, and not just with a file name. Instead, use a keyword-filled description such as "A Rose in the Mist, a historical romance by [author name] available now on [retailer name]." Put a link in the image so it moves the reader to a page in your site that has a list of all your books available with a buy link, preferably with a buy link that has your affiliate information attached.

Website Navigation

Wind said having just one location for site navigation links was bad. Navigation links at both the top and bottom of the page is good, but having top/side/bottom navigation is better since it's more user friendly. Drop-down links are usually graphic and run by a "script," and thus are not SEO friendly. Text links are straight HTML and can be read by a search engine.

Some other important tips from Wind:

- ▶ Use correctly sized headers and make sure they contain keywords. Make sure that you use a single header on your home page.
- ▶ Never use all caps. Search engines ignore all caps and may associate the page with spammers.
- Include an XML map, aka a site map.
- ▶ If you have Spanish or other language pages, mark those on the XML map so the search engines see them.
- ▶ If you already have invested in a graphic website that has no search-engine friendly headings, you can compensate some with keyword rich ALT TAG descriptions.
- ➤ You *do not* want your pages archived. Make sure your websites meta data includes that instruction. Otherwise, your readers may see an old page until a new crawl by the search engine bots.
- ▶ Go to the Bing and Google sites, find the Webmaster Tools pages, and read them. Learn about the tools, consider setting up an account, read the help pages, and be prepared to either be thorough or hire someone who will be thorough in their SEO efforts on your behalf.

Wind's Powerpoint presentation on SEO may be downloaded at www.windco.com/ninc.index.html.

Laura Phillips writes women's fiction and is still in the process of digitizing her backlist. She will be the editor of Nink in 2013.



NINCThink Round Table: Creatively Connecting with Readers

BY TRACEY LYONS

Panel members: Larry Norton, Pam Headrick, Deb Werksman, Shirley Hailstock, Patricia Knoll, Karen Sandler, Kelly McClymer, MJ Rose.

Is there a way to ensure that your readers know you as a person while also avoiding stalker issues after they think you're their new best friend?

Keep communications professional via social media. There needs to be a healthy boundary.

When someone is coming on too strong, ignore them.

Remember that what you put out on the Internet stays out there forever.

Do readers want to connect with authors, do they want to meet us, or to get involved with our books?

Yes. They want you to be like your characters. They think they know your characters better than you do and may want to advise you.

Readers want to connect with you and get to know you because they love your books. If you're friendly with them and gracious to your fans, it makes a huge difference. Impressions matter at book signings or author events. Meeting you online has in a way removed barriers and people think you are their friend.

Keeping fans is for the long haul. So be nice when you meet them. Commit to the long term and try not to get jaded.

There are bad fans—the kind who write to you to tell you what you did wrong. Remember they are fans and could become customers for life. If you're not good at doing a reading, then don't do one. You should be clear about what your strengths are when you connect with your readers.

Are there ways that e-books allow you to connect to readers in a way that print books do not?

Connecting is immediate via links. Readers feel they have a more personal connection because they can reach the author so quickly.

We are only just beginning to understand the power of linking—to your website, to your other books. Over time, the back of the e-book is going to become much more important than the back of a print book.

Reader letters, historical notes, author's journey through the book are ways to connect with readers.

Excerpts of upcoming or existing titles included at the end of your books and tables of contents are good things to include.

One author put a link to her newsletter in the back of the book and generated a lot of traffic to her website.

What are the ways that authors can connect with readers via libraries and bookstores, and how can we strengthen those connections?

Local bookstores and libraries are the place to start. Let booksellers know when your book is out. Presign books. Turn your books face-out on the shelves. Befriend your librarians and booksellers.

Gather other authors and do panel events. Ask readers what they want from an author appearance.

Book clubs are often connected to bookstores or libraries. Ask libraries and bookstores what the clubs need from you. Expand your reach and find book clubs in a 50- to 100-mile radius of your home. Skyping book clubs is becoming popular.

How can we use social media to garner readership?

The chances of someone buying your book on Facebook or Twitter are low if you post the info, but if someone else tells them about your book, the odds increase. So have other author friends post about your books after they read the book. There is a difference if you are engaging readers with other books.

Goodreads, Facebook, and Twitter are highly overrated as promo spots for authors. Friend recommendations work better.

We love to talk about books with other people and that's inherent to reading and to reading as a social experience. If you ignore Twitter, you could be missing an opportunity to participate in that world. Putting up interesting Tweets helps.

Analytics are going to be important to us as authors.

Chatting and having online chat parties on Facebook are great way to reach fans. Consider using chat services such as Shindig, and Spreecast, which are free services you can set up and host yourself and then sell the book via that platform. Sourcebooks has chat parties. Your books don't have to be for sale at Sourcebooks to participate in them.

Do blogs really draw in readers? Which works better, single or group blogs?

Theme blogs work. Group blogging is nice because authors can take turns and bounce off each other's topics. Readers like that. It's all part of being out there participating with other people.

Promote other authors using a theme. One author invited other authors with bride and wedding books to blog on her site. It generated a lot of traffic and was fun and successful.

