

# NINK

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## Insurance Matters

BY M.J. MCATEER

Given the realities of life in 21st Century America, Merriam-Webster should consider adding a second meaning to its entry under “writer’s block”:

**Writer’s block:** 1. A psychological inhibition preventing a writer from proceeding with a piece. 2. An inability to work as an independent writer because of the difficulty of finding affordable health insurance.

Affordable health insurance—those three words probably keep more aspiring writers working as wage slaves than the lack of talent or a good agent. That might change with the new administration in Washington, which is making promising noises about health care reform, but as the Clinton administration debacle showed, in terms of difficulty, health care reform ranks right up there with finding a way to dispose of nuclear waste—and is just as toxic.

Meanwhile, for the independent writer to find affordable—forget about cheap—coverage takes a significant commitment of time and effort.

Consider Ninc member and romance novelist Candace Schuler, who put in plenty of both. She took four months to learn about her options, read six or seven of those intimidating fine-print, many-paged prospectuses and even created an Excel chart to compare policies on specifics such as **copays**, **deductibles** and **lifetime benefit**. (Words appearing in **boldface** in this story are defined in the accompanying glossary.) Lucky for Schuler, she likes to “research everything.” Yet even the less diligently inclined should expect to spend hours online and on the phone if they want to make the best out of the lousy health care insurance options that face the self-employed.

It doesn’t help, of course, that the U.S. health care industry is a contender for the title of the country’s most confusing bureaucracy, dishing up an alphabet soup of terminology with an extra-large ladle. Savvy consumers will need to educate themselves on the difference between an **EOB** and an **EOC** and know their **POS** from their **PCPs**. They also should examine **HDHP** plans to determine whether having an **HSA** is a cost-effective way for them to go. Unfortunately, an **HSA** is not possible without having an **HDHP**, which makes the whole **HDHP/HSA** option scary for the risk- *Continued on page 5* ▶

### SPECIAL EDITION!

Your St. Louis Conference  
Info and Registration  
are in this issue.

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Address changes may be made on the website.

For members without Internet access, 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 Holly Jacobs  
P.O. Box 11102  
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or email [HollyJacobs1@aol.com](mailto:HollyJacobs1@aol.com)

### New Applicants:

Beth Daniels, Engelwood OH  
Sarah Worth, Houston TX  
Heather MacAllister, Houston TX  
Lisa Chaplin, Rudlingen, Switzerland  
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Michele Ann Young, Richmond Hill Ontario  
Rhonda Woodward, Phoenix AZ  
Marianne Mancusi, Astoria NY

### New Members:

Patricia Pritchard, Mukilteo WA  
Lynda Hilburn, Boulder CO  
Leighton Gage, Miami FL  
Kit Frazier, Sunrise TX

### 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.

Email Pari Taichert with your mailing address and requested number of booklets.

[ptaichert@comcast.net](mailto:ptaichert@comcast.net).

### 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.

# Wanderings

**KASEY MICHAELS**  
**PRESIDENT 2009**

Long ago and oh-so far away, I wrote a weekly column for, as it happens, a weekly newspaper. I called the column “Wanderings,” and I sure did wander around in that column. I also wandered *long*, because I was paid ten cents a column inch. That’s right, not a word—an inch.

I’d wax as close to poetic as I get: “It’s Spring...so how come there’s icicles on my tulips?”

I’d talk about my husband, and how the kids called him Uncle Daddy once golf season started, and about how he’d race home from playing 36 holes on Sundays and the neighbors would gather ‘round with beer and other refreshments to watch as he grabbed the one-half horsepower Toro and performed (shades of Roger Bannister), “The Four Minute Mow.” He took a lot of abuse in those columns, my husband did, but about fifteen years later I wrote and sold a Silhouette Romance I titled *Uncle Daddy*. So everything works out.

I took on the local school district for canceling recess (won that one), did a satire on a neighbor who collected balls that landed on his “Monument to *Scott’s Lawn Products*” (we moved a year later), and was called a Communist when I pointed out that the township had given a building permit to a housing developer even though there were no provisions anywhere for fire hydrants (obviously, we didn’t move *there*).

So yeah, I had fun. And regularly cashed my bi-monthly eight or ten dollar paycheck.

What I didn’t realize back then was that the same thing can pretty much be said about how a goodly majority of authors feel today: I have fun; the pay is lousy.

So now, today, with the snow outside and the furnace running almost constantly and one deadline down and another looming, and no life outside this cluttered office in the past, oh, thirty years, or in the discernible future ... let’s “wander” a little, all right?

A friend (who will remain nameless, as I still want her as a friend), wrote to me the other day: “I think if someone found the key to why publishing clings so strongly to promoting only 5% of their product (and then blaming the other 95% for not having decent numbers), it would mean Armageddon.”

That put me in mind of the day, a couple of decades ago, when I received a copy of the latest promotional material from my then publisher. My editor was giddy; this was a great selling tool being sent to thousands of booksellers, this would increase my sales, yadda-yadda.

Sure, it was great—for the trio of consistent *NYT* bestselling authors who got full page four-color ads, coupons for money off on their books, and blurbs promising “prominent advertisements in major media markets.”

On page four I found the ad for my book. There was a magnifying glass on my desk, which eased my search. But there I was, in with a dozen other authors, the black-and-white clip of my book cover about the size of a penny stamp.

But, remember, my editor had been *giddy*.

I doubt she was quite as giddy when—because I was writing a Regency novel at the time and *Research Was My Life*—I sent back a quote I’d recently found. From this guy named Publilius Syrus. Pub (as I like to think of him), was a writer, and wrote these words around the first century B.C.—so whatever problems we’ve got, we’ve had them for a long time.

The quote? *You need not hang up the ivy branch over the wine that will sell.*

Lord, but I was young and ballsy, wasn’t I?

So, anyway, after I left that publisher the following year ... I ran into the same problem at the next publishing house. At every publishing house. An author on the *NYT* gets centerfold ads in that newspaper and others, in national magazines as well. That author gets the TV promo, the radio spots, the discounts, the tons of bound galley, the custom Dump, the Free T-Shirt If You Buy Two ... the whole nine yards.

One whisper that one of these authors has a new book on the shelves would empty those shelves in a week—but still the publishers seem to think they need fanfares of trumpets to push “the wine that will sell.” ▶

Meanwhile, back at the author who hasn't got that sort of name recognition, nothing is done at the publishing house level. Zilch. Zip. Bupkus.

Which leaves my friend's estimated 95% of authors to do their own promo. Which (surprise!) puts the onus on the authors while at the same time encourages publishers to say, "Not my problem, not my table—and not my fault if the sales were lousy."

We all know the drill. If you want a publisher to promote you, either already be On Top, or be ... well, one of my characters, Maggie Kelly, a fiction writer who appeared in my mystery series (another story for another depressing day), did a rant on this in her swan song, *Bowled Over*:

*Maggie began her fiction-writing ... as Alicia Tate Evans ... what she thought would be a whiz-bang, romantic-sounding pseudonym. Maybe even an important name, one with the power to impress the hell out of publishers and hint that maybe she'd majored in English Literature or Quantum Physics, or something, and would thus be Taken Seriously and given promotion and her own twenty-four copy dump in the front of the chain stores.*

*After all, publishers, by and large, have to be told you're marketable, and worthy, and all that good stuff—they can't seem to figure that out on their own just by looking at your work. If you'd slept with Brad Pitt, you were in. If you'd murdered your lover, you were in. If you'd scaled Everest in your skivvies, you were in.*

*But if you were just an average person from an average background, had average looks, an average bust size, an average head of brown hair, and you sat down and wrote a good book? Even a bordering-on-great book? Well, that was iffy ...*

*Maggie knew all of this. She'd joined a writers group ... and she'd heard the horror stories. The quality of the work was important. Sort of. But, hey, can you sing, dance, or conjugate verbs in Ancient Greek? Give us something we can promote.*

Then again, Maggie's a cynic (wonder who she got that from, huh?), although you have to hand it to my then-publishing-house, because they let me keep her rant in the book!

Let's wander off to another experience I had many years ago. I was at one of those lovely publisher dinners. Round tables. Authors. Assorted publishing types. Eat your appetizer at this table, your entrée at that table, your dessert at this other table ... and schlep your wine glass with you at all times because dinners like these aren't all the whacking great fun the publishers think they are.

By the time I got to Table Three, I didn't much care anymore, you know? So when the guy next to me introduced himself as being in charge of Promotion, I put my elbow on the table, my chin in my hand, and said, "So. How about a hypothetical? It's December. You look at your budget, see you've still got, wow, about thirty thousand to spend before the end of the fiscal year or you lose it, because it goes back in the big pot. What do you do? Like, have you ever looked around, said *I need to spend this money*, and grabbed an author's book—any author's book—and declared, *Folks, somebody's about to get real lucky here—let's promote the hell out of this one!*"

This is why, by the way, I don't drink at conferences anymore.

But you know what the big hot-shot from Promotion told me (he may have been hitting the wine hard too, who knows...)? He said, "Sure. That's happened."

