

Saving for Retirement—The Time Is Now

BY JEAN C. GORDON

All writers have days when they'd jump at the chance to chuck it all and retire immediately. Then, the story suddenly gels, the characters come alive, and they think, "I love this; I never want to retire." And, it's true. Many writers never retire entirely.

But, at some point, wouldn't you like to slow down? Haven't you ever wished you had the financial freedom to turn down a contract that came at the "wrong" time or ditch a project you're well-along with but your heart isn't really in? Retirement savings can be your ticket to being able to write what, when, and how much you want in your later years without worrying about paying the bills. And you should be prepared for the possibility that illness—yours or a family member's—could force you to stop writing temporarily, or even permanently.

Where Will Your Retirement Income Come From?

Traditionally, the three cornerstones of retirement income have been:

- ▶ Social Security benefits
- ▶ Employer-provided retirement plans
- ▶ Investments and savings

Social Security will pay only a portion of the retirement income you'll need. The current average monthly Social Security retirement benefit is \$1,335, or \$16,020 a year. The maximum annual retirement benefit is \$31,956. Generally, you'll qualify for the maximum benefit only if you've earned the inflation-adjusted equivalent of \$118,500 (in 2015) for at least 35 years prior to "retiring" and you don't begin benefits until full retirement age or later. For most of you, full retirement age is no longer the traditional age 65. Full retirement age is age 66 for people born between 1943 and 1954. It's gradually increasing for those born after 1954 until it reaches 67 for people born in 1960 and later.

Looking at employee-provided retirement benefits, as a self-employed writer, you are your employer. Unless you have another job or you've put in enough time at another job to qualify for sufficient employer-provided retirement benefits, you're going to have to rely heavily on the third cornerstone of retirement income—savings and investments.

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How Much Should You Save?

The answer depends on your retirement income needs. You can find countless calculators online that can help you estimate your retirement income needs and how much you should be saving to meet those needs. Here are three:

Continued on page 5 ▶

Novelists, Inc.

FOUNDED IN 1989

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Jasmine Cresswell

Maggie Osborne
Marianne Shock

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If you have questions regarding Novelists, Inc., please contact a member of the Board of Directors.

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Nink Online Index

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Complete committee member listings are available on the website:

<http://www.ninc.com>

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Address changes may be made on the website.

Members without Internet access may send changes to the Central Coordinator.

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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:

Tracy Higley
tracy@tracyhigley.com

Qualified Applicants:

Ginny Baird, Williamsburg VA
Catherine Cobb (Kate Baray), Austin TX
Dani Collins, Christina Lake BC, Canada
Yasmine Galenorn, Kirkland WA
Eliza Gayle, Rolling Bay WA
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Isabel McFarland (Ednah Walters, E. B. Walters),
Logan UT
Christiana Miller, South Pasadena CA
Erin Rieber (Erin Knightley), Bunn NC
Heidi Tretheway, Happy Valley OR

July Contributors

Denise A. Agnew is the author of over 60 novels. Denise has written paranormal, romantic comedy, contemporary, fantasy, historical, erotic romance, and romantic suspense. Archaeology and archery have crept into her work, and travels through England, Ireland, Scotland, and Wales have added to a lifetime of story ideas. Denise is also a paranormal investigator, Reiki Master, and Certified Creativity Coach. Visit Denise's websites at www.deniseagnew.com and www.creativepencoaching.com.

Before leaving the position in April of this year, **Jean C. Gordon** was the Manager, Editorial Services for an international financial and retirement services corporation. A graduate of California State University, Los Angeles and the State University of New York at Albany, she holds a bachelor's degree in journalism and a master's in public affairs with a concentration in public law. Jean has more than 30 years' experience in financial planning and writing. Retirement planning is her specialty. She's also a multipublished author of inspirational and sweet romance.

JoAnn Grote is the award-winning author of 40 books, including inspirational romances, middle-grade historical novels, and children's nonfiction. Contact her at jaghi@rconnect.com.

D. P. Lyle is the Macavity Award-winning and Edgar, Agatha, Scribe, and USA Today Best Book Award-nominated author of many nonfiction books as well as numerous fiction works, including the Samantha Cody and the Dub Walker thriller series, and the Royal Pains media tie-in novels. He has worked with many novelists and writers of popular television shows. Dr. Lyle is a practicing cardiologist in Orange County CA. See his website at www.dplylemd.com or his blog at <http://writersforensicsblog.wordpress.com>. Q&As are republished with the author's permission.

Fantasy novelist **Laura Resnick** actually likes real puppies, and her hobby is fostering them for a service dog organization.

NINC has room to grow...

Recommend membership to your colleagues. Prospective members may apply online at <http://www.ninc.com>. Refer members at [ninc.com](http://www.ninc.com). Go to Members Only, "Member Services," and click "Refer a New Member to NINC." Take NINC brochures to conferences.

NINC Statement of Principle:

Novelists, Inc., in acknowledgment of the crucial creative contributions novelists make to society, asserts the right of novelists to be treated with dignity and in good faith; to be recognized as the sole owners of their literary creations; to be fairly compensated for their creations when other entities are profiting from those creations; and to be accorded the respect and support of the society they serve.

Slate of Candidates for 2016:

President-elect: Erica Ridley

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Eve Gaddy

JoAnn Grote

Sharon Hamilton

Lori Handeland

Debra Holland

Charlotte Hubbard

Julie Ortolon

Deb Salonen

Jennifer Stevenson

Look for bios and candidate photos in the August issue of Nink. Mail-in ballots and instructions for voting online will be included in the September Nink.

LETTER to the Editor

Dear Novelists, Inc. members,

Last month, many of you gave my husband and me a terrific gift, one that boosted our spirits and made us stronger both mentally and emotionally. I'd like everyone to know we're both doing much better in all ways. I'm getting some much needed help from a very good therapist. None of this healing would have been possible without your kindness and support.

Thank you all just for being there for us.

Bob & Judy Gill

Saving for Retirement—The Time Is Now

Continued from page 1 ▶ Kiplinger: <http://tinyurl.com/pbphoy>

AARP: http://www.aarp.org/work/retirement-planning/retirement_calculator.html

Bank Rate: <http://www.bankrate.com/calculators/retirement/retirement-plan-calculator.aspx>

While people often assume living expenses will drop significantly at retirement, that's not always the case. Retirement can be expensive. The U.S. Department of Labor estimates that you'll need at least 70 percent of your preretirement income—lower earners, 90 percent or more—to maintain your standard of living when you stop working. To give you an idea of the amount you may need to provide that income, this table shows you how long a \$500,000 retirement fund would last invested at different rates.