Look for blogs that fit your books according to the subject matter, like wine, weddings, etc. Put together an "A" list of 100 blogs and approach them. You will be the only book up on the blog, rather than one in a sea of many. Just avoid writers/writing blogs.

Virtual blog tours can be really effective if you are at the right blog talking about the right stuff. Be careful how you do this, pay vs free.

Tracey Lyons has been writing romances for more than 20 years. Her most recent releases include Mountain Jewel, a #1 bestseller Samhain Retro Romance historical; and the Women of Surprise historical romance series soon to be reissued in paperback and digital by Avalon Books/Amazon publishing. Tracey also writes contemporary women's fiction romance under the name Tracey Sorel. You can learn more by visiting www.traceysorel.com or www.traceysorel.com.

Business Briefs

Compiled by Sally Hawkes

Google and AAP Seven-Year War Ends

Copyright holders' interests have been preserved in the settlement. Publishers have a choice to request titles be removed or not from Google's Library Project. If removed, a digital copy is at the publishers' disposal. This settlement doesn't prohibit other agreements between Google and any publisher. The full article and the AAP press release is available on the Authors Guild website (www.authorsguild.org)

Authors Guild

Bowker's Look at E-books

Bowker's Global E-Book Monitor results were previewed at the Tools of Change segment of the Frankfurt Book Fair. The survey covered 10 countries with 1,000 consumers responding. The full report will be out in Bowker's annual publication in November. Besides looking at e-books and the percentage of growth, the question of print vs. e-books was examined. Approximately 33 percent of respondents claimed they reduced or stopped print purchases. A "significant number" increased buying print as a result of the e-book. This included those who claimed not to buy print copies previously. When asked about pricing, the responses indicated e-books should be 50 percent of the hardback print price and 80 percent of the mass market price. Respondents said they would pay more for a favorite author over a new author. Currently, numbers on free e-books are still shaky since piracy can be included in the term. The use of mobile devices had a lukewarm reception with books last on the list of purchases for mobile use.

PW Daily



Partnering to Raise Your Profile

BY PAT ROY

Panel members: Barbara Freethy (NYT Bestselling indie author), Julianne MacLean (bestselling author), Patrick Brown (Community Manager/Author Program Manager, Goodreads), Thubten Comerford (CEO of WePostMedia), and Dan Slater (Amazon.com)

Partnering to Raise Your Profile was a panel discussion focused on social media strategies for amping up discoverability and engaging your online "street team" to buy and encourage others to buy your books.

The first question to panel members was to name the number one bullet in their marketing arsenal. With all the social media options available—Facebook, Twitter, Pinterest, Goodreads, Instagram, LinkedIn, Shelfari, Tumblr, Amazon author page, Google+, etc.—where did they suggest focusing one's time and energy?

Barbara said the best strategy is to write a lot of good books. The next best strategy is keywords, making sure you have the right keywords on all your retail sites and profile pages. Putting links to your social media sites in the back of e-books is a good idea as well.

Julianne said her big gun is her newsletter. She's been building her numbers over the years and suggested that a newsletter be about the reader. "Don't make it all about me, me, me. Make it about your readers. Do you love Highlanders? Then you'll love..." She gives away a free book or a link to a friend's free book so readers will look forward to her newsletter, and includes a bit of personal and entertaining information, not just "buy my book."

Patrick encouraged authors to write a blog to keep their name in front of readers and maintain that relationship between books.

Thubten suggested jumping from space on live TV to get that social media rolling. If that isn't your cup of tea, he encouraged engagement with readers in your own voice, in real time via a blog, Twitter, Facebook, YouTube videos... Being authentic is critical. Either that, or create an authentic character to sell your books, then respond on Facebook, etc. as your character.

Dan said there is no better time to be an author in terms of tools, services, and programs and encouraged experimenting to find your niche of readers.

Julianne runs a monthly contest in which she gives away Kindle gift cards, or something else book-related, such as one of her own books. She does not give away chocolates or non-book related items as she is interested in connecting with readers, not contest junkies. Barbara added that readers understand that they are signing up for her newsletter when they leave their email address for a free book.

Patrick suggested Goodreads giveaways three months before a new book is released to give readers a taste, remind them what's coming, get reviews (which are syndicated to a number of other sites), generate pre-release buzz, and encourage readers to add the book to their bookshelves for all their friends to see. This increases sales as everyone who enters a giveaway, whether they win the book or not, will get a notice when the book is published. Alas, only print books are eligible for giveaway at the moment.

The goal of social media is to connect with readers, keep them engaged going forward, create a habit of them coming to you again and again. Dan stated that Neil Gaiman has become a daily habit for many of his readers via his blog, and MJ Rose is a pioneer in leveraging the digital space for her books and the stories behind them.

Thubten pointed out that Julie Ortolon and Julie Kenner have done a terrific job of engaging readers on Facebook with comment trails that can include up to 50 people. It's important for writers to keep the ball rolling with comments. These comment trails help with visibility as Facebook looks for levels of engagement.

In discussing whether to highlight brand profile or personal information, Patrick stated that Colson Whitehead does a nice job on Twitter of being entertaining without revealing anything about his actual life. Apparently, it helps if you are incredibly witty, but it's not absolutely necessary. Tweet about things related

to reading. The goal is not only to gain readers but to convert readers into people who will sell your books to others (aka, your "Street Team").