So that's the business we're in, folks. And as far as I see it, we have two ways to go here. We can find (as our non-writing friends call such things) a "real job," or we can learn to stop worrying and love the bomb, or whatever that quote is.

Because the pay (and lots of other stuff) might be lousy ... but it is still fun, right? ▲

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## **Business Briefs**

Compiled by Sally Hawkes

### **Harper Cuts off Collins**

Citing "economic challenges," HarperCollins shut down the Collins Division imprint. Harper will absorb general non-fiction, Collins Reference and Collins Business will be printed under Harper business. Harper Perennial and paperbacks, under Carrie Kania/Avon trade titles, will take in Collins trade titles, except for Collins Reference and Collins Design. Collins president and publisher Steve Ross is leaving the company as is William Morrow publisher Lisa Gallagher.

### **BEA to Focus on Authors**

Something new for the BEA's May 28-31 Book Expo at the Javits Center is an increased emphasis on books and authors, rather than on peripheral products, as had been the case in previous years. The BEA announced plans to also target publishers, booksellers, librarians, and the rights of the professional. What a concept!

# Insurance Matters

Continued from page 1 ▶ adverse and possibly a bad choice for the ailing. (The HDHP/HSA option shall be explained anon.)

Add to this mania for acronyms the unpleasant reality that each state rules over its own fiefdom of coverage without having to follow a national standard. The result is that some states are definitely better places to live than others for those who happen to be or get sick—in other words, for anyone who needs health insurance. Massachusetts and New York, for example, have “guaranteed-issue” health insurance, which means that a person cannot be denied an individual insurance policy because of a preexisting condition. Many other states, though, offer no such protection.

“Sometimes you may have to move to another state—or even Canada,” says historical romance writer Mary Jo Putney, who didn’t seem to be kidding. She declares herself “lucky to live in Maryland where individual policies available are fairly reasonable.” Those who live in less salubrious states would be wise to follow her other main piece of advice about dealing with the likes of **HMOs, PPOs and POSs**: “Do your best to maintain your health.”

Tom Bridenstine is the managed care ombudsman in Virginia’s Bureau of Insurance. Most states have an equivalent person whose job is to help consumers know their health care rights and negotiate the maze of coverage.

“It’s basically a minefield out there,” Bridenstine says, and warns that “if it sounds too good to be true, it probably is.” His office’s slogan applies to anyone looking for health care coverage: “Knowledge is your best policy.”

The one bright spot for independent writers in this otherwise sick system? Federal tax law now allows the self-employed to deduct the cost of health insurance premiums as a business expense.

## GETTING STARTED

**All in the Family.** Though this may be stating the obvious, first make sure that it is impossible to glom onto the policy of a near and dear. Piggybacking on the health care insurance of a significant other is almost always preferable to going solo; the premiums are generally lower and the coverage better.

**To COBRA or Not to COBRA.** If leaving a job that offered group insurance coverage, the Consolidated Omnibus Budget Reconciliation Act or **COBRA** guarantees that former employers offer continued health insurance coverage, usually for up to 18 months. (Companies of fewer than 20 employees are exempt.)

Unfortunately, like every other insurance option available to the self-employed, COBRA coverage doesn’t come cheap. Former employees become responsible for paying that portion of the premium once paid by the employer as well the share that had regularly been deducted from their paychecks. That math can add up ugly. The Kaiser Family Foundation reports that employees usually pay only 28 percent of health insurance costs, which means that the newly self-employed must pick up the other 72 percent. Those who know well ahead of time that they plan to quit a job can blunt the pain by opting for a less expensive plan during their company’s yearly sign-up window. That way, when they go solo, their COBRA payments will be lower.

Elaine Isaak, a fantasy novelist from New Hampshire, says that after her husband was laid off from his job and her family of four lost its group coverage, she and her husband considered and rejected COBRA. “The payments were going to be insane,” she says. Isaak found a group policy that she felt served her family better until her husband found another job—with health care benefits.

**Continuous Coverage—It’s Critical.** Price is not the only consideration in making a decision about COBRA. According to federal law, a person who goes without health insurance for 63 days loses the guarantee to individual health insurance that covers a preexisting condition. Without continuous coverage, insurance companies may be free to impose long waiting periods before covering a preexisting condition or might deny coverage altogether.

If COBRA payments are too daunting, in some states short-term health insurance policies might be a cheaper option for bridging the insurance gap while continuing to search for better long-term coverage. Yes, “some,” “might,” “may be”—this is the unfortunate language necessary for a discussion of health care insurance in this country.

**Going With the Group.** Bridenstine, the Virginia ombudsman for managed care, says that group plans often offer better terms than individual policies. But that statement, like everything else to do with health insurance, comes with caveats.

Individuals may qualify for group coverage by joining an organization made up of people in the same line of work or who share some other commonality—such as age, as in the case of coverage offered by the AARP <http://www.aarp.org>, or location, as in coverage offered through many local chambers of commerce.

**For independent writers, trade organization include:**

The American Society of Journalists and Authors, <http://www.asja.org>; the Authors Guild, <http://www.authorsguild.org>; AvantGuild through Mediabistro, <http://www.mediabistro.com>; the Entertainment Industry Group Insurance

Trust, <http://www.teigit.com>; Freelancers Union, <http://www.freelancersunion.org>; the National Writers Association, <http://www.nationalwriters.shoppingcartplus.com>; and the Writers Guild, <http://www.wga.org/>.

These and other trade groups offer members some access to group plans. However, residents of some states may not qualify, and even if they do, coverage might be at rates no better than can be found anywhere else.

The Website for the Authors Guild, for instance, states that the organization believes it has the best rate available for writers in downstate New York. That is possible because New York has better insurance law than many other states, explains the guild's executive director, Paul Aiken. Californians and residents of other parts of the country aren't so lucky. "Four or five years ago, rates in California went up 75 to 80 percent," Aiken says. As a result the guild's Website now candidly states that, although it offers coverage to writers in California, Connecticut, Florida, New Jersey and Chicago, "rate increases have rendered those plans unaffordable to most members."

Depending on state of residence, a trade or special interest group may not be the only route to eligibility for a group policy. Some states allow two or even a single individual to be classified as a group and thus eligible for the same group insurance rates offered to small businesses.

Isaak, the Ninc member from New Hampshire, says that the Granite State tries to encourage small entrepreneurs by allowing an individual to qualify as a business of one and thus be eligible for group insurance rates. She found a family plan that "was a lot less expensive than we thought it would be," she says. "A lot less expensive" was premiums of \$478 a month, rising to a little under \$600.

## The HDHP/HSA Option.

People who are generally healthy and who think it is a good bet that they will not require many medical services or expensive prescriptions in a given year should consider the **HDHP/HSA** combo. It combines a high-deductible health plan with a tax-free health savings account.

An HDHP does not cover medical expenses—other than, in some cases, preventative care—until the consumer reaches a much higher deductible than in more traditional plans. In 2009, the minimum deductible for an HDHP is \$1,150 for individuals and \$2,300 for families. Because of these high deductibles, HDHPs premiums are often a third to a half lower than other health insurance premiums.

But, until they meet the deductible, policyholders pay for medical expenses themselves out of their HSAs. Unlike the medical saving accounts (**MSAs**), which they replaced, funds that are deposited in an HSA are not lost if they go unused in a calendar year. Instead they roll over to accumulate against the day when they are really needed. Meanwhile, the money can be held in a bank account or invested in such vehicles as mutual funds or CDs to earn tax-exempt interest. Also, unlike the MSAs, pre-tax dollars can be deposited into an HSA at any time during the year. The annual maximum for an individual in 2009 is \$3,000, for a family, \$5,800.

Under an HSA, legitimate medical expenses are broader than what many insurance companies will cover. Acupuncture, laser eye surgery and chiropractic services, for example, all qualify as legitimate uses of HSA funds. HSAs are fully portable, and can be initially funded by a one-time-only transfer of funds from an IRA.

Gayle Callen, an historical romance writer who lives in New York, pays a little more than \$600 a month for an HDHP family plans with a \$4,500 deductible. She usually spends about \$300 a month out of her HSA for expenses such as dental care, co-pays for doctor visits and prescription medicine. Callen is relatively happy with the HDHP/HSA option. A more traditional insurance plan would have run her about \$1,300 a month, she says.

**Desperate Measures.** More than 30 states have health insurance risk pools, last-resort state-sponsored plans for individuals or families with preexisting conditions who cannot find coverage elsewhere. Again, these plans vary wildly from state to state. Minnesota, for instance, offers plans at costs only slightly above that available on the open market. Other states, though, have underfunded or poor plans that do not offer a viable alternative to most self-employed people.

## GETTING EDUCATED

**Ask Family and Friends.** Find out how long they have been insured with a particular company, and if they are happy with their coverage. If they have been with a plan for more than a year, have their premiums gone up? If they have filed a claim, were they satisfied with how it was resolved?