Annual withdrawal	Years before a \$500,000 nest egg would be gone*				
	4%	5%	6%	7%	8%
\$30,000	28	36			
\$35,000	21	25	33		
\$40,000	17	20	23	30	
\$50,000	13	14	15	17	20
\$60,000	10	11	11	12	14
	4%	5%	6%	7%	8%
Average annual return on assets					

For example, if your money was invested at an average annual rate of 4 percent and you withdrew \$35,000 a year, the fund would last just over 21 years—the life expectancy of a woman turning 65 this year. If you invested the money at 7 percent or more, you could withdraw \$35,000 a year indefinitely. But be aware that to compensate for potential market downturns, many financial advisors recommend a withdrawal rate of 4 percent or 5 percent (\$20,000 or \$25,000 a year for a \$500,000 nest egg) and conservative investment return expectations in the lower range of the numbers shown.

The Sooner, The Better

This table shows the monthly investment required to accumulate each \$100,000 of savings you may need. As you can see, the earlier you start saving for retirement, the easier it will be to come up with the money to save.

Years to retirement	Monthly investment needed				
	5%	6%	7%	8%	9%
35	\$88	\$70	\$56	\$44	\$34
30	\$120	\$100	\$82	\$67	\$55
25	\$168	\$144	\$123	\$105	\$89
20	\$243	\$216	\$192	\$170	\$150
15	\$374	\$344	\$315	\$289	\$264
10	\$644	\$610	\$578	\$547	\$517
5	\$1,470	\$1,433	\$1,397	\$1,361	\$1,326
	5%	6%	7%	8%	9%
Average annual return on assets					

The Advantages of Tax Deferral

Once you've determined your retirement income needs, you'll need a strategy to meet those needs. The easiest way to build a retirement fund is to invest in a plan that lets you defer federal (and possibly ▶

state) income tax on your retirement contributions and earnings. The tax savings can reduce the cost of your contribution and give you more money to invest.

Tax deferral also boosts your investment return. On any investment, your real return is the return you earn after taxes are paid and inflation is accounted for. Here's a look at how taxes can reduce the returns earned on investments in a taxable account, such as a brokerage account.

Tax bracket*	After-tax return (7% before-tax return)
10% (\$0–\$9,225 income)	6.30%
15% (\$9,226–\$37,450 income)	5.95%
25% (\$37,451–\$90,750 income)	5.25%
28% (\$90,751–\$189,300 income)	5.04%
33% (\$189,301–\$411,500 income)	4.69%
35% (\$411,501–\$413,200 income)	4.55%
39.6% (income greater than \$413,200)	4.23%
* Single filers; married filing jointly brackets are higher	

Without annual taxes, your savings can grow considerably faster. For example, let's assume you're in a 28 percent federal tax bracket. If you invested \$5,000 a year in a taxable account paying a before-tax return of 7 percent, after 15 years, your account would be worth \$111,743. If you invested the \$5,000 in a tax-deferred account, you'd have \$132,207. Even after paying taxes on your withdrawals from the tax-deferred plan during retirement, you'd still be ahead.

And this example shows only the effect of tax deferral on your investment earnings. If you can deduct the contributions you make to your retirement savings plan, you can boost your savings even more by investing the tax savings you'd realize by deducting your contribution on your federal tax return.

Several Alternatives

As self-employed people, writers have several alternatives for building a tax-deferred retirement fund:

- ▶ Self-employed business plans
- ▶ Employer-sponsored plans
- ▶ Individual retirement accounts (IRAs)

An accountant, financial planner, broker, bank investment officer, or insurance representative can help you determine which is best for you. Most types of retirement plans can be set up with mutual fund companies.

Self-employed Business Plans

Let's look at self-employed business plans first. A Savings Incentive Match Plan for Employees or SIMPLE can be a good choice for newly published authors. A SIMPLE can be set up as individual retirement accounts for you and any employees you may have or as a 401(k) salary deferral plan.

In 2015, you, as an employee, can contribute \$12,500 or 100 percent of your writing income, if less, to a SIMPLE. If you're age 50 or older, you can make an additional catch-up contribution of \$3,000. And, as your employer, you can contribute another 3 percent of your writing income for the year. So, if you earned \$30,000 from your writing, you could contribute more than 40 percent of your income to your SIMPLE, a far greater percentage than allowed with other self-employed accounts. However, regardless of income, your total contributions, not counting the \$3,000 catch-up contributions for those age 50 and over, cannot exceed \$53,000 for 2015.

Some of you may be familiar with another type of simplified retirement plan, the Simplified Employee Pension or SEP. SEPs are a favorite among writers and other self-employed people. With a SEP, you, as the employer, contribute to IRAs set up for you and any eligible employees you may have. Each year, you can contribute

up to \$53,000 or 25 percent of your compensation, whichever is less. If you created your SEP before 1997, you may also be able to make additional salary deferrals to your SEP account.

Your contributions, together with any earnings your SIMPLE or SEP account generates, grow tax deferred until you begin withdrawing from your account, generally at retirement. Withdrawals from the account before age 59½ may be subject to a 10 percent early withdrawal penalty. As their names imply, SEPs and SIMPLEs are easier and less costly to set up and maintain than more sophisticated retirement plans, such as Solo 401(k) and Keogh plans, which are subject to strict tax-qualification requirements.

With a one person or Solo 401(k) plan, you can make an employee contribution of up to 100 percent of your compensation (net earnings if you're self-employed) up to the 2015 maximum of \$18,000 (\$23,000 if you're age 50 or older). You can also make nonelective contributions of up to 25 percent of your compensation (net earnings if you're self-employed). Your total contributions, not counting the \$6,000 catch-up contributions for those age 50 and over, cannot exceed \$53,000 for 2015.

A Pension (or defined benefit) Plan may offer a multi-published author who is getting a late start on retirement planning a real advantage. A defined benefit plan promises to pay you a certain retirement benefit of up to \$210,000 a year, adjusted periodically for inflation. Annual contributions are based on actuarial projections of how much the plan will need to pay the promised benefits. If you're close to retirement and have a secure writing income, a Keogh could be right for you.