Julianne needs to save her creative energy for writing so she doesn't have her own blog, but she guest blogs and goes after high-traffic sites. She suggested using a profile shot of your face on Twitter and Facebook. Dan agreed that you need to devote your energy to writing, but that you can create dialogues, perhaps using certain themes from your books. Twitter forces you to do it in a short sentence. He also suggested asking questions and getting to know your audience. According to Thubten, Twitter is amazing. People will start talking about you and retweeting and all of it comes back to your Twitter feed, which can feed into Facebook, newsletter sign-up page, etc.... the wide end of the funnel.

One-star reviews on Amazon came up for discussion. Dan said that as a reader, he'd be suspicious of a book that has only five-star reviews, that a spread of opinions makes him think he's making a better choice. Barbara said the more successful you are, the more one-star reviews you get and that free book giveaways result in more one-star reviews as you're reaching a broader group. According to Patrick, a sprinkling of negative reviews makes the positive reviews more believable. There has never been a book that everyone loves.

Though the goal of social media is to engage with readers, all agreed it was best not to engage with those who write disparaging reviews. Just let it go. No need to get a reputation for being grumpy. Patrick also advised writers not to complain. Half of social media is complaints. No need to add to that in your professional capacity. But that is no reason to be Pollyanna, either. That wears thin in a hurry.

Use tools that fit you and engage your audience. If you write cozy knitting mystery, not sure you'll find that audience on cutting-edge social media. Julianne Skypes with book clubs and finds it a great way to have person-to-person interaction with readers.

Authors need to find creative ways to whet the appetite of their fans between books. Sylvia Day posts excerpts from her new book. There is no extra writing involved and they help move readers along from one book to the next.

The discussion turned to what social media outlets are being underutilized.

Dan said one of the most effective, free, and highly trafficked ways to goose visibility on Amazon is to create an author page through Author Central. It should include not only your bio and book list, but videos, photos, Tweets, and blogs hooked up via an RSS feed, and is an opportunity to engage in customer discussions via Q&A on the detail page. It's an author's footprint on Amazon. He suggested checking out Neil Gaiman's author page for ideas. Authors have the ability to reach readers globally by setting up pages on each country's Amazon page, and one can tailor them specifically to individual markets.

Thubten stated that most authors are not using social media well. Those who are doing so, are rising to the top. He mentioned Facebook, Twitter, Amazon profile, Goodreads, and basically having something everywhere to increase discoverability. The only thing worse than not having a blog is having a blog you are not paying attention to. Twitter is neglected, but it is easy because it has no formatting, just updates and only 140 characters.

Patrick wishes authors would use Goodreads the way readers use it because writers are the ones producing the interesting content. Few authors are doing updates and there are 12 million readers on Goodreads. He encourages authors to write about what they are reading, to write reviews. He warned that it is a poor idea to trash books online.

Thubten said authors should decide what resources they have that will make the biggest bang for their bucks. Where is your audience? Do the minimum necessary to engage, then get partners to help.

Julianne suggested partnering with virtual assistants and with each other. She and Julie Ortolon promote each other's efforts, reTweet each other's Tweets, etc. She emphasized that there's always room for improvement in social media, but the writing has to come first.

There was general agreement that booksignings only make sense at conferences, book fairs, and festivals where there is a critical mass of readers. However, a physical event, such as a book launch at a local bookstore, gives you some fuel for social media, a reason to talk about your book.

The panel agreed that the buzz happens when you have a new book coming out, so the most important thing is to write more books. Frequency of publications is your best way to get noticed. Continued on page 13



NINCThink Roundtable: Nurturing the Creative Spirit in a Numbers-crunching World

BY DEBRA MULLINS WELCH

Industry Guests: Jane Dystel, Leah Hultenschmidt, Melissa Rosati, Lou Aronica

NINC authors: Barbara Keiler, Alicia Rasley, Alisa Kwitney, Patricia Knoll, Kathryn Shay

NOTE: Questions were submitted by NINC members before the session.

I have more responsibilities than ever, and I can't seem to find the time or emotion to be creative. How can we write through the bad times, and more important, have creating be something sustaining and fun again, not just another task?

Train yourself to write through bad times until it becomes a habit.

Fitting non-writing rituals, such as exercise, into your day can help to empty the brain, making it more receptive to creative juices later on.

If you manage to write through a block, celebrate it.

Try something completely fresh, like watching a movie or trying a different genre, to reinvigorate the muse.

Give yourself permission to be stuck—sometimes part of the process is being dry for a week or so.

The discussion also touched on brand. Authors are constantly being told by industry insiders not to change their brand, and this can lead to creativity drying up. An author's brand used to be a distribution concern, but now 50 percent of books are sold online, so brand is not as relevant anymore. The most liberating thing about most books being sold online is that smart publishers are starting to think about how many different ways they can go after a particular market for a particular book besides the author fan base. We can reach more readers now than when brick-and-mortar stores were the norm. Your brand is not necessarily your category. Learn what your true brand is.

How is burnout different from frustration?

Frustration is a specific obstacle that will keep you from moving forward. Look at the problem from different perspectives. A new way to see the problem will occur to you, and you will get around the obstacle.