**Check With the State.** Each state has a department of insurance that regulates, investigates and examines insurance companies. These agencies list the companies that are licensed within the state and usually have a division to help consumers with information and complaints. They do not make recommendations on specific plans or companies. Bridenstine says that the number of complaints against a company is not always the most telling factor. "More helpful," Bridenstine says, "is what type of response you get when you try to resolve a complaint."

<http://www.insuranceclaimsconsult.com/Ins.Commissioner.htm>.

**Consult Independent Ratings Organizations.** The National Committee for Quality Assurance (NCQA) is an independent organization that, in collaboration with *U.S. News & World Report*, ranks health insurance plans. 1-888-275-7585, <http://www.ncqa.org>.

**Find Out About HDHP/HSA Plans.** The government site Health Savings Account Resource Center provides information on eligibility, benefits, tax advantages, coverage and contributions.

<http://www.hsaresourcecenter.com/background/cdhp.php>

Two other nongovernmental sources: <http://hsafinder.com> and <http://hsainsider.com>.

**Investigate Financial Stability.** Given the dismal economy, it is prudent to check into an insurance company's stability. Organizations that publish ratings based on a company's assets and liabilities, management and history include A.M. Best Company, 1-908-439-2200, <http://www.ambest.com>; Moody's Investor Services, 1-212-553-0377, <http://www.moody.com>; Standard & Poor's Insurance Rating Services, 1-212-438-2400, <http://www.standardandpoors.com>; Weiss Ratings, Inc. 1-800-289-9222, <http://www.weissinc.com>; and Fitch Ratings 1-800-853-4824 <http://www.fitchibca.com>.

**Read Your Policy—All of It.** If anything is unclear, check with the insurer, the agent or the state. Some people lodge doomed complaints because they really haven't studied their **Evidence of Coverage (EOC)**, Bridenstine says.

**See Other Sources on the Web.** Useful sites include: <http://www.health-insurance.org/writers-health-coverage>; <http://www.eHealthInsurance.com>; <http://www.medhealthinsurance.com>; and <http://www.selfemployedweb.com/> ▲

## Glossary of Health Insurance Terms

- Catastrophic Health Insurance:** High deductible insurance that covers injuries or illnesses that incur expenses beyond those normally covered by basic health insurance.
- Consolidated Omnibus Budget Reconciliation Act (COBRA):** This 1986 legislation allows those who leave a company of more than 20 employees to continue their group health insurance coverage, generally for 18 months. Former employees have 60 days after leaving their job to decide whether to opt for COBRA coverage. Participants must take on the premium payments once made by their employers.
- Coordination of Benefits (COB):** A method of integrating benefits payable under multiple health insurance plans so that benefits do not exceed 100 percent of allowable expenses.
- Copayment :** A charge patients pay for medical services: for example, \$15 for an office visit or \$5 for a prescription, with the remaining costs covered by a health plan.
- Deductible:** What patients pay, usually annually, to cover medical care before an insurance policy takes over payment.
- Elimination Period:** A waiting or qualifying period between an injury or the onset of an illness and the first benefit payment from an insurer. In general, the shorter the elimination period, the more expensive the coverage; 90 days is typical.
- Evidence of Coverage (EOC):** Document that summarizes the provisions and benefits of a managed-care plan: Read carefully.
- Evidence of Insurability:** A statement of physical condition or other information affecting insurance eligibility.
- Explanation of Benefits (EOB):** A statement of the amounts paid by a plan and the amount billed to the patient.
- Fee-For-Service:** A system in which providers are paid for services rendered rather than a pre-negotiated amount for each patient.
- Formulary:** List of prescription medications an insurance company covers.
- Grace Period:** A specified time following the due date on a premium during which insurance remains in force and policyholders are not penalized for late payment.
- Guaranteed Renewable Contract:** Contract under which the insured have the right, commonly up to a certain age, to continue the policy by the timely payment of premiums.
- Health Insurance Portability and Accountability Act (HIPAA):** This 1996 legislation guarantees that people who have lost or changed jobs and who meet certain criteria may purchase individual insurance, although the insurance available varies drastically from state to state. The act also mandated national standardization of health care data.
- Health Savings Account (HSA):** A 2003 law established this improved replacement for the medical savings account. Those with high deductible health plans can contribute a set amount to this tax-friendly account to cover qualifying out-of-pocket medical expenses. The money may be invested, and unspent funds accumulate.
- Health Maintenance Organization (HMO):** A health insurance plan that provides care through a network of doctors, hospitals, labs, etc., at a predetermined rate. HMOs usually require a visit to a primary care physician for specialist referrals, except in emergencies. Choice of doctors is often restricted to those in the network.
- High Deductible Health Plan (HDHP):** A plan with a high minimum deductible but lower premiums. A prerequisite for those who want to use a health saving account (HSA). ▶

**Lifetime Benefit:** The total monetary benefit a plan will pay over a policyholder's lifetime.

**Maximum Out-of-Pocket Costs:** The most policyholders must pay out of their own pockets, including co-payments, coinsurance, deductibles, etc., on a calendar- or policy-year basis.

**Medical Savings Account:** A tax-deferred use-it-or-lose-it account out of which consumers can pay for expenses not reimbursed by their health insurance company. It has been superseded by the HSA.

**Network:** A group of physicians, hospitals and other health care providers that provides services at a discount. Health plan members can use outside providers but usually at a much higher cost.

**Pre-existing Condition Exclusion:** A limitation or exclusion of benefits because a medical condition was present before coverage began. HIPAA and some states limit the use of this exclusion.

**Point of Service (POS):** Group insurance that combines characteristics of HMOs and PPOs. Policyholders must use a primary care physician, but they also may use other network health providers when needed or go outside the network at a higher cost.

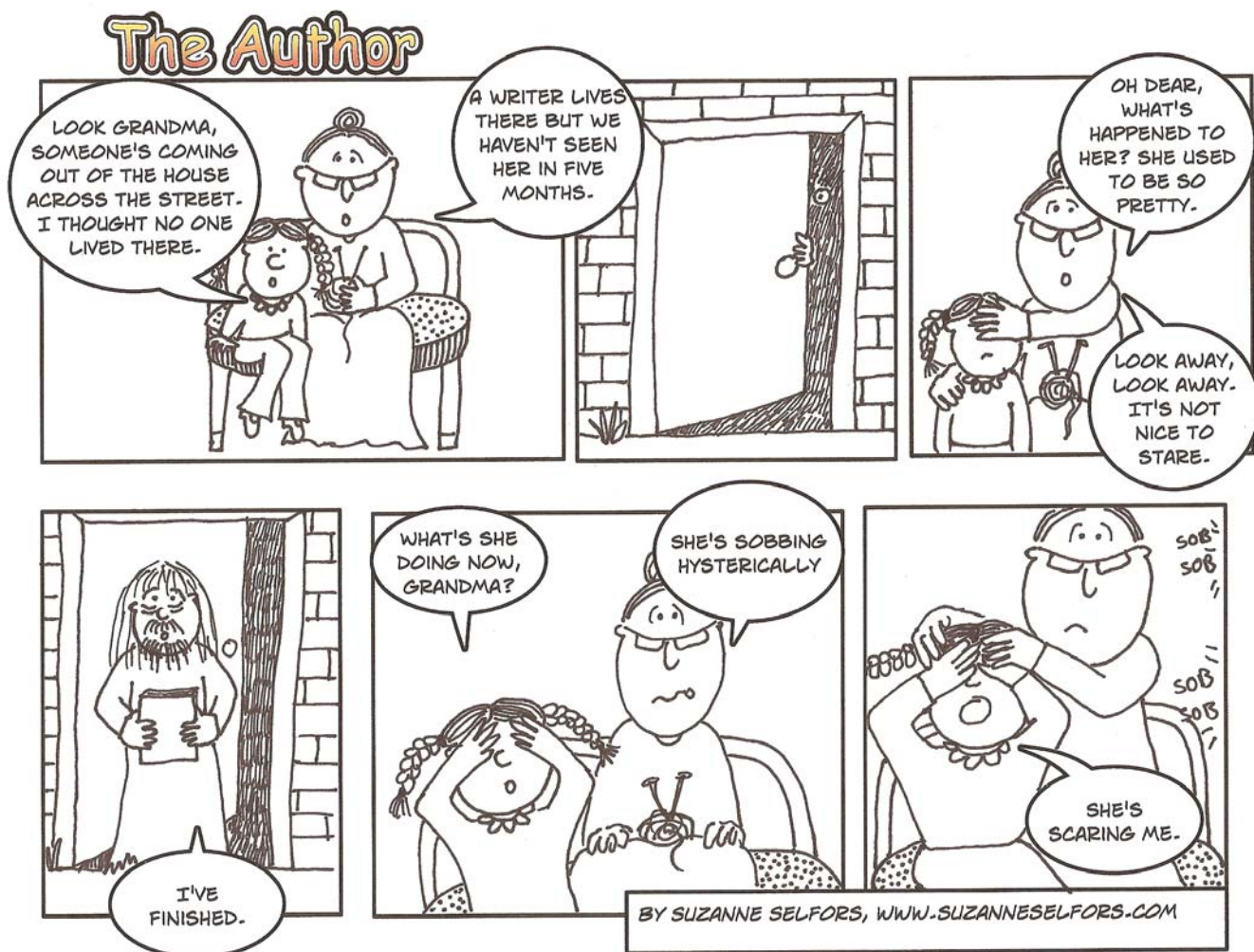
**Preferred Provider Organization (PPO):** Managed-care, usually organized by an insurance company. Members can visit any in-network physician without referral. These plans may require co-payments or co-insurance and almost always require payment of an annual deductible before coverage begins. Going to an out-of-network provider usually means paying fees directly and filing for reimbursement.