You can contribute to a SIMPLE, SEP, 401(k), or Keogh plan for your writing business even if you are also employed elsewhere and have an employer-sponsored retirement plan.

Employer-sponsored Plans

If you have the opportunity to participate in an employer-sponsored retirement savings plan, such as a 401(k) or 403(b) salary deferral plan (offered by nonprofit employers), take full advantage of it. In 2015, you may contribute up to \$18,000 to a 401(k) or 403(b) plan (\$23,000 if you're age 50 or older). This maximum is adjusted annually for inflation. Many employers match some or all of their employees' contributions. This is an added tax-deferred benefit. If you're married, also encourage your spouse to participate in his or her employer's plan. The more tax-deferred investments you can make, the more comfortable your retirement will be.

Individual Retirement Accounts

In addition to self-employed and employer-sponsored plans, you can contribute up to \$5,500 in 2015 (or your total earned income from any source for the year, if less) to an individual retirement account (IRA). If you're age 50 or older, you can make an additional \$1,000 catch-up contribution. Like the other plans I've covered, traditional IRA contributions grow tax-deferred until you withdraw them.

You also will be able to deduct your contributions if neither you nor your spouse is eligible to participate in a self-employed or employer-sponsored retirement plan. If either you or your spouse is eligible to participate in another plan, your IRA deduction may be limited or eliminated, depending on your adjusted gross income.

If you can't deduct your IRA contributions, you should consider a Roth IRA, rather than a traditional IRA. In 2015, you can open and contribute to a Roth IRA if you are single and have adjusted gross income of up to \$131,000 or are married filing jointly with AGI of up to \$193,000. Contributions to a Roth IRA aren't deductible, but if the account is open for at least five tax years, you may withdraw your original contributions *and* investment earnings *tax free* if you're at least 59½ or become disabled. With regular IRAs and self-employed retirement plans, you have to pay income tax on your account earnings and any deductible contributions when you withdraw them from the plan.

Also, with traditional IRAs, you have to stop making contributions and begin taking distributions based on your life expectancy once you reach age 70½, even if you're still writing. Self-employed and employer-provided retirement plans have a similar requirement. You generally must begin receiving minimum benefits once you reach 70½ or stop working, whichever is later. Roth IRAs have no such contribution or distribution requirements. You can continue to contribute to a Roth IRA as long as you have income, and you don't have to take any money out until you decide you need it.

This is just a general overview of saving for retirement and the methods available to authors and other self-employed people. You'll need the help of a financial/legal professional to set up most of the retirement saving options discussed. ▲



**NINC
WORLD**

**TRADEWINDS
ST. PETE, FLORIDA
SEPT 30 - OCT 4, 2015**

**Novelists, Inc: The Only International
Writers Organization for
Multi-Published Fiction Authors**

Kasey's Conference Schedule (... vaguely)

Wednesday, September 30

**Registration Opens at 4:00 p.m.
Welcome Reception with lots of nibbles, 6:00 – 8:00 p.m.
*Includes Punch Bowl Bonanza courtesy of BookBub
(yes, non-alcoholic and “spiked” – yum!)***

**Night Owls – Members Only
8:30 – 10:30 p.m.**

Thursday, October 1

First Word, 9:00 a.m. (sharp, or we start without you!) – 5:00 p.m. The room then will be turned over to our industry guests for private conversation until 6:00 p.m.

Taking our Careers Global – the Last Frontier

**Lunch, 12:30 – 1:45 p.m.
*Sponsored by Draft2Digital***

Dinner, 6:30 – 8:00 p.m.

**Night Owls – Members Only
8:30 – 10:30 p.m.**



NINC WORLD

Friday, October 2

**Workshops from 8:30 a.m. – 5:30 p.m.
Average: three per hour**

Lunch and dinner on our own

**Night Owls – Members Only
8:30 – 10:30 p.m.**

Saturday, October 3

**Workshops from 8:30 a.m. – 5:30 p.m.
Average: three per hour**

Lunch and dinner on our own

**Blow-out Buffet Dinner on the Beach
8:00 p.m. – 9:30 p.m.**

Sponsored by KDP and ACX

For extra fun: PhotoBooth provided by The Killion Group

Sunday, October 4

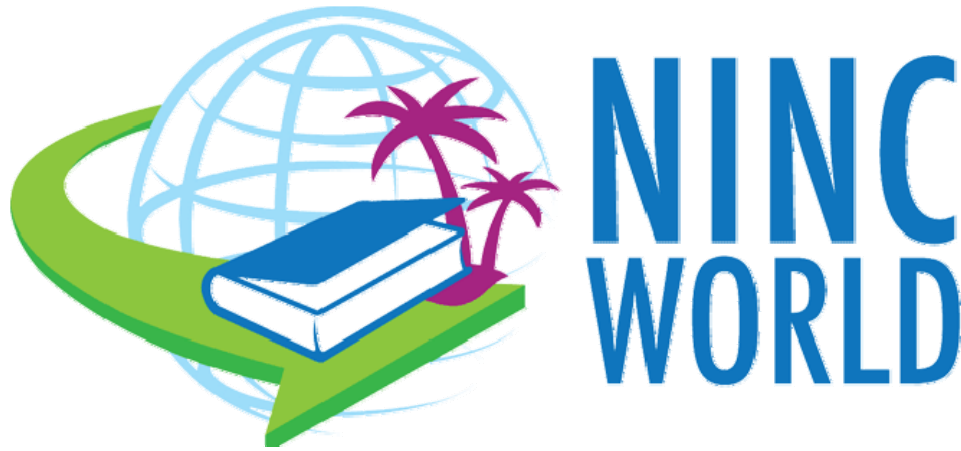
General Meeting 9:30 a.m. – 10:30 a.m.

Lou, Unplugged, 10:30 – Noon

**Conference wrap-up featuring Lou Aronica, all NINC members, plus any Industry Guests will-
ing to speak informally about this business we're all in together. Consider this last get-together
as the sort of informative talk that usually takes place at conferences late at night in the bar—
except it will be morning, and we should all be relatively sober.**

Plan your trip home accordingly!