Burnout is a dry well. There is simply no more to give. Take a specific amount of time off to refill the well. Turn off the TV, unplug from Internet, and/or go on an artist's date. Let yourself go a week or so without writing. Longer than that, you might have a more serious issue, such as depression, and you might want to talk to someone about it.

Communication is the key when an author is struggling creatively. What information does the rest of the team need to know, and then how do you respond?

All writing involves a team. The sooner you let the editor know you are stuck, the better he or she can help you. No writer should go this alone.

You can't have any secrets from your agent, because there are editors who are less tolerant when an author is having a crisis and may be pressured to cancel contracts. You need someone to fight for you.

Writing is a very isolated business. For the indie author who does not have an agent or editor, you can create a support team of your own. In times of trouble, call these teammates to help you get through.

Creativity may or may not be an infinite resource, but time and energy are **not** infinite resources. How can authors find the time and energy to create when we're spending so much time and energy publishing, promoting, and making our presence felt in the social media?

This is a challenge. You use the same creative muscles on promo as when you write new pages. Writing is hard, and going on Facebook isn't. It's easy to convince yourself that doing all these things is interfering with your writing, but remember, you are allowing it to do so.

One way to deal with this is to chart the time you spend doing various things. Tracking your tasks might reveal that there is more time than you think in your schedule. If you have a day job, scheduling time to write can be very productive.

If you are a full-time writer, contact a writing friend and write together in a friendly competition, either on the phone or in person. Make writing fun again. You need to have a life to be a good writer, not just to fill the well, but to get ideas and contribute to the world. Try volunteering. Nothing makes you feel better about what you have than when you help others who have less.

In the end, time management comes down to the discipline of choice. Learn what's important to you and say yes only to the things that are.

What role does the agent play when serious personal issues affect an author's productivity (divorce, death, grave illness)?

Insecurity might prevent some writers from telling editors and agents when there's a problem. An agent can let the publisher know the circumstances and can be there for the author. Keep the editor in the loop so she can help strategize how to move forward together. There are editors out there who are good listeners and can help you.

It's often the case that an author will take five or six books to find a good-sized audience. Until then, sales can be discouraging. How do you help writers stay inspired through the period when it seems no one cares about their work?

We are no longer living in a world where your book will get pulled if it does not do well after a month. Books will stay in print online. More and more people have taken old stories and found an audience on the Internet.

Often multi-book contracts are offered because editors know it will take three or four books to build an audience. If one book doesn't work, they will strategize with the author to see what needs to change. The writing? The cover? The right change can elevate a writer's career. In each book, we can improve three different levels: prose, plot, and marketing. With every project, we can acquire a new skill that leads to a step toward success in the long run.

The world goes so fast, and we do so little to recognize when something has been accomplished. Keep track of what you have written so you can see progress. If an award or contest win can be put in a frame, do that and hang it up as a nod to success.

Speak out loud to acknowledge your accomplishments. Your voice resonates throughout your body, and that is powerful. Help your muse and your creativity by looking in the mirror and saying, "Damn, I'm good."

Debra Mullins Welch has published 13 historical romances over the past 20 years and has been a member of NINC since 2000. She is currently working on a paranormal romance trilogy for Tor, the first of which will be out in November 2013. You can find her at www.debramullins.com or on Twitter @debramullins.

NINC 2012

Partnering to Raise Your Profile

Continued from page 11 They summed up their thoughts with suggestions to experiment with social media to find what connects you with your readers and partner with others to enhance your efforts, but to guard your writing time and creative energy. No matter how charming you

are, it all starts with writing a memorable book. After that, if there's a real connection, if you're human and relatable online, people will want to help sell your books. Like finding a good restaurant, everyone wants to let their friends in on a great read.

Pat Roy is back in the publishing game after a hiatus to raise kids. Lucky Stars and The Wedding Knot are up on Amazon, and Among the Lunatics is coming soon.



Creative Spaces

Photo by Sabrina Ingram

"You write by sitting down and writing."
There's no particular time or place—you suit yourself, your nature."

Bernard Malamud as quoted in "The Writer's Desk" by Jill Krementz

I have a fascination with the spaces and atmospheres in which writers create. Feng Shui, as described in earlier columns, urges uncluttered rooms and desks, and writers might find such a space lends energy for an uncluttered, focused mind when they create. Yet I was curious—what types of energy and spaces do writers surround themselves with that works for them?

The May 21, 2012 Harvard Gazette article "Where the Magic Happens" includes a picture of Harvard author Tayari Jones in a Spartan space writing on a 1919 Royal typewriter. Jones reportedly has no "musts" for writing, so perhaps she doesn't always seek such barren rooms. Another Harvard author, Leah Price, writes while standing at her raised desk, with pictures and notes on the wall behind her laptop screen, and a plant on a corner of the desk in front of a window.