**Premium:** The amount paid for health insurance coverage.

**Primary Care Physician (PCP):** The doctor who oversees a patient's healthcare under many managed-care plans. Also known as a gatekeeper. Generally, patients must see this doctor for referral to a specialist.

**Significant Gap in Coverage:** A break of 63 consecutive days or more without health coverage means coverage before the gap is not considered "creditable" and will not reduce the amount of time that a health plan can refuse to cover a pre-existing condition.

**Usual, Customary and Reasonable Charges (UCR):** A cost-control policy of the health insurance industry, under which reimbursement is limited to a certain percentage—often 80 percent—of what the industry considers a fair price for services, which may be significantly lower than what certain providers actually charge. ▲







## ***Divide and Conquer — Your Budget!***

Our economy is taking some hits, and when that happens writers can get smacked around harder than most. But when things aren't looking so grand, that's also when writers need Ninc most: for education about the changing marketplace, for networking with other writers, for inspiration, for help in charging up the old creative batteries that may be running low, and yes, to simply get away from it all and share talk and laughter (even rueful laughter) with the only other people who truly understand.

And because Ninc truly understands (and saw this coming...which didn't exactly take a rocket scientist, but we did see it and plan for it), there exists more than one way to skin the cat of your limited conference budget in 2009. Because 2009 isn't the time for party-hearty—it's the time to knuckle down and try to find a way out of this mess.

Conferences in 2009 are costing upwards of \$425 just for the Early Bird, with room rates kicking in at over \$220 per night (four nights, \$220 a night plus tax—e-gads!).

But not Ninc.

Conferences are insisting on the full freight, all one price, one size fits all, and a small window for Early Bird discounting.

But not Ninc. Ninc gives its members options. And time.

Other conference hotels offer you a room.

Ninc's conference hotel offers you a room, a free hot breakfast every morning, an every evening Happy Hour with three complimentary drinks and munchie bar, and hot popcorn popping in the lobby all day long, not to mention free Internet in the Lobby, one hour of free long distance calling in your room every evening, and so much more. For about \$100 **less a day** than most 2009 conference hotels.

Other conferences site their conference in pricey cites, often with complicated and expensive transportation costs.

Not Ninc. Saint Louis is a metropolitan yet affordable city, and accessible by car for up to seven nearby states, plus it has a great airport and public transportation system.

This year (any year, but this year most particularly), a writer has to look for the most bang for his/her limited conference buck. Ninc has got that.

Check out the always updating conference center at <http://ninc.com/conferences/2009/index.asp>

If you do nothing else in 2009 for your career, your creative sanity, your muse and your future, come to Saint Louis as we celebrate twenty years of excellence, of how good we are, and to make solid plans for the future. Come to Ninc Goes Platinum, the conference that cares about you ... **and** your budget.

Easy sign-up forms are on the website, or you can turn the page and make use of the mail-in form.

**And there's more... ▶▶▶▶▶**

**Twentieth Year Anniversary Pin  
Limited Edition, Available Only in St. Louis 2009  
A "Thank You" gift from Ninc. Wear it proudly!**





## ***Ninc Does Forensics***

Thursday, October 1, Ninc Goes Platinum is offering a full day of fascinating forensics workshops, talks, and hands-on participation. Cardiologist Dr. Doug Lyle (see your December *Ninc* issue conference column) and many others are on board to give us the ABCs of forensics.

Lunch is included, and all participants are invited to join the experts in a reception (drinks, munchies) afterwards; the perfect times for those individual conversations you've been dying to have with a real expert.

Editors, agents, industry professionals, are all invited to join us free-of-charge for the entire day, as they also need to know that those Ninc member manuscripts hitting their desks are correct.

Space is limited to the first 175 attendees to sign up for the program; no exceptions.

Note: You'll want to plan to arrive on Wednesday, September 30, 2009, as the can't-miss-them workshops begin at 9:00 a.m. on Thursday morning, October 1, 2009.



## ***Drury Plaza Hotel Information***

Special Conference Daily Room Rate available Wednesday, September 30 through October 4: **\$124.99**, plus tax <http://www.druryhotels.com/properties/druryplazahotel.cfm>

Members: **Registration code for reserving your room at the Drury will be forwarded to you upon first payment to Ninc.**

Last day to assure low conference room rate: Monday, September 14, 2009

Want the best choice of rooms at the Drury Plaza? Pick a plan today!



## ***Other Important Information***

Last day to register for the conference (no walk-ins, no exceptions): September 1, 2009.

Refund Policy (no exceptions): Until midnight of September 1, 2009, 80% of amount paid returned. After September 1, 2009, no refunds unless for medical reasons. Contact: Leslie LaFoy, [lafoy@earthlink.net](mailto:lafoy@earthlink.net)

***See you in Affordable Saint Louis!***

# Member Registration Form

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Phone: \_\_\_\_\_

Email address: \_\_\_\_\_ First Time Attendee? \_\_\_\_ yes \_\_\_\_ no

Name to appear on Badge \_\_\_\_\_

(Please include offices held and the calendar year(s) you served, as we wish to recognize all of our Founders, Board, and Committee Chair volunteers in this Platinum Anniversary Year. Examples: President, 1996; Outreach Chair, 2001. But please give us only your first choices—the badges aren't that big!)

Board : \_\_\_\_\_

Committee Chair: \_\_\_\_\_

Pseudonym(s) to appear on your Badge (limit 2) \_\_\_\_\_

## Additional Information — Please Check All That Apply:

**I'm going to require some assistance** with special diet/mobility issues/etc.

- \_\_\_\_\_ diet  
\_\_\_\_\_ special physical/mobility requirements  
\_\_\_\_\_ other

\_\_\_\_\_ **I'd like to send a personal invitation** to my editor/agent, so Karen Tintori Katz at ktinti@aol.com will email me to show me how I can do that.

**I would be interested in helping out** with Just One Thing (or more!)

- \_\_\_\_\_ pre-conference  
\_\_\_\_\_ during conference  
\_\_\_\_\_ Oh, what the heck – both!

**Sign me up for**

- \_\_\_\_\_ the Yahoo Roommates loop  
\_\_\_\_\_ the Yahoo Car Pool loop  
\_\_\_\_\_ the Yahoo Travel-Together loop  
\_\_\_\_\_ the General Conference Discussion Yahoo loop  
(Note: Yahoo loop activity will be sporadic, not overwhelming)

**Easy Pay Plans/Early Registration Options** ▶▶▶▶

# **Ninc Members, Have We Got A Payment Plan For You!**

(we've got several, actually)

**Early Registration Plans — Now thru June 30, 2009**

Do \$375, and \$100 more for Forensics Day in one payment slam your credit card too hard? Then get the \$25 discount on Forensics Day and break your cost into three equal payments. We'll even send you a reminder if you make it to June 1, 2009 and haven't remembered you need to be Paid In Full by June 30, 2009. We are here to serve!

- \_\_\_\_\_ One-Time Conference-only payment of \$375, before 6/30/09
- \_\_\_\_\_ One-Time Conference payment of \$375 and Forensics Day for \$75, before 6/30/09.  
Total: \$450 (a savings of \$25 on Forensics Day)
- \_\_\_\_\_ Three Conference-only payments of \$125 each, before 6/30/09. Total: \$375  
(email reminders will be sent quoting remaining balance)
- \_\_\_\_\_ Three Conference and Forensic Day payments of \$150, before 6/30/09. Total: \$450  
(email reminders will be sent quoting remaining balance)
- \_\_\_\_\_ **Total due now**

**Remember – you can begin your payment plan at any time, as long as the plan you've chosen is paid in full by June 30, 2009.**

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## **Missed out on the great deals in the Fabulous Early Bird? Oooh, this is gonna hurt!**

- \_\_\_\_\_ Conference-only Fee between July 1 and September 1, 2009: \$425
- \_\_\_\_\_ Conference Fee and Forensics Day between July 1 and September 1, 2009 (if still open for latecomer reservations): \$525
- \_\_\_\_\_ **Total due now**

## **How would you like to pay?**

### **Credit Card?**

Click here for the convenience of online payment: [http://www.ninc.com/members\\_only/login.asp?logout=True](http://www.ninc.com/members_only/login.asp?logout=True)

### **Rather sign up by mail?**

Use these pages, or download the PDF at [http://www.ninc.com/conferences/2009/registration\\_form.asp](http://www.ninc.com/conferences/2009/registration_form.asp). Fill out the form, and mail your check or money order made out to **Novelists, Inc.** to the Ninc Saint Louis Registrar at:

Marcia Evanick  
7 Laburk Lane  
Reinholds, PA 17569

Name as it appears on your card (please print) \_\_\_\_\_  
Credit card type \_\_\_\_\_  
Credit card number \_\_\_\_\_  
Expiration date \_\_\_\_\_ ▲

**Cover  
To  
Cover**  
By Lou Aronica



# Scrying for Fun and Profit

There seems to be a great deal of prognosticating going on regarding the publishing business these days. I guess global financial meltdowns lead to that sort of thing. They're probably doing the same in, say, the roofing supplies industry right now (the future of roofing is digital!). Still, it seems that all of this crystal ball gazing has caused those of us in the writing biz to become especially skittish, even for these skittish times. Therefore, I thought for this column that I'd gaze into my own crystal ball (actually, it's a baseball signed by Joe DiMaggio, but it does the trick) to see what it had to say.