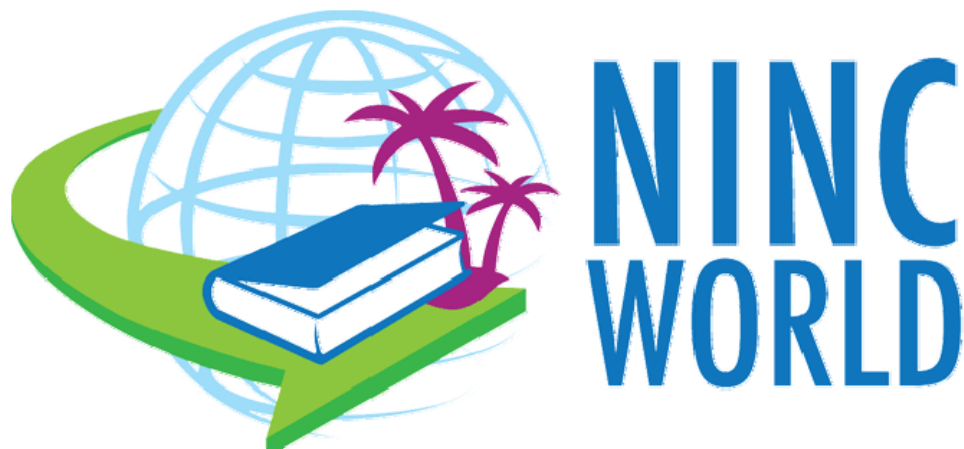


Conference Speakers and Guests

... plus a few surprise guests and workshops I'm wrangling our members into presenting for us (you'll be hearing from me soon!).

Check out the bios of our speakers and guests at www.ninc.com/conferences

Porter Anderson, NINC's Media Partner
Kris Austin CEO and co-founder, Draft2Digital
Scott Beatty, Trajectory
Lori Bennett, Nelson Literary Agency
Karen Block, freelance editor
James Bryant, Trajectory
Catherine Coulter, *New York Times*-bestselling author
Gareth Cuddy, founder and CEO of Vearsa
Ali Cunliffe, freelance editor
Katie Donelan, BookBub
J.T. Ellison, *New York Times*-bestselling author
Elizabeth Spann Craig, bestselling author; website named in 101 best sites for writers
Gareth Cuddy, CEO, ePubDirect
Genevieve Cushing, Author Relations Manager (CreateSpace)
Robin Cutler, Manager, Content Acquisition, Ingram Spark
Judith Curr, President and Publisher of Atria Publishing
Barbara Freethy, Kindle Million Club author
Jane Friedman, digital media strategist
Chuck Kronbach, Director, Indie Publishing Worldwide
Matthias Matting, SelfPublisherBibel.de
Thad McIlroy, publishing consultant
Courtney Milan, *New York Times*-bestselling Author
Alene Moroni, King County Library System
Christine Munroe, U.S. Manager for KOBO Writing Life
Richard Nash, publishing entrepreneur
Nicole Ob Den Bosch, Sr. Assoc., Content Acquisition (ACX)
Athina Papa, Literary Translations, LLC



Carina Petrucci, Author Relations Manager (CreateSpace)
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Brenna Shanks, King County Library System
Daniel Slater, Author and Vendor Relations for Amazon Indie Publishing
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Lael Telles, Author Relations Manager (KDP)
Neal Thompson, Manager of Author and Publishing Relations at Amazon.com
Joshua Unruh, Marketing Director for Draft2Digital
JoSelle Vanderhooft, freelance editor
Hannah Wall, Manager, Marketing & Communication (ACX)
Deb Werksman, Editorial Director, Romance, Sourcebooks
Dan Wood, Director of Author Relations at Draft2Digital
Marsha Zinberg, The Write Touch

Some of our freelance editor guests will be taking one-on-one appointments. Details to follow.

Lodging Is Sold Out ... Here Are Options:

We are sold out at both the TradeWinds Island Grand and their sister hotel on the resort, Guy Harvey Outpost.

But there's still time, brothers (and sisters)!

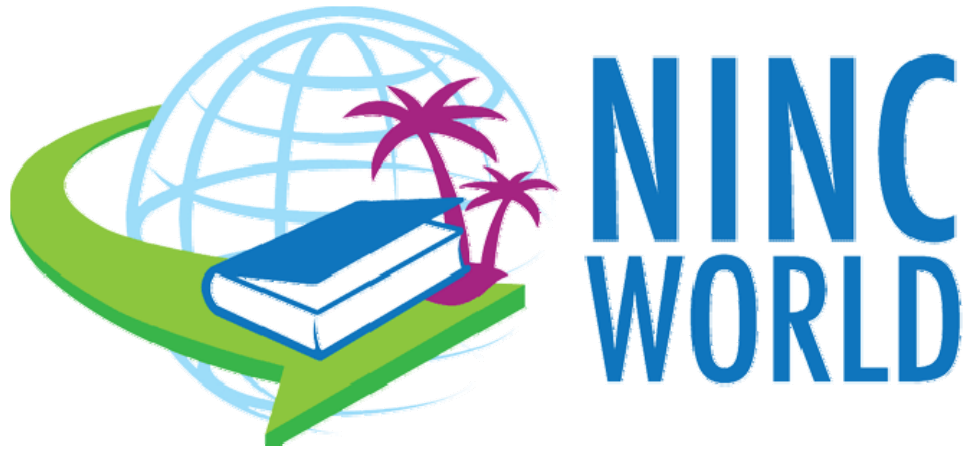
We have a **roommate list** running on BeachNINC, so it's possible to buddy-up and split costs. Just subscribe at: beachninc2015-subscribe@yahoogroups.com

Once a member of the loop, you can sign in, go to "More" on the top menu, click on "Database," and the list is there. There is an arrow at the top right to expand the list to see all of it—as in checking off whether you have a room you want to share, or need to find someone who will take you in.

If by chance you have a room and have to cancel, please contact Registrar Pam McCutcheon at pammc@pcisys.net so she can scarf up your conference rate room and give it to somebody else who wants to attend.

Do you wish to be put on a waiting list to register for the conference, want to register only after you've found a room? Again, contact Pam, as she is holding the list.





Be a Supporter of NINC!

Go to https://ninc.com/conferences/support_ninc/program_ads

There you will see our advertising rates for the conference program. Advertising is limited to products and services of value to multi-published, career-oriented authors and does not include self-promotion of any kind.

What does this mean? It means, as a member, you can't advertise your next book. But, as a member, if you offer writer-related services to other authors, hey, let everyone know via an ad.