Photographer Kyle Cassidy's collection of fantasy and science fiction authors' offices at www.whereiwrite.org reveals writing spaces that run the gamut from spare to stuffed, from elegant to not-so -much-so, from well-lit to writing by kerosene lamp, from large desks to tiny ones. The site includes photos of NINC member Jennifer Stevenson's office, complete with cat. Jennifer told me, "My office has one purpose and one only: it's where I work. I have a great view of the spruce outside my window but I keep the blinds drawn. My husband built me bookshelves for my reference books and promises to build me a new desk with more surface real soon now. My office is upstairs and the refrigerator is downstairs. My office phone has caller ID, so I know who I'm hanging up on when I'm working.

"What doesn't work about my office? I need two separate desks to keep myself off email when I know I should be writing. When my husband builds the new desk, it will have two workstations, back-to-back, so I have to cross the office to switch tasks. Right now I have separate computers for these tasks, but one monitor. If I had my druthers I'd work in a phoneless, windowless space about the size of a port-o-san...but (miraculously) with lots of desk space to lay stuff out, and a big whiteboard for plotting. I can compose text in a crowded coffee shop or an airport on my Neo, but all the other work, whiteboard and research and collaging, etc., requires space and relative silence. Also, I wish I had a nicer chair. But who doesn't?"

NINC member Mary Jo Putney's office "has two walls of custom bookcases to maximize the shelf space; a large custom built work station with a desk four inches shorter than average because I'm short; a sofa for napping, three oriental carpets, and a variable population of one to four cats. I aspire to neatness, and in fact the overall office is reasonably orderly, but the U-shaped work station seldom has wood visible under the tangle of papers, books, files, more books, CDs, and yes, cats. There's a range of four windows to my right so I can look out into the treetops. The artwork is eclectic, to say least, and ranges from abstract landscapes to a dancing Shiva sculpture purchased after I wrote a book set in India. I'm pretty sure the randomness of it all reflects my brain!

"I was intrigued by the idea of Feng Shui, so when I was starting a book with a half-Chinese heroine, I hired a local Feng Shui consultant to go through the house with me following and making notes. It was interesting, if not surprising, that the two rooms I liked least had the poorest Feng Shui. (I've since redone them both.) In my office, I asked if a change could help me write faster. She suggested that I change the orientation

of my desk so that Instead of facing a blank southern wall, I'm facing west with windows on my right and the door to my left. I can't say that I noticed any increased writing speed, but I'm still writing regularly, so perhaps this orientation is helping with the creative flow. It is nice to be able to look outside."

Julia Cameron once commented that she and her former husband wrote at opposite ends of the house. I wondered whether a NINC couple shared their writing space, so I contacted Deni Dietz.

Deni, NINC member and Senior Editor at Five Star Mysteries, posted pictures of her writing office and favorite plotting space on her website at http://www.eclectics.com/denise/gallery.html. (A photo of Deni's wedding at a NINC conference is also posted on the page.)

Deni's husband, author Gordon Aalborg (who also writes as Victoria Gordon), stated that he "would not share an office with my esteemed 'Senior Editor' wife under any circumstance whatsoever" although he did "promise Deni that if she would move to Canada and join me when I moved here from Australia in 2000, I would build her an office! With marriage (at the 2000 NINC convention in Vancouver) as a bonus, today-only offer! Knowing the real bait to lure in the hapless prey ... ROFL. But promises should be kept ... therefore when she did, I did, and the marriage is—dare I say it?—the better for having given her that office! And to her credit, it must be said, she has faithfully used that office almost daily and to excellent effect. However, the last time Deni's office was relatively uncluttered and in such shape that she could navigate it without a GPS unit was the day before she moved into it." However, his office, "upstairs in the same quaint, geriatric cottage wherein we reside, was clean, pristine and uncluttered only on the day I finished building it... but I have never needed a GPS because my office is about half the size of Deni's—a mere 8' x I I'. And I am a better organizer! My office overlooks a staircase landing on one side and has a big window that is permanently covered by venetian blinds (and partly by reflective materials also) because it faces west and gets bloody awful hot on summer afternoons. Deni's office has windows on two sides and is nicely shaded by the overhang of the back deck.

"Both offices are vaguely similar, with built-in desks/counters on three sides in Deni's office and two in mine, and corner 'desktop' portions with slide-under keyboard shelves. That was the best alternative I could come up with to provide lots of desk-top space for our desk-top computers and all the clutter of extensive home office junk. Of which there is a lot! Both offices have a multitude of shelf space, drawer units, storage boxes, crates, racks, counter space as required...

"Both offices, of course, have bookshelves up the wazoo, but never enough bookshelves, because it is impossible for some people ever to have enough bookshelves! Both of our offices would probably qualify for one of those ghastly reality shows about hoarders, were it not a policy to at least try and maintain some semblance of order."

What does Deni add to what works for her in the office Gordon built? "I have a stuffed vulture atop my modem. Its name is Michael Seidman, after my first editor. When I work on my second (third, fourth, eighth) draft, I think: Would Michael take this word/sentence/paragraph out? The answer is almost always YES! And I have statuettes of a tortoise and a hare on my computer stand. As a book or story nears completion, the tortoise inches forward. Plus, I have a small ceramic frog seated in front of a crystal ball; inspiration for *Toe of the Frog: The Da Vinci Toad*, sequel to my 'reluctant witch' mystery, Eye of Newt. What doesn't work? When I clean my office so that it looks like one of those Mr. Clean commercials, all sparkly and pristine, I can't find anything."