Before I start speculating, it might be useful to take a snapshot of the industry through its five primary functions, editorial, marketing, packaging, manufacturing, and distribution. The editorial function is something we've discussed before and with which all of you have at least some experience. There was a time (not so long past) when an editor's contribution to a manuscript was consistently the largest contribution a publisher made to a book. Whether the editor had a heavy hand in guiding a writer toward completion or simply served as an experienced sounding board, the editor affected a certain level of gravity on the writing project, sort of the way the moon affects the Earth or I'm affecting my pants since I returned from a recent overeating orgy in Italy. I've long had a theory about the Lennon/McCartney partnership that I think applies here to some degree. As we all know, the overwhelming majority of Lennon/McCartney songs were either Lennon songs or McCartney songs. They didn't actually do very much writing together. Yet the Lennon/McCartney songs had something distinct about them—something quintessentially Beatle-esque—that didn't show up in the solo songs from these artists. I think that distinction came from one songwriter's knowledge that the other was listening in. They didn't get overly indulgent (okay, "Why Don't We Do it in the Road?" is indulgent. And "Honey Pie?" Really?) because each knew he had to maintain high standards for the other. I think under the best circumstances, the author/editor relationship is like this. When we're working with an editor we respect and admire, we leave our dumbest tricks off the page. Even if the editor then does little more than send us a few notes and shuttle the manuscript off to the copyeditor, that's a significant contribution.

Unfortunately, that relationship requires time to develop. Both in terms of time spent over a number of books done together and the time available for the editor to dedicate to each writer. Both kinds of time have declined significantly in the last few years. My guess is that the staff reductions happening all over the industry will accelerate this decline. What is certainly true at this point is that editors have much less time to dedicate to the author/editor relationship. This is especially true with the newest writers in their stables. Virtually every agent I know tells me that editors are looking for manuscripts that are essentially printer-ready when the agent submits them. The purest editorial function—helping a writer hone and develop a manuscript—is going off campus. Of course, the other editorial function—deciding which manuscripts are worthy of publication—is still very much in the publisher's hands.

Directly related to this, of course, is advances. Maybe I was wrong about the editorial function being the most important thing a publisher provided. On further reflection, I think the paying-us-to-write thing should go first. This, too, has changed in numerous ways in recent years. While plenty of publishers are still paying big money for books that excite them, they've trimmed lists across the board. That means fewer deals, which invariably means a weakening of advances at the middle and the bottom. In addition, several publishers are adopting no-advance/higher-royalties models. That's the model of Bob Miller's imprint at Harper and Roger Cooper's at Vanguard, along with others. I haven't

seen enough of what Miller is doing to know how it's going to play out, but I do know that Roger Cooper puts significant marketing effort into each of his books, so the deal can be a good one for the writer as long as the writer can afford to write the book without an advance. That Vanguard is doing well and that several writers are getting hefty royalty checks from them suggests that other publishers will adopt this model for at least a portion of their lists.

A publisher's marketing function is in flux right now. I find it fascinating that, in the nonfiction market, so many acquiring editors want to know what the author is going to do to support the publication before they'll take any project seriously. With the exception of blockbuster nonfiction books from bankable authors with huge platforms (where much of the market is pre-sold) and pure category nonfiction books (where the idea is simply to get a copy into the appropriate section in the store and hope readers find it), publishers expect nonfiction writers to carry the bulk of the marketing burden. This is true in many ways with fiction writers as well, of course, though it hasn't become as extreme yet. While everyone seems to agree that co-op is the best way to sell fiction (especially paperback fiction) and I certainly haven't heard of any publisher asking a writer to fund co-op expenses, most novelists find themselves doing much of the heavy lifting in terms of connecting themselves to a community. Most publishers consider all but the most rudimentary marketing to be the responsibility of the author. This, of course, changes for breakout fiction, where publishers will still spend aggressively. In addition, there's a great deal of "cost of doing business" money that publishers spend on catalogues, jacket proofs, and other sales materials. Again, I have yet to hear of a publisher asking writers to kick in on this.

The publisher's role in packaging, manufacturing, and distribution remains largely unchanged since I started in the industry (except that no one really uses scriveners anymore and the stone tablet has become somewhat outmoded). I've heard of some smaller houses asking writers to provide their own copyediting, but this isn't a widespread thing. Overall, publishers still take complete responsibility for the cost of putting jackets on books, manufacturing the books, and getting the books into accounts.

So, over to the crystal ball. Did you know that Joe DiMaggio had only eight more strikeouts than he did home runs for his entire career? That isn't relevant to anything we're discussing here, but some facts just demand publication. Eight more strikeouts than home runs. For his *entire career*. That's like having nearly as many bestsellers as your books have typos.

The conventional wisdom in the industry is that the book business, like the roofing business, is going digital. This wisdom has been around for more than a decade. Occasionally, someone tests it and discovers that the wisdom isn't "ripe" yet. Sorta like these peaches I bought toward the end of the season last summer. Every day, I'd poke them and every day they'd offer staunch resistance. Until they just went bad.

Now, I don't think the e-book idea is going bad. It's just that this fruit is taking an extremely long time to ripen. We're actually seeing some progress on this front with Amazon's introduction of the Kindle and the modest popularity of the Sony Reader. These devices mark a significant technological improvement over earlier electronic reading devices and, more to the point, they've captured the interest of early adopters. Estimates place somewhere around 300,000 Kindles in the marketplace right now with expectations of somewhere around three-quarters of a million in circulation by the end of 2009. That's meaningful. Amazon also claims that Kindle editions average about 10% of their sales of books available in both print and Kindle editions. In other words, if you sold 100 copies of your book on Amazon, somewhere around 10 of those would be electronic. Again, that's meaningful. However, it's only *somewhat* meaningful. Amazon represents in the vicinity of 12% of the overall retail book business (it's hard to get a reliable estimate because Amazon lumps book sales with other media, such as music and movies). Even if every book were available on Kindle (decidedly not the case), that would mean that Kindle sales would be 1.2% of the retail book business. In reality, it's much less than that. It's likely that this percentage will rise disproportionately over the next few years, but the adoption of the e-book is not on track to match the adoption of music downloads in any way (where the iTunes store moved from launch to the #1 retailer of music in the U.S. in less than five years). The reasons are obvious. The iPod represented a relatively seamless transition from CDs. Once you loaded up your player (which, in my case, required a good chunk of January a few years ago), you could play your music much in the same way you always played it. The Kindle and other e-readers require people to re-conceive the reading experience. When you sit down with an e-reader, you're sitting down with something alien. The pages look different, feel different, and change differently. It's going to take longer for people to come to terms with this.

Even when they do come to terms with it, I think there's still an excellent chance that printed books will continue to have a much more significant place in the world than vinyl records do now. It won't be a bibliophile-only thing. We actually have a precedent for this, though you need to go back nearly seventy years or so to consider it. That's when the mass market paperback book first hit the American market. Suddenly, books were cheaper and much more accessible. Back then, some predicted the demise of the hardcover. It obviously didn't happen then and I don't think it will happen now. Since the paperback, I think there have always been two kinds of readers: the person who buys books for the words and the person who buys books for the words and the furniture. The latter has always gravitated toward hardcovers and they will continue to do so.

Assuming they can find bookstores in which to purchase them. The book business has always been especially sensitive to the availability of outlets for its books. I can think of no better example of this than what has happened to the mass market paperback in the last couple of decades. Coming into the '90s, mass markets were dominant. Then supermarkets started to re-think how much space they wanted to dedicate to books. Then the national bookstore chains started replacing their mall stores (which featured huge racks of mass market books at the front of the store) with superstores (which relegated mass markets to a table, the occasional kiosk, and the category sections). Suddenly, it was much harder to buy a mass market paperback and consumers, who had never rejected the format en masse, moved on. The real question for the hardcover book, then, is not whether consumers will continue to want them once the e-book makes its move, but rather whether consumers will be able to find them. If the superstores and mass merchants lost all of their paperback sales to online e-book sales—even if they became the online source for e-books themselves—would they be able to afford to keep bricks-and-mortar stores open solely to sell hardcovers? And if you lived in a world where you could only buy your hardcovers online, how many of you would simply decide to buy the electronic version instead?