At the bottom of the page is the list of costs, and it's there so that you can help support NINC and get your name and website address in the program. Remember, the program will also be on the website for download, so those website addresses will be "live." Even if you can't be in Florida with us—and even if you will be there—get your name and website or Facebook page or whatever listed in the program.

For those attending—think about it. You meet an industry type at Salty's Tiki Bar or while lounging around the pool. Industry type is interested in knowing more about you as an author, goes to the list of NINC supporters in the program, sees your name and website, punches it into his tablet, and there you are. Not too shabby, huh!

Cost to appear as a NINC supporter in the program? \$20.

Last day to register for the conference: August 28
Less than 100 days—are you ready for the beach?



P.S.

Time's running short, but not gone. Logistics of room stays are a challenge. But there's still opportunity for you. Don't miss out!

Not registered yet? Go to www.ninc.com/conferences



Photo by Sabrina Ingram

Not Your Usual Writing Advice

By JoAnn Grote

Thank You

“Gratitude is the master key.”
— **Gregory Etherton, *Pay Yourself First***

One day in the 1990s, Oprah Winfrey interviewed Sarah Ban Breathnach about her book *Simple Abundance: A Daybook of Comfort and Joy* (Grand Central Publishing, 1994). I was surprised Oprah was giving so much importance to the practice of gratitude. The practice seemed too simple to be receiving all that praise.

Most of the editors Breathnach had submitted the proposal to felt the same; the proposal was turned down 30 times in two years. Yet when the 10-year anniversary edition was published in 2004, there were seven million copies in print in 30 languages. Clearly Breathnach had stumbled onto something major. *Simple Abundance* promotes five additional principles, but Breathnach says, “Simplicity, order, harmony, beauty, and joy—all the other principles that can transform your life will not blossom and flourish without gratitude.”

Today, there are people who make their life’s work the study of what I thought 20 years ago was such a simple principle it was barely worth discussion. What those researchers have discovered makes gratitude sound like a miracle pill.

Robert A. Emmons, one of those researchers, is a professor of psychology at the University of California, Davis. In *Gratitude Works: A 21-Day Program for Creating Emotional Prosperity* (Jossey Bass, 2013), Emmons tells us, “Gratitude is like fertilizer for the mind, spreading connections and improving its functions in nearly every realm of experience.” That certainly sounds beneficial for creative writers.

Melodie Beattie, author of the best-seller *Co-Dependent No More* (Hazelden, 1986), wrote a book in 2007 titled simply *Gratitude: Inspirations* (Hazelden). Beattie says, “Gratitude unlocks the fullness of life. It turns what we have into enough, and more. It turns denial into acceptance, chaos to order, confusion to clarity. It can turn a meal into a feast, a house into a home, a stranger into a friend. Gratitude makes sense of our past, brings peace for today, and creates a vision for tomorrow.”

It seems gratitude has creative power. According to Shawn Achor, author of *The Happiness Advantage: The Seven Principles of Positive Psychology that Fuel Success and Performance at Work* (Crown Business, 2010), “gratitude has proven to be a significant cause of positive outcomes.” “When we practice daily thankfulness, we have the potential to transform our reality,” Nina Lesowitz and Mary Beth Simmons claim in *Living Life as a Thank You: The Transformative Power of Daily Gratitude* (Viva Editions, 2009).

I asked fellow NINC member and *New York Times*-bestselling author Debra Holland, who is also a psychotherapist, for her thoughts on gratitude.

“Sometimes gratitude is a spontaneous welling up of a deep feeling of thankfulness—powerful, yet humble,” Debra said. “Sometimes the intensity of the emotion moves me to tears. However, most times gratitude is a choice, a decision, an attitude.

“If we shift our focus from what is wrong in our lives or what is wrong with someone else, or the world around us, to what is right about ourselves, our life, and the world around us, we can feel joy instead of resentment.”

According to Debra, practicing gratitude helps:

- ▶ lessen feelings of fear, stress, and anxiety;
- ▶ create more joy in your life;
- ▶ keep you centered, as well as ward off jealousy and negativity;
- ▶ increase self-esteem;
- ▶ increase determination, energy, focus, and alertness;
- ▶ improve your quality of life;
- ▶ make you less vulnerable to depression; and
- ▶ improve the quality of sleep.

Wow. That's a lot of power from a practice that seems so simple. How can we access that power? Debra suggests the following ways to improve one's feeling of gratitude:

- ▶ Keep a gratitude/blessings journal. Write morning and/or night about what you feel grateful for.
- ▶ Pause during the day and think of something you are grateful for.
- ▶ Express appreciation to those around you.
- ▶ Stop complaining about your life.
- ▶ Stop others from complaining to you.
- ▶ Remind yourself to focus on the journey, not how far you are from your goals, for you don't know where your life path will lead you, and wonders often are just around the corner.
- ▶ Write gratitude letters. Studies show such letters provide long-lasting mood boosts to the writers. (You can even write to loved ones who are deceased.)
- ▶ Savor positive moments.
- ▶ Don't compare yourself, your life, or your accomplishments to others, for there will always be those who are more successful in some way.
- ▶ Remind yourself that no matter how difficult your struggles, your life is better than that of many people on this planet.
- ▶ Allow yourself to feel uplifted by the examples of those less fortunate who have struggled and overcome difficult circumstances.

You can read more of Debra's insights on gratitude in her new book, a short read titled *Cultivating an Attitude of Gratitude*. The book's release date is August 4, 2015, and it is available now for pre-order at <http://amzn.com/B00ZO7I9R0>. I knew nothing of her upcoming book when I asked for her thoughts on the topic, and was delighted at the synchronicity.

I love Debra's suggestion to write gratitude letters. I lived 1200 miles from my parents for 18 years, and my mother wrote me weekly. She has never embraced email. I loved receiving her letters. I was thinking of that a few days ago, and on the spur of the moment, I wrote her a note and told her how much I appreciated those letters. Now she lives less than a mile from me. She was surprised and delighted to receive my note.

I think it's time I begin a practice of writing gratitude letters and emails to authors whose work I enjoy and admire. There are so many authors I've never thanked for all the hours of joy their stories have given me. One of the things for which I'm grateful is that my favorite authors made the decision to become authors. NINC members know it isn't always easy to create a career as a novelist.

Oprah Winfrey practices Debra's first suggestion. Years ago, Oprah began a gratitude journal in which she daily writes down five things for which she's grateful. She says that this is the single most powerful thing she's ever done.