It's obvious from the above authors' revelations that some writers find creative energy in spaces that reflect the chaos of ideas from which stories are drawn. I confess that while I begin a novel in the midst of order, that order is soon overwhelmed with piles of notes, research books and papers, along with the three-ring-binder in which I keep my draft, printing off my work at the end of each day.

Though I can write most anywhere, writing in my kitchen does seem to provide better results for fiction writing, a thought I expanded upon in my February 2011 column. The view from my writing chair is one of the most important elements to me, even though my focus is on the story and my gaze upon the computer screen. Facing a wall without windows shuts down my creativity. I once lived beside a pond, and loved writing on the screened-in porch that overlooked the water.

In exploring pictures of authors in their creative settings, I find it interesting how many authors share their space with dogs and cats. My dog lies at my feet when I write, and my long-haired Continued on page 17



It Can Happen to You

Floods. Hurricanes. Fires. Tornadoes. Blizzards. Disasters strike, and when they do they can destroy not only a person's home and property, but also their tax records. As I write this article, I am wrapping up a visit with friends in San Diego who were forced to evacuate their home twice when fires threatened their immediate area. The first things they grabbed when ordered to evacuate were the drawers from their file cabinets that contained their insurance, banking, and tax records. After Hurricane Ike hit Galveston, Texas a few years ago, I spoke with clients whose financial records were destroyed in the storm. When the IRS later requested their records for audit, the clients were unable to produce them, making it difficult if not impossible for the taxpayers to defend the deductions they'd claimed on their returns.

Personal disasters can happen as well. I've counseled more than one client embroiled in a nasty divorce whose spouse deliberately destroyed important financial data. I've also spoken with clients who gave all their records to a tax preparer who subsequently lost the records, passed away, or simply disappeared.

While an auditor may have some sympathy for a taxpayer who has been through these types of unpredictable disasters, don't count on broad leeway. Good business practices include a plan for backing up critical documents, such as drafts of our manuscripts, and our practices should also include backing up tax data. Failure to do so could result in deductions being denied, so it's worth putting some time and effort into ensuring you will have access to data should your primary records be damaged.

What should you do to protect yourself? First, never give your tax preparer your only copy of data. The best practice is to keep the originals and give your preparer a copy. Store your original records in waterproof containers and place them on a high shelf in a closet. If your home is flooded and your records are in a cardboard box on the floor of your closet, the paperwork could be ruined. Avoid attics. A hurricane or tornado can tear a roof off a home and a heavy snowfall can cause a roof to cave in. If your records are in the attic, they are more likely to be damaged or destroyed in those types of disasters. Also, rodents sometimes find their way into attics and might decide your receipts look like a tasty snack.

Make an extra hard copy of your records and/or scan your documentation into computer files. If you make hard copies, be sure to store the second set of paperwork somewhere far enough from your home that the remote storage location isn't likely to be hit by the same disaster. For computer files, you can store the files in the "cloud" via an online backup service, email the files to yourself as attachments that can later be accessed from a remote computer, or store the files on a jump drive. As with paper copies, be sure you store any jump drives in a location sufficiently far from your home that it is not likely to suffer damage from the same incident that might affect your home. Keeping the hard copies or jump drive in a locked drawer at your office or renting a safe deposit box is sometimes a good option. Because paperwork or a jump drive given to a friend or family member for safekeeping could end up being misplaced, I recommend that your offsite storage location be somewhere that is under your control.

Maintaining an updated summary of tax data throughout the year is also a good idea. Whether you use spreadsheets, a bookkeeping program, or a manual system of logging income and expenses, maintaining a summary of year-to-date data can be helpful if records are damaged or destroyed. I recommend updating your summary no less than monthly. Be sure to include a copy of your most recent summary in your backup files.

Copying and scanning records can be time consuming and, as a busy writer, you don't want to spend more time backing up files than absolutely necessary. So how far back should you scan or copy records? The IRS can generally go back three tax years in an audit. If there is a substantial understatement of income (25 percent or more), they can go back six years. If there is evidence of fraud or if no return was filed, they can go back as far as they choose. While many CPA firms retain records for six tax years back (seven calendar years), if you believe your past returns were accurate it is probably sufficient to make backup copies of only the last three years' records. Once you make the backup copies for the past three years, however, you might want to adopt the longer six-year retention period as you move into the future.

What if it's too late? If disaster has already struck, the only copy of your tax records were ruined, and the IRS hits you with an audit notice, what should you do?

If you hired a professional tax preparer, contact his or her office to obtain a copy of any records that were kept. Some tax pros keep more detailed records than others, but, even if the preparer did not keep a full copy of your records, the summaries in their work papers might serve as evidence of the detailed paperwork you provided to them.

The next step is to see if you can obtain duplicate detailed receipts for items. Some stores can use your checking account number, credit/debit card number, or a customer loyalty card number to access your purchases and reprint receipts. If you don't have original receipts but can show a pattern of behavior, such as a weekly dinner meeting for your critique group, the auditor might be willing to accept secondary evidence such as your bank account or credit card statement showing routine entries at restaurants. Don't forget that you may also be able to recreate your deductions via PayPal records or account histories with various suppliers or service provides.