So let's consider the most extreme case of this scenario with regard to the five functions of publishers (six, if you want to consider paying advances as something separate from the editorial function). Manufacturing, packaging, and distribution drop away. Preparing a book for e-publication is already an inexpensive and relatively easy process and it's likely to get easier and even less expensive, though there would still be the costs associated with copyediting and proofreading. Covers can be pricey, but they won't be anywhere near as necessary when we're living in an online retail book universe because very few people buy a book online because they found the package appealing. Distribution would be a matter of hitting a few buttons to post a book with online retailers. Marketing would still be a meaningful function if publishers weren't moving so aggressively to alleviate themselves of this role.

That brings us to editorial and to the one truly valuable thing that publishers will be able to offer in an all-e-book future. Now, we can argue the quality of the editorial input we receive from our publishers (in fact, I think we did exactly that in last month's column), but what is inarguable is that acquisitions editors serve as an effective screening system, a way to assure that the books sent into the pipeline have at least a minimal standard of quality. Consumers have come to trust that. Not to the point where they consider themselves Random House readers or Viking readers or Mira readers (the exception being brand-name contemporary romances), but to the point where they can tell the difference between a professionally published book and one that isn't. If we were to find ourselves in a world where there was no quality control operation to separate professional writing from Aunt Mary's stories the kids love to hear when they come for Sunday dinner, our business would be in irrecoverable trouble. Again, there's plenty of precedent for this. We see it every time a writer breaks out with a genre-changing novel: publishers see a hot trend, lower their editorial standards, consumers buy what they think is the next great legal thriller, Biblical thriller, chick-lit novel, etc., they get three bad ones in a row, and they walk away never to return except for a novel by the writer who started it all. If it were too difficult to distinguish which books were from real pros and which were from Aunt Mary, readers would become ultra-cautious about buying. It's difficult to become passionate about anything when you're ultra-cautious and we need our readers to be passionate.

This is why I can't envision the publishing future that some have imagined where writers simply put their books out into the market along with millions of other books and the consumer dabbles where the consumer wants to dabble. There's no clear indication that the consumer wants to dabble this way. They want someone to do the pre-screening for them. And that, at the end of the day, is why major publishers will continue to have a meaningful role even in this vastly changed future and why we will continue to submit our books to them in the hopes that they will pay us for the right to publish those books. ▲

# The Mad Scribbler

By Laura Resnick



## Vacating this Vocation

“Writing is not a profession but a vocation of unhappiness.”

— Georges Simenon, novelist

When I turned thirty, I was unhappy in my fiction career and decided to cross Africa overland, from Morocco to the Cape. The expedition put me completely out of touch with the publishing industry for about nine months.

Crossing Africa was something I had dreamed about doing for years, and it was fulfilling and beneficial in too many ways to recount here (but it's all covered in my book about the journey, *A Blonde In Africa*). I'd like to say the experience taught me not to sweat the small stuff; but it would be more accurate to say that it ensured I can at least identify what stuff is small when I'm sweating over it.

When I turned forty, I was (again) unhappy in my fiction career and decided to get a master's degree in journalism. I became a full-time student and a part-time research assistant, and this workload ensured that I had very little contact with the publishing industry for at least a year.

Going to graduate school as a “mature” student (a phrase that described my age rather than my character) proved to be a particularly eye-opening experience for me as a novelist. Above all, it revealed to me how incredibly difficult, irrational, and competitive the working life of a fiction writer is. All I had to do to succeed in graduate school was deliver good work. *That was all!*

By contrast, “delivering good work” barely even meets the ante to get into the game as a professional novelist. Once you've done the best job you can... The imprint may fold and your book may get cancelled. Or the editor may get laid off and the book orphaned. Or the editor may have the judgment of a pestilent jackal and refuse to publish your book. Bad packaging may kill sales. A distribution gaff may ruin your numbers. Some idiotic new policy at a powerful retail chain may keep your book off the stands. A mountain of uncorrected production errors may turn your novel into a joke. An editor may turn your novel into a shocking anecdote (do we all remember the Kensington Precious Gems editor who, without telling the author, rewrote a secondary character as a raccoon?). The book may be re-scheduled multiple times due to “editorial delays” (i.e. it gathers dust on your editor's desk for seventeen months) until the chains lose all interest in ordering or stocking it.

For example.

Or—more commonly—a consistent absence of support from the publisher ensures that readers never find your books.

But while in graduate school, I learned that there are walks of life where there exists a surprisingly reliable corollary between doing your work well, and being recognized and rewarded for it. (I swear! I was there. I am *not* making this up.) So I found graduate school pretty relaxing compared to our profession.

On the other hand, some of the values advocated in academia stunned me. Several professors, for example, assured us that our research papers didn't have to be interesting and well-written. (Call me crazy, but if your work isn't interesting and well-written, then why would anyone read it? Unless it contains the cure for cancer or the secret to immortality, that is.) Indeed, these were *such* entrenched values in academia that some of the judges' commentaries on



my papers, when I entered them in national competitions, wondered what flaws in my arguments I was trying to conceal by polishing my prose so much. (Nonetheless, I won cash prizes for two of those papers.)

My ultimate reward for “doing good work” in graduate school was a post-coursework scholarship to go do my journalism internship in Israel. (At that point, my parents asked, “Who did you piss off?”)

Interning at The Associated Press in Jerusalem, which is the organization’s busiest bureau in the world outside of Baghdad, was fascinating, and the experience taught me that there are key differences between journalists and novelists. For example, when the phones are ringing off the hook with a new emergency, the newsroom TVs and radios are blaring in two languages, and people are running around shouting, a career journalist is fully energized and functions at a superhuman level; a career novelist, on the other hand, just wants to crawl under the desk and pray for solitude and silence.

My supervisor recognized me as someone better suited to feature stories than to the “hard news” which is The AP’s bread-and-butter. She (kindly) dubbed me “The Queen of Weird” because of the subjects I gravitated to. I wrote about the Black Hebrews, polygamous vegans from Chicago’s South Side who live in Israel and claim to be the lost tribe of Judah; the Jewish Reggae craze, whose biggest star is a Hassidic Jew who divides his time between the stage and his yeshiva; Israeli Gaelophiles, whom I joined for an evening of uilleann pipes and Guinness in Tel Aviv; the Israeli science fiction community; the Palestinian tourism industry; and the environmental woes of the sewage stream commonly known as the Jordan River.

I also worked on various traditional Holy Land stories: Good Friday processions in the Old City; the ancient Holy Fire ritual at the Church of the Holy Sepulcher (where the priests had a fistfight, some parishioners showed up with swords, and the faithful nearly torched me by accident); fervent pilgrims on the Via Dolorosa; an archaeological find near Nazareth; a scandal in Jerusalem’s Greek Orthodox patriarchate.

Additionally, I wrote about a WWII veteran who, at the age of nineteen, had been one of the first Americans to come across a death camp during the Allied invasion of Germany. And I wrote about an American teenager who lay dying after a suicide-bomber blew up a Tel Aviv restaurant where the boy and his dad happened to be eating that day. This was when I learned what a huge responsibility writing really is.

Crossing Africa overland, being a graduate student, and working as a journalist in Israel all taught me something valuable. Despite the dismissal and contempt that I have regularly encountered from fiction editors and literary agents throughout my full-time, self-supporting career as a novelist, my experiences elsewhere offer me consistent confirmation that I’m actually a capable, resourceful person worthy of respect. Moreover, my hard work and dedication are typically rewarded in environments that are less toxic than the publishing industry—environments such as, oh, the Middle East.

I don’t know what will happen when I turn fifty, sixty, or seventy, but two things seem likely: I will indeed, at some point, be unhappy in my fiction career again, and I will probably again deal with it by going on vacation from my vocation for a while.

Resnick’s adventures in Jerusalem are recounted under the “Dispatches from Israel” link on her website at <http://www.LauraResnick.com>.

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## **Business Briefs**

### **Reed Business Has a 7% Solution**

The latest victims of the economy are at Reed Business Information, which cut 7% of its employees. This includes layoffs and restructuring at *Library Journal* (Ann Burns, Book Review Associate Editor; Ann Kim, special projects editor; Lynn Blumenstein, senior editor, *Library Hotline*; and Aida Bardales, *Críticas* senior editor) and *Publishers Weekly* (editor-in-chief Sara Nelson and editor Daisy Maryles).

### **Book World Stopped**

The Sunday review section of the *Washington Post* has been axed, and information redistributed among other sections of the paper as of February 15.

### **The New Yorker Going?**

Loss of ad revenue to Conde Nast could force the demise of *The New Yorker*. Nothing definite has been decided yet.