"If you want to change your state of being, start to be grateful," she says in a short video on her gratitude journal at <http://www.oprah.com/oprahs-life/class/Oprah-on-the-Importance-of-Her-Gratitude-Journal-Video>.

Shawn Achor also suggests daily listing things that make you happy, even as few as three items. "In just five minutes a day, this trains the brain to become more skilled at noticing and focusing on possibilities for personal and professional growth." Another benefit for career novelists.

Breathnach's January 14 entry in *Simple Abundance* states, "You simply will not be the same person two months from now after consciously giving thanks each day for the abundance that exists in your life. And you will have set in motion an ancient spiritual law: the more you have and are grateful for, *Continued on page 16* ▶

Ask The Creativity Coach

BY DENISE A. AGNEW

Most artistic people tend to find bumps in their creative journey. When writers suffer from writers block or other creative issues, they sometimes think they're the only ones having problems. It helps to know others are experiencing some of the same struggles and it's possible to take constructive steps to cure the situation.

In this article, I will address a few common creativity problems. While many of these questions could be answered in more than one way depending on the individual, there are a few general tips that can assist an author to analyze their situation more clearly.

Q. I always have a kind of down time, like a drop off a cliff after I finish the first draft of a book. It's like I'm writing every day and then I type "the end" and instead of being able to take the momentum to a new project, I'm free-falling between them. Any tips on putting a bridge in there? Or how to crawl out faster?

Some people believe it's only reasonable to have a creative recharge after editing and completing a novel. Having a free fall rest between the first draft and revisions can prove refreshing and healthy to a writer's creative inspiration and spirit. It's often beneficial to allow the brain to rest for a reasonable amount of time (what is reasonable is unique to the individual) before crossing the revision bridge. Revisiting the novel in a week or two after the first draft can give the writer a fresh perspective, whereas jumping into a revision immediately after a first draft is more likely to make you want to fall asleep or run away screaming. Even starting a new project during a brief downtime may not be the thing to do (unless burning inspiration strikes). A writer might be better off committing to a date when they can come back to the first draft with fresh eyes and show up on that day ready to dig in.

Q. For pantsers who are forced to write a synopsis for a publisher for a proposal, but haven't yet written the book, any tips on how to creatively include ideas when you normally don't get them until you're in Chapter Five and an "aha" moment crops up for Chapter Six?

Because every pantser author is different, I'd have to ask that individual more questions. Have they encountered writer's block because they have to write a synopsis ahead of time? Or is it just an unholy pain-in-the-rear to write the synopsis but afterwards they can still write their book? If someone is a genuine pantser; I don't believe they can force themselves to accommodate a different way of thinking about a synopsis. If the author believes they must have all the ideas up front in order to write a synopsis, they'll start to have creativity problems. Many publishers don't expect a synopsis to be followed 100 percent with respect to the final content of a book. For a true pantser, it is often best to write the entire book first and finish the synopsis afterwards when they have the entire novel at their fingertips. The pantser may need to brainstorm with a writer friend who is a plotter to come up with a series of ideas vague enough to give a basic idea of the story content. If that proposal is approved, then the pantser doesn't feel as if they've given away the whole enchilada and therefore they can maintain their interest in writing the story.

Q. Got any tips for handling the critic in your head that tells you everything you write is crap?

This critic sounds like a disapproving parent who doesn't like the way a person has cleaned a room. Perfection is often at the root of this critic and listening to the critic can eventually lead to a block and continued lack of confidence.

This critic deludes us into thinking restraint is the answer. Internal dialogue with this critic can sound something like this: "Give it up now. Everything you write sounds dull and trite. It sounds like the same thing over and over. It's gotta be perfect right out of the gate or it isn't worthy." ►

You might try countering the critic by saying out loud, “*It’s all for play. This is recess.*”

Play and openness are the real answer to creation. Often we forget that everyone writes a first draft that isn’t perfect. We start believing stuff that isn’t true, such as the idea there are dozens of brilliant writers who never have these critical thoughts and that they sit down to write every day feeling wildly enthusiastic and invincible. Generally this isn’t the case. Tell it like it is. Let it all hang out.

Being afraid to say what we’re thinking is often a creativity stopper. Most likely when an author goes back to revise they’ll find some real gems where they allowed their creativity to play and it’s good stuff. Even if it isn’t, it’s no big deal. Revising is revising.

Q. *I usually write eight pages per day. But today I’m whalin’ along, and could easily produce fifteen pages or more. Only when I get to the bottom of the eighth page, a voice in my head says enough. Stop. This happens to me sometimes, and I don’t like it! Do you have suggestions/ideas on how to silence this voice?*

One approach would be to counter the voice in your head by saying something like, “*This is fun and I want to do more. It’s time to keep going.*”

Or keep it simple and just say out loud, “*Keep going. Keep going.*”

Is there a normal amount of time it takes a writer to create those eight pages? If they’re writing eight pages in a certain time period they might set a timer that would go past that normal amount of time and they tell themselves they can’t quit until a timer goes off. What is happening either earlier or later in their day that may be putting pressure on them to quit even though they don’t want to?

A few questions writers can ask themselves:

What time of day or night are you writing?

Are you not enjoying the writing and are looking for an excuse to quit?

Send your questions to Creativity Coach Denise A. Agnew at danelist@cox.net for inclusion in the next Ask The Creativity Coach article.

Not Your Usual Writing Advice

Continued from page 14 ▶ the more will be given you.”

I’ve kept a gratitude journal off and on over the years, and have even written of it in this column. It’s a practice I haven’t managed to establish as a daily habit in spite of my many starts. I often hear my grandfather, who died in 1980, in my memory singing the old hymn *Count Your Blessings*: “Count your blessings, list them one by one.” The memory always makes me smile. I wonder if he would say a practice of gratitude helped make him the happy person I remember.

About six months ago, I started a new gratitude practice. Each morning before I get out of bed I take time to think of something for which I’m grateful, something that makes me happy. I push away thoughts of the day’s responsibilities or duties I might not enjoy until I’ve made that conscious decision to say “thank you.” Do I only imagine that I’m happier and more focused at my technical writing job and with my creative writing as a result of the minute or two I take in the morning to find that thought that makes me smile? I think the researchers on gratitude might believe it’s cause and effect.