Some writers find it useful to have a credit card and/or bank account used exclusively for their writing business. Having a business-only card or account would make it much easier to identify business-related charges should you have to go back in time to research your expenses.

As a final note, the IRS sometimes grants extensions of time to file and pay taxes for those who live in areas hit by a disaster. If you're unfortunate enough to suffer a disaster, be sure to take advantage of any extensions offered.

Diane Kelly is a CPA/tax attorney and the author of the humorous Death and Taxes romantic mystery series from St. Martin's Press.

Not your Usual Writing Advice Continued from page 15

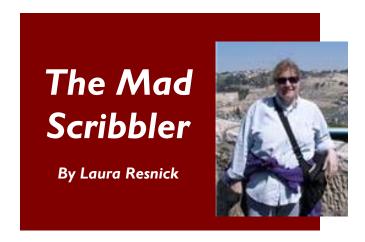
calico You Kitty tries to snuggle between me and the keyboard. Perhaps for some of

us our pets are as much a necessary part of our writing atmosphere as our desks, windows, and clutter or lack thereof.

A number of books have been published on the topic of authors' creative spaces. The most famous is *The Writer's Desk* by Jill Krementz, a photographer and the wife of author Kurt Vonnegut. The photos show that writers write in every conceivable type of space. Ann Perry is quoted saying, "It doesn't much matter where I sit to write. The first draft is in my head." (In researching this story, I came across this gem of an article titled "How Do I Start Writing?—Part I" on Jennifer Stevenson's website: "When my mother was a cub reporter, she once asked 'How do I become a writer?" of a copyboy at the Chicago City News Bureau. He told her, 'Put the seat of your pants in the seat of the chair.' The copyboy's name was Kurt Vonnegut." Hmmm. I notice he didn't mention the type of office, desk or chair necessary. Okay, I confess, I just wanted to work Jen's quote into the column because I find it so awesome that her mother actually worked with Kurt Vonnegut!)

If you are interested in viewing more writers' spaces, check out *Writers' Houses* by photographer Erica Lennard and author Francesca Premoli-Droulens, *American Writers at Home* by photographer Erica Lennard and author J.D. McClatchy, or online photo collections such as http://writeplacewritetime.tumblr.com and http://www.guardian.co.uk/books/series/writersrooms.

JoAnn Grote is the award-winning author of 38 books, including inspirational romances, middle-grade historical novels, and children's nonfiction. Contact her at jaghi@rconnect.com.



My Epic Quest

At the start of this year, after a lifetime of renting, I decided to buy my first home.

For a prospective home buyer, it was the best of times, it was the worst of times. It was "a great time to buy," because housing prices and interest rates were low. On the other hand, slaying a three-headed dragon with a penknife was easier than getting a mortgage in 2012. After the extended drunken lap-dance which characterized transactions in the mortgage industry for nearly a decade, lenders had now become the shapeshifting ogres who guard a wizard's golden treasure.

Moreover, no mere mortal's battle with such creatures, I assert with confidence, can equal the challenges facing a full-time, self-supporting midlist novelist who has no salaried spouse or day job to bolster her mortgage application. Indeed, it's amazing how fast and flagrantly a banker's initial desire to sell you a mortgage vanishes when you use words like "self-employed" and "freelancer." With my realtor's help, I managed to find one—and only one—mortgage officer still interested in talking to me after hearing these phrases.

And so I waded into the river of fire, i.e. commenced the mortgage application process.

I had so far been operating on the assumption that I could afford a mortgage payment similar to my monthly rent (an assumption gleaned from the homebuyer books I'd been reading as a devoted new acolyte). The mortgage bank, however, judged that the most I could possibly afford to spend on PITI was about 80 percent of that sum. (PITI is a monthly housing payment comprised of mortgage principle and interest, property taxes, and homeowner's and mortgage insurance.)

A particularly nonsensical aspect of this estimate was that the bank based its figures on my taxable income (the "adjusted gross" on my 1040 form) rather than on my gross income. Well, I sensibly take every tax deduction to which I am legally entitled—such as the cost of my home office, for which my CPA deducts rent, utilities, and other relevant expenses every year. According to the bank, those deductions represent money I cannot spend on housing... precisely because, um, I spend it on housing. And I soon learned that explaining this to a mortgage bank is like reasoning with the sea.

However, by the time I met with the mortgage officer, I had already, through several months of research, realized that my best bet for buying any dwelling better than a giant shoe in a haunted forest would be to apply to various government programs aimed at helping first-time homebuyers.

The difficulty in researching such programs is that they change from place to place and from year to year. My city, county, and state all had various programs, some of which overlapped, and the rules and requirements for them varied. Many areas have good fairies, i.e. non-profit agencies, which offer free classes, approved by the Department of Housing and Urban Development (HUD), to inform people about current programs, as well as to educate prospective homebuyers. Their goal is not only to get renters into home ownership, but also to teach them how not to wind up in foreclosure.

(Anyone who'd like to know more about homebuyer programs, please contact me at LaResnick@sff.net. Since various friends have already asked, I've prepared a document with relevant information, and I'd be happy to email it to you.)