# Ninc Bulletin Board

COMPILED BY JACKIE KRAMER

*If you aren't part of Ninclink, here are recent discussions you've missed — exchanges about the future of publishing, reading eNink and Baby Boomer fiction. To subscribe to Ninclink, send a blank email to [NINCLINK-subscribe@yahoo.com](mailto:NINCLINK-subscribe@yahoo.com)*

*Our BlogMistress would like your input on industry guests. Who would you like to hear from? Editors, agents, pr people, cover artists, anyone else connected with the industry? Send your suggestions — name, publishing company or agency, etc, position and email addy to [Patricia.Rosemoor@gmail.com](mailto:Patricia.Rosemoor@gmail.com).*

**Did you renew your Ninc membership? Don't make this the last issue of Nink you receive. It's not too late...renew now.**

You can renew by mail with the renewal form that was mailed via USPS or you can download that form from the Members Only area of <http://www.ninc.com>. Just as important, fill out the Authors Coalition Survey. A printed survey was included with your renewal form mailing, but an online form is available on the website. The higher the percentage of members filling out the survey, the more Ninc benefits.

If you have any questions, contact the Ninc renewals coordinator, Delilah Devlin, at [delilah@delilahdevlin.com](mailto:delilah@delilahdevlin.com)

**Got any news or information  
for the Bulletin Board?**

Send it to Jackie at  
[jackiekramer@netscape.com](mailto:jackiekramer@netscape.com)

**Have you signed up for eNink?**

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*Dianne Despain and J.C. Wilder have joined the Discounts Committee, chaired by Pat McLaughlin. Members can contact any committee member with their ideas of where to seek more discounts for Ninc members.*

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## WRITING is TAXING

By Diane O'Brien Kelly

# What's New?

One thing that's fun (and frustrating!) about being a tax advisor is that tax laws are constantly changing. Congress likes to keep taxes funky fresh. A crystal ball is required to advise a client for time periods longer than five minutes in the future. Congress changes tax laws for political reasons, to encourage or discourage certain behavior, or to stimulate the economy. Keeping up with an ever-changing set of rules is hard enough for those who make their livings as tax professionals, but it's virtually impossible for taxpayers. Here's a quick rundown of new tax provisions that may affect you either now as you prepare your 2008 tax return or in future tax years.

### **Standard Mileage Rate:**

The standard mileage rate for business miles driven between January 1, 2008 and June 30, 2008 is 50.5 cents per mile. When gas prices spiked mid-year, the rate was raised to 58.5 cents per mile for miles driven from July 1 through the end of the year. Be sure to apply the correct rate when computing your mileage. (Don't forget—mileage is one of the most common audit items for small businesses and is routinely denied if the taxpayer doesn't keep detailed records! I recommend keeping a mileage log in the same format as that shown in IRS Publication 463 available at <http://www.irs.gov>.)

### **New Tax Laws Relating to Housing:**

Normally, a taxpayer must itemize his or her deductions in order to deduct property taxes. Those of you who own homes but whose itemized deductions don't exceed the standard deduction normally see no tax benefits from home ownership. But I've got good news for you! The Housing Assistance Tax Act of 2008 allows taxpayers who do not itemize to claim an additional standard deduction for real estate taxes paid. This special tax provision applies to the 2008 tax year only and is limited to the lesser of \$500 for single taxpayers, \$1,000 for married joint filers, or the actual amount of property taxes paid.

This same Act contains a provision allowing first-time homebuyers to claim a "credit" of 10% of the cost of their home purchase, up to a maximum of \$7,500. The special "credit" applies only to home purchases between April 9, 2008 and June 30, 2009. I've put the term "credit" in quotes because even though this benefit is referred to as a "credit" it actually functions more like an interest-free loan because the "credit" must be repaid over a fifteen-year period. The credit phases out for single filers with adjusted gross incomes over \$75,000 and joint filers with adjusted gross incomes over \$150,000.

Due to the recent mortgage and housing crisis, Congress has enacted several pieces of legislation that affect homeowners and homebuyers. The Mortgage Forgiveness Debt Relief Act of 2007 helps those who have lost their homes to foreclosure or had their mortgages reduced through a loan restructuring. Under this Act, homeowners who have their mortgages on their principal residences cancelled or partially forgiven may exclude the canceled debt from their taxable income. Normally, canceled debt is considered taxable income to a taxpayer unless the taxpayer has filed bankruptcy or is insolvent. This law was originally written to apply to debt forgiven in years 2007 – 2009 only, but was extended by the Emergency Economic Stabilization Act to continue through 2012. The exclusion is subject to a maximum of \$2 million for taxpayers filing married joint returns and \$1 million for single filers. The taxpayer must file Form 982 to claim this exclusion. (Note that a taxpayer who loses a house that is not his or her principal residence, such as a rental or vacation home, or who has other cancellation of debt income may be able to exclude that income under the general bankruptcy or insolvency exceptions). Taxpayers with cancellation of debt income will receive a 1099-COD reporting the amount of cancelled debt.

### **Natural Disasters:**

If you live in an area hit by a hurricane, tornado, or other natural disaster, you may have special tax benefits that allowed you to file and pay estimated taxes late. If you end up with an estimated tax penalty at the end of the

year due to late filing of estimated taxes, you may be able to get the penalty waived if you were entitled to an extension of time due to natural disaster. Note: bad hair days and sagging body parts do not qualify as natural disasters.

### **Self-Employment Taxes:**

The 15.3% self-employment tax is made up of 12.4% social security and 2.9% Medicare. The maximum amount of earnings subject to social security tax for 2008 is \$102,000 (up from \$97,500 for 2007—woo hoo!). The 2.9% Medicare tax applies to all earnings with no limit. Be sure to use the long Schedule SE if you earned more than \$102,000 in 2008 to ensure you don't overpay your social security taxes.

### **Depreciation:**

The Economic Stimulus Act of 2008 increased the amount of business property that can be expensed and depreciated, including the annual depreciation limit for those taxpayers who use the actual expense method for computing car expenses. The full scoop appeared in "Let's Go Shopping!" in the July 2008 issue of *Nink*.

### **Retirement Plans:**

Don't forget! You can make 2008 contributions to your traditional, Roth, or SEP IRA through April 15, 2009. Contributions to a traditional IRA begin to phase out for single filers at \$53,000 modified adjusted gross income and at \$85,000 modified adjusted gross income for joint filers. Contributions to a Roth IRA begin to phase out for single filers at \$101,000 and \$159,000 for joint filers. The 2008 maximum contribution to a SEP-IRA is \$46,000 (up from \$45,000 in 2007). For info on qualifications, contribution amounts, limitations, and the retirement savings credit, see IRS Publications 560 and 590.

Got a tax question for Diane? E-mail her at [Diane@dianeobrienkelly.com](mailto:Diane@dianeobrienkelly.com). Your question might be addressed in an upcoming issue. For further tax tips, check out the "Tax Tidbits" page on Diane's website, <http://www.dianeobrienkelly.com>.

## **Business Briefs**

### **Canadian Bookstores Have Some Good News**

Both Indigo and Coles booksellers report percentage increases in their third quarter reports—Indigo up 2.2% and Coles up 2.3%. The Canadian dollar's decline helped in immediate sales, but is predicted to have a negative effect over all at tax time through imports and operating costs.

### **Book Expo Canada Not to Be**

First Random House Canada reported disappointment in the coming fair and said they wouldn't attend. Well, it seems no one will be going, except to BEA in New York. Reed Exhibition exec Greg Topalian said "the publishing industry in Canada is no longer best served by a traditional trade event." The small numbers of publishers that had already made deposits will get their money returned. Other solutions are being examined that will hopefully meet Canadian needs. The Book Summit, which focuses on professional development and met the same week as BEC is going to Toronto in June.

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# The Resnick/Malzberg Dialogues

## Agents – Part I

*Dialogues between award-winning science fiction and fantasy authors Mike Resnick and Barry Malzberg were originally published in the Science Fiction and Fantasy Writers of America Bulletin, and are reprinted here with the permission of Mr. Resnick and Mr. Malzberg. Each Dialogue features these pros discussing an issue of interest to working novelists. We hope you'll enjoy and profit by this eNink eXtra series. Ed.*

**Mike Resnick:** There are a lot of misconceptions about agents.

One is that you can't sell without one. This is demonstrably false; I think most of us sold our first novels without an agent.

Another is that an agent can sell an inferior book. Also false. An agent can get your manuscript read faster, and can probably negotiate a better advance (though you should remember that if it's only 10% or 15% better, it's going right into the agent's pocket), but no agent can make an editor buy an inferior novel.

(Well, yes, they can—but only if it's "You buy Joe Phan's first novel or you don't get the new Stephen King/Tom Clancy/Danielle Steel book." But while it's theoretically possible, consider the reaction of King/Clancy/Steel when this gets out—and it *always* gets out—and ask yourself just how long Mr. or Mrs. Eight-Figure Advance would stay with such an agent.)

Still, an agent's a handy thing to have. They usually know who's buying what, they *can* get you a faster read, the good ones can spot little killer clauses in contracts that slip by a lot of writers, they act as a buffer between the author and the editor, they harass the publisher and his accountant for your money, they make your foreign sales, some of them make your movie/tv sales, some of them make your short fiction sales. The good ones are worth their weight in gold; the bad ones can destroy a writer's career so fast you wouldn't believe it.