Pooh and Piglet have had at least one discussion on the importance of first thoughts, this one from *The Tao of Pooh*, by Benjamin Hoff, Dutton, NY, 1982.

“When you wake up in the morning, Pooh,” said Piglet at last, “what’s the first thing you say to yourself?”

“What’s for breakfast?” said Pooh. “What do you say, Piglet?”

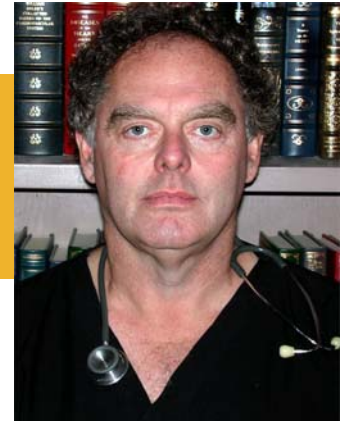
“I say, I wonder what’s going to happen exciting today?” said Piglet.

Pooh nodded thoughtfully.

“It’s the same thing,” he said. ▲

Forensic Files

By D. P. Lyle, MD



If a Corpse Has Undergone Adipocere Formation, Can My ME Accurately Determine the Time of Death?

Q: In your blog, you have talked about the formation of adipocere and explained the process. But what about how to estimate the time of death after a corpse has gone through the process of saponification? In my current project, I have a body covered in adipocere. The victim is found 15 years after she was killed. Will it be possible for the detectives to determine exactly when she had been killed?

A: The short answer is no, they will not be able to. At least not from the adipocere alone.

Adipocere formation is not common, but it does indeed occur. This process is not one where the body is covered with adipocere, but rather the body turns into this soap-like material. This can happen in a few weeks under the proper circumstances, usually when a body is buried in very acidic or alkaline environments. But it can happen under many circumstances.

Once adipocere is formed, the body remains fairly stable and can easily remain intact for 15 years or longer. But there is nothing about the adipocere itself that gives a timeline for when death occurred. Based only on adipocere death, it could've been a few months or a few decades ago, and the medical examiner has no tools for really distinguishing one from the other.

He would instead rely on other information such as when the person went missing. Let's say the victim was 20 years old at the time of death. That would mean she would be 35 at the time the body was found. When the medical examiner, and perhaps a forensic anthropologist, examine the body they would know that the corpse was more consistent with someone in the 15- to 20-year-old range than someone in the 35 to 40 years range and, therefore, could say that she had been dead for 15 years or so.

There might also be scene markers such as the clothing she was wearing or items found in her pockets, purse, or anything else found at the burial site. Some of these might suggest that she died shortly after she disappeared. Maybe a friend had just given her a check or a letter to mail and it had somehow survived in her purse. Most people deposit checks fairly soon after receiving them and post letters promptly as well, rather than keeping them in their possession for weeks or months. So if these were found, it would suggest she had died fairly soon after receiving or writing them.

Maybe she was known to be wearing a certain shirt or jacket or other item of clothing at the time she disappeared and the same clothing was found on or around the corpse. This would be strong evidence that she died around the time she had disappeared simply because had she lived for a period of time after her disappearance she likely would have changed clothes.

The ME could see all of this and make his best estimate that she probably died around the time she disappeared. ▲

The Mad Scribbler

By Laura Resnick



50 Shades of Yapping

“Cry ‘Havoc,’ And let slip the [puppies] of war.”
— William Shakespeare, *Julius Caesar*

There’s a group that recently launched a boycott of Tor Books, which is a division of Macmillan and probably the biggest U.S. publisher of science fiction and fantasy. One of the boycott organizers is a controversial blogger who also recently succeeded in dominating the most prestigious awards ballot in the sff genre. Some of these events have by now appeared in mainstream media such as the *Wall Street Journal*, the *New York Times*, *Entertainment Weekly*, *Slate Magazine*, *Gawker*, the *Washington Post*, and *Salon*. The story of what’s happening in sff this year illustrates how potent social media can be in motivating and organizing a relatively small number of people effectively enough to disrupt a genre community, a major genre award, and a publishing corporation.

Puppygate, as the ongoing controversy is often called, originates with two factions, known as the Sad Puppies and the Rabid Puppies (official names which they chose themselves), who are dissatisfied with the works that get nominated for Hugo Awards and want to shake things up.

(And since impulsive threats of lawsuit tend to *dog* Puppygate, let me state for the record that every word of this column is my own personal opinion and does not reflect the views of *Nink*, NINC, or anyone involved with this organization.)

The Hugo Award, shaped like a rocket ship and named after the legendary “Golden Age” science fiction editor Hugo Gernsback, was created a little over 60 years ago, and it’s generally considered the most prestigious award in our genre. (Sidebar: My father, science fiction writer Mike Resnick, is the most-nominated author in Hugo history, with 37 nominations and five wins.) The works and people who appear on the Hugo ballot are nominated and voted on each year by the members of the World Science Fiction Convention (WorldCon). A “member” is anyone who pays the registration fee to attend or support WorldCon in a given year.

The Sad Puppies were born in 2013 when Larry Correia, author of the bestselling *Monster Hunter Nation* urban fantasy series, urged his fans to register and nominate him for a Hugo. (A “supporting” membership costs \$40-\$60 and allows someone who isn’t attending WorldCon to vote on the Hugos.) He did not get a nomination that year, but he tried again in 2014, with Sad Puppies 2. (That name, Sad Puppies, has something to do with “ending puppy-related sadness.”) This time around, Correia included others in his Hugo recommendations; seven of those people made it onto ballot, including himself, but they all lost. Sad Puppies 3 launched this year, this time with a different author, one of Correia’s 2014 nominees, managing the effort. And the Sad Puppies expanded the 2015 campaign to recommend a full slate of works, enough to potentially fill most of the Hugo ballot.

The premise of the annual Puppy campaigns (I hereby reduce volumes of justifications into a single sentence) is that the Hugos favor literary, leftist-sociopolitical, message-oriented fiction that nobody really likes, and that it’s time to get popular, fun, traditional works onto the ballot. Pointing out that many such works get onto the ballot—ex. the 2013 Best Novel winner was John Scalzi’s *Redshirts*, a comedic *NYT* bestseller that’s an homage to *Star Trek*—only causes the Puppies to double-down on their claims. In fact, virtually every argument or example that counters the Puppies’ premise only seems to convince them to dig in deeper (and also sometimes to shriek about Marxists, though no one really knows why).