I applied to (and was approved by) half a dozen such programs, which ensured I had a range of options for bolstering my anemic mortgage estimate when choosing a house. Since I am a very thrifty person with expensive tastes (*such* an inconvenient combination), I focused my hunt in the Neighborhood Stabilization Program (NSP), which I felt offered me the best opportunity to buy a castle I wanted to live in for a mortgage I could feasibly wrest from my newfound ogres. NSP is a HUD program that works with local communities, and it's surprisingly flexible in how it can be used and applied, as long as HUD's basic NSP rules are respected.

The benefit of getting into the program is that I would get a much better house than I could otherwise buy, thanks to affordable pricing combined with grant money to assist me with purchasing and closing costs. In exchange, the buyer is obliged to maintain monthly house payments and remain in the house for a certain number of years to help stabilize the neighborhood.

To be approved for the program, I was required to take the HUD-approved educational classes mentioned above (which I found very useful), to go through fiscal counseling (pretty useless—they'd never encountered a writer before and were utterly baffled), and to submit to extensive fiscal vetting. This included providing two years of my tax returns, six months' worth of all my bank statements, my current publishing contracts, a current royalty statement, quarterly P&L estimates for the year-to-date, a credit report, letters of verification from my insurance company, my utilities company, and my cell phone company, and various other documentation proving that I am not Darth Vader.

Actually, none of that was a particular burden, since my mortgage bank also required all those same items, as well as: a photocopy of every income check I received for a period of about six months, to prove I actually earn income; I2 months of canceled rent checks, to verify my landlord's statement that I was a reliable tenant; a signed form allowing the bank to get two years' worth of my tax returns directly from the IRS, based on the stated assumption that I might have forged my own copies of these documents; and authorized phone conversations with my utilities and insurance companies to verify my already-verified payment history.

At one point, I broke down and demanded my loan officer tell me the truth: They were just searching for an excuse not to approve my application, right? I wasn't going to get the mortgage, right?

He showed me a two-page checklist, in small print, of items to be verified for my mortgage application, most of them already checked off, and told me that they didn't get this far in the process if they intended to deny the application.

"I know that everyone says getting a mortgage these days is impossible," he added. "It's not. It's just really hard."

It is, in fact, an epic quest!

Anyhow, after various trials and tribulations (including making an offer that got rejected, which was a heavy blow to me after months of looking), I found the right house in the NSP program, at the right price for my mortgage officer, and my NSP application for it was approved and my offer was accepted.

High-five the plucky fantasy writer who didn't abandon her quest when she met the drooling Hydra or got lost in the Mists of Gloom!

However... my initial closing date of end-August fell through. I had already given notice to my landlords; and although I'd been a good tenant for six years, those foul-breathed hell-toads insisted I leave as planned, since they had already re-rented my place. So I packed up and put my whole household into storage.

This began my sojourn in Purgatory.

At the time, my closing was only supposed to be delayed for a week, maybe two. So I packed just one suitcase of summer clothes and made arrangements to stay with a friend for a few days after I got back from the World Science Fiction Convention, which was my first stop after vacating my apartment.

Well... there was another delay. And another. And yet another. I had to buy warmer vestments as summer turned to autumn and I still had no home. Sometimes the mortgage people wanted more paperwork from me (because a surfeit is never enough), but the main problem was that the house still wasn't finished. It was one of a row of derelict, abandoned nineteenth-century townhouses all being gutted and completely rehabbed by the local NSP, and there were repeated delays on finishing mine.

Since guests and fish both stink after three days, I moved from one friend's guest room to another. Then a friend loaned me an empty cabin in the woods for a couple of weeks. I returned from there in time to learn of still more delays, and so I stayed with another friend. Then a generous soul offered me shelter in his castle (okay, a condo) that is empty most of the time, since he primarily lives in another kingdom. And so on.

Thus, I passed five weeks as a roofless wanderer, until we reached the day when all my extension papers would turn into pumpkins at midnight. And in a deal involving that much bureaucracy, you *really* don't want to have to extend your extensions. Mercifully, the stars aligned, the earth moved, and I was informed in midafternoon that we would close that very day at 5pm. I saddled my trusty Toyota Corolla and sped to the bank to get my cashier's check; then raced to the house for my pre-closing walk-through; then flew as if by magic to the closing—where finally, at long last, I bought the home I had first set out to find and claim as my own some I0 months earlier.

And so I now live in an enchanted castle on a hill. (Well, okay, now I live in a formerly derelict Victorian townhouse on a city street that was abandoned until NSP buyers started moving in here this month.) Thus, this wandering novelist's epic quest has come to its happy conclusion.

All of Resnick's royalty earnings from her next book, Polterheist, which goes on sale November 6, will go toward stabilizing her neighborhood, i.e. paying her new mortgage.

Business Briefs

Job Change

The Bent Agency has a new agent for children's and young adult fiction as Gemma Cooper moved from Bright Literary Agency in September.

PW Daily

Libraries as Publishers?

FastPencil is partnering with library vendor Auto-Graphics to provide a publishing platform to libraries. This would allow libraries that are Auto-Graphic customers to provide library patrons, either novice or experienced authors, a means to create, manage, distribute and sell print and digital formats. Currently, 5,500 libraries work with Auto-Graphics.

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