And I'm on the outside looking in. *You* have worked for a literary agency for the past couple of decades. What particular insights can you bring to the subject of agents that most writers don't know but really *should* know?

**Barry Malzberg:** It's more than a couple of decades, Mike. With some time off for good behavior (i.e., the fiction of "full-time" freelancing), I've been affiliated with the Scott Meredith Literary Agency, man and boy, for 33 years. I walked into the place on 6/2/65 and with distraction and interruptions, Presidential impeachment and resignations, the excitement surrounding the Gulf of Tonkin resolution and the American flight from Saigon, I've been here since. It has been interesting, as you know.

It is my theory that the arc of the Scott Meredith Literary Agency, open for business on 6/29/46 and continuously under Scott Meredith's aegis until his death on 2/11/93, is an arc which has become a paradigm for the course of publishing in this country from the end of World War II through the end of the century. That course has involved every aspect of how the delivery system has changed, and it's a remarkable story, still misunderstood or (in the main) not understood at all. Someday I am going to attempt the True History of the Scott Meredith Literary Agency, and it will amaze and divert the multitudes (or so I would like to believe.)

In the meantime, pending that guided tour of the cemetery of so many possibilities, you ask for "particular insights . . . that most writers don't know but really should know." That's a large question whose generality somewhat terrifies. These past years, when I'm asked "How you doing?" or "What's going on?" or "What's the big problem in your life as you see it?", I've been responding, "These questions are too large for me. I cannot deal with them. Ask me if Bruckner or Mahler is the better composer and I can say some interesting things; ask me why Walter Tevis's *Mockingbird*, ▶

although better written, sardonic, and altogether a more mature work than *The Man Who Fell To Earth*, is not a better novel and I'll suggest why that is the case." But what writers "don't know but really should know" makes me kind of shudder. What's your opinion of dogs? What's the real significance of pari-mutual horse racing? You get the idea.

But here are a couple of facts that most writers should know if they don't:

1) Agents are like divorce lawyers or medical practitioners. There are good lawyers (I hope) and not-so-good lawyers, but all of them in the State of New Jersey have to deal with the rules and statutes of divorce in the State. Lawyer A can't find a whole new set of statutes or conditions unknown to Lawyer B, Lawyer C can't change the custody or division-of-property laws. Some lawyers are better than others at working around the system or making the system less onerous; none of them, however, can shift the system itself.

And whether I'm represented by the Virginia Kidd Agency, Curtis Brown, Robert Gottlieb, your own Eleanor Wood, or the Scott Meredith Literary Agency, my agent is confronted by the same editors, the same publishers, the same marketing conditions. No agent can create a new editor or series of markets. Once in a great while, a new agent might market a science fiction novel out of genre and obtain a better outcome (placement or advance or both) than might have been the case in genre, but this is rare and almost all agents and publishers know one another's tricks now. You can't sneak science fiction into mainstream markets under a disguise and you cannot, as an agent, turn a \$5,000 deal into a \$100,000 sale to someone who doesn't know what's going on. Not any more.

This occasionally happened decades ago. John Christopher's *No Blade of Grass* was rejected in the mid-1950s by many science fiction markets who found this post-nuclear novel familiar, predictable, the same old stuff. Scott Meredith's inspiration was to market it to *The Saturday Evening Post* as a "controversial Cold War novel". The *Post* fell upon the work as if it were a true tour of the Kremlin's plans. The magazine paid \$80,000 and ran it serially; there was a movie sale for more than that. Then a *Reader's Digest* condensed book. The novel rejected by Ballantine and Ace became a best seller.

So this kind of thing could happen in the old days, but these are newer days and the *Post* doesn't exist anymore. If your agent can't sell your novel, it's not likely that a new agent can find a different outcome, and a prospective new agent would be inclined to reject the novel unread anyway and ask for something new; agents hate to take on work which has already been through its logical range of markets.

2) Agents are something like symphonic conductors; it's a profession which is open to fraudulence and incompetence because the audience cannot really tell a good one from a bad one or (Orpheus Chamber orchestra) from no conductor at all. Many agents appear "better" than others because they represent more successful writers, success goes to success, it was easy for Joe Torre to look intelligent managing the New York Yankees but he's the same guy who, when managing the Mets and Cardinals, was thought of as being pretty dumb. Give me Stephen King and I'll do better than Stephen King's agent would do with me. In fact, you or I could do just about as well with the King account as any of the agents I've named above. And King's agent—as you suggest—can't sell a bad novel by an unknown writer. You rise or sink to your material.

But, as with symphonic conductors, when a great one does come along, the audience (not to say every musician in the orchestra) can tell the difference. Bernstein could get sounds out of Mahler that Mitropoulos or Mehta (good conductors both, you understand) couldn't. There are writers who owe their very careers to brilliant agenting. I just know of no systematic way in which a writer in early or even mid-career can find such an agent. And of course—this is a cliché—one agent may be terrible for X and very good for Y. There is no agent about whom disgruntled ex-clients cannot tell unhappy stories; there is none among these agents who cannot elicit testimonials. It all depends. It is a highly subjective business.

But I wouldn't look for an agent to get a career started, and I wouldn't have undue expectation of any agent; a writer's career rests largely on her own efforts. Agents are ancillary. They can make it easier, and they can also make it a lot worse. (You're quite right in saying there are agents who "can destroy a writer's career so fast you wouldn't believe it.")

**Mike:** All that being said, it's still worth trying to get a good agent, just as the orchestra board, cynical as it may be, knows that it's worth making a real effort to get a good conductor. How would you recommend that writers conduct such a search?

**Barry:** Let me begin by reiterating that I think an agent can make an enormous difference. The one I got rid of in 1983 had sold maybe a dozen novels for me—but always to the same publisher; it was easy for her to do, much easier than shopping around for better offers, and of course I had no idea that any other publisher had any interest in me—so as long as my publisher was buying I was happy. I didn't know much about the foreign market, so I didn't object to not making any foreign sales until 1983, when I made my first two—and came away with twice the money I'd been paid in America (\$1,000 more from Japan, \$1,000 less from Germany), which made me realize what I'd been missing. And when she tried to sell a sequel to *Birthright: The Book of Man*, a novel in which I had killed off the entire human race, without first asking me if I would or could write it, I decided it was a good time to part company.

My new agent put my next novel up for auction, which scared the hell out of me. After all, my previous agent had convinced me that no one else wanted me, and I was sure this was bound to offend my current publisher, possibly to the point I would be cut loose. (I was very naive.) Within weeks *three* different publishers were bidding, and all had offered me at least 300% more than I'd been getting. My new agent also made 27 foreign sales in the first 18 months we were together (and 16 years later, we're still together). And she's never tried to sell a sequel that couldn't possibly be written without invalidating the original novel.

So yeah, an agent can make a difference.

A good agent also knows that clients are not interchangeable, that each requires special handling. You can't market an Anne McCaffrey, who lives on the *New York Times* bestseller list, the way you market Nancy Kress or Connie Willis, who don't show up on the *New York Times* list (no shame there; hardly any of us do) but win more than their share of Hugos and Nebulas. And you can't market Nancy and Connie the same way, because while both are brilliant they don't write the same kind of stories. And neither of them can be marketed like Gene Wolfe, who can't be marketed like Michael Bishop, who can't be marketed like Lois McMaster Bujold, who can't be marketed like me. The agent who doesn't realize this, who assumes that because it's all called science fiction it must all be sold and promoted in the same way, is doing her entire stable a disservice.

**Mike:** Okay, so how do you find the agent who's right for you?

**Barry:** Step one: get your hands on a SFWA Directory and turn to the back, where every agent and his/her stable of SFWA writers is listed. See where you think you'd be most comfortable. Are you happier with a new agent, who lacks experience and some clout, but who doesn't have 27 writers who out-earn you? Are you happier with an established agent, who will perhaps have less time for you, but may bring more expertise to the table?

Step two: contact some of the writers in the stable and ask them for pros and cons about the agent. And since most of them will have nothing but favorable comments—those who don't will have left—try to find some writers who *did* leave and find out why.

Then it's a matter of deciding what's important to you, personally.

For example: Does the agent have a good foreign desk? They're not all interchangeable, you know.

For example: Does the agent return phone calls promptly? And is this important to you?

For example: Does the agent charge 10% or 15%? And if it's 15%, what do you get that other writers don't get for 10%?

For example: What incidental expenses will he bill you for? (This can run the gamut from postage and phone calls to copying and use of personal couriers for in-city delivery of manuscripts.)

For example: Does the agent deal with Hollywood (including TV) himself, or does he have a media specialist agent? And if so, is the media agent any good? Who does the media agent handle and what has he sold? ▶



For example: Can the agent receive email? (If not, and if you like to keep in constant touch, you're probably looking at some hefty phone bills.)

For example: Does the agent attend Worldcon, World Fantasy