In a series of long, detailed blog posts, Hugo winner George R.R. Martin took time out from killing off characters in his bestselling *A Song of Ice and Fire* series, basis of the *Games of Thrones* tv series, to analyze the history of the Hugos in excruciating depth, proving (to my satisfaction, at least) that there is no basis for Puppy claims. To Martin's frustration, his calls for civil debate with the Puppies were repeatedly met by "mocking epithets and insults," and he described the tone as growing "more toxic and hateful with every exchange."

Bestselling author Eric Flint, who has never won a Hugo, also wrote a series of long and detailed essays refuting Puppy arguments and criticizing them for repeatedly making sweeping generalizations which they don't (and apparently can't) substantiate. Editor and author Nick Mamatas has been publicly challenging the Puppies for months to name even just *one* Hugo-winning work per year in recent years that proves their point; as of this writing, no one has done so.

And so on.

Meanwhile, another Sad Puppy nominee from 2014 launched the Rabid Puppies this year. The author, known as Vox Day (sounds like "Voice of God" in Latin), was ejected from the Science Fiction Writers of America (SFWA) in 2013 after using the organization's Twitter account to promote an essay on his controversial blog in which he described N.K. Jemisin, an African-American writer and SFWA member, as an "ignorant savage," stating that "genetic science presently suggests that we are not equally *homo sapiens sapiens*." In the same post, he described Tor editor Teresa Nielsen Hayden as "a fat frog" and "grotesquely ugly."

VD (his internet handle) has written about his opposition to women having the right to vote or getting higher education, he has opined in favor of honor killings, and he has stated, "White American men simply don't rape these days. At this point, unless a woman claims it was committed by a black or Hispanic man she didn't previously know, all claims of rape, especially by a college woman, have to be considered intrinsically suspect."

And so on.

Using a very similar logo as the Sad Puppies (yes, they have official logos), V.D.'s 2015 Rabid Puppy campaign launched a day after Sad Puppies 3 with a very similar slate. The most notable difference was that the Rabid slate contained a total of 11 nominations for Castalia House, a small press in which V.D. is involved. Two of the recommendations on the Rabid slate were for V.D. as Castalia's editor, and the rest were for works he edited.

The policies and procedures of the Hugo nominations have long been based on the established custom of hundreds of individuals nominating their favorite works in happy chaos. Vox Day's orchestrated campaign, in which his fans and followers nominated a fixed slate of his choosing, resulted in a huge upset: 58 of his nominees got on the ballot.

Considerable overlap between the two slates undoubtedly helped the Sad and Rabid Puppies collectively sweep the nominations; there are multiple categories where *all* the nominees are Puppy picks. But exhaustive analyses of how the two slates differed (there are pie charts, graphs, spreadsheets, and Venn diagrams) reveal that the Rabids were more successful than the Saddies, and the victory belongs largely to the Voice of God.

Since then, this thing has been the train wreck that never stops. Two nominees, both Puppy picks, declined the nomination. Two *more* nominees were disqualified. *Four* more nominees, all of them Puppy picks, subsequently withdrew from the ballot over the next few weeks. Being on the ballot had made them and their work political footballs; withdrawing did the same thing, with Puppies and non-Puppies (no, I did not make that up) each citing "the other side" as the reason for the withdrawals.

Since the publication of the Puppy-dominated ballot, more than 3500 additional people have registered for WorldCon—mostly as "supporting" members, so they can vote on the Hugos. The supporting members this year now substantially outnumber the attending members, which may be the first time in WorldCon history this has happened. Some of these registrants are Puppy supporters, while others (most, I believe) are people protesting the Puppies sweeping the ballot by campaigning for slates.

Some nominees who remain on the ballot have denounced or distanced themselves from the Puppies, while others remain silent. And some of the nominees are Puppy supporters—such as author John C. Wright, who has five nominated works on the ballot, all from V.D.'s Castalia House. Escalation of hostilities continued throughout April and May, as did accusations, name-calling, and threats.

Then in mid-June, hundreds of Puppy sympathizers emailed complaints to Tor Books about its art director, Irene Gallo, who made a negative comment about the Puppies on Facebook. (Whether the

comment was grotesquely offensive libel or an accurate summary has been debated to death, with no resolution in sight.) A company apology was issued, along with a personal apology by Gallo; but rather than resolving the matter, this only served to further enrage both sides of the dispute. While many non-Puppies condemned the company for humoring a racist, homophobic misogynist who has publicly threatened to destroy the Hugos if he doesn't get the voting results he wants this year, Vox Day declared that the apology was insufficient. Many Puppies echoed V.D.'s position and insisted that Gallo should be fired.

Next, an anonymous, unsubstantiated, and soon-deleted post by someone claiming to be a "Tor employee" appeared on the massive social media site Reddit. It claimed the Tor apology was drafted and posted by Macmillan, not Tor, in anxious reaction to receiving thousands of spambot messages about Gallo. This incited Sad and Rabid Puppies to send a second round of angry letters to Tor and Macmillan, this time insisting they were real people, not 'bots.

Meanwhile, Rabid ringleader Vox Day and Sad Puppy supporter Peter Grant decided to launch a boycott of Tor Books unless their demands were met, as outlined in emails to the company: Tor must apologize again (this time in accordance with Puppy specifications), and Tor must publicly reprimand five people for their social media comments about the Puppies—Irene Gallo, three Tor editors, and novelist John Scalzi (with whom Tor had recently made a \$3.4 million deal).

Unsurprisingly, Tor did not meet these demands, or even acknowledge them. And so the boycott launched on the announced deadline of Friday, June 19. Non-Puppies rallied by declaring the date Buy-A-Tor-Title Day to show support for Tor and its authors.

Some people think this ceaseless barrage of feuding and hysterics will finally end when the 2015 Hugo winners are announced on the night of August 22, but I think those people are obviously suffering from oxygen deprivation. Whatever the voting results, they will be analyzed, dissected, parsed, challenged, and fought over for months afterward.

More to the point, though, now that the Puppies have expanded their focus beyond the Hugo Awards to include Tor Books, who can predict whether or not they'll choose another target, and another after that? This possibility is why I think it's important for the writing community to be aware of these events, as well as aware of the way that so many people in sf/f—though the community is disparate and often quarrelsome—are cooperating in efforts to counter these activities. ▲

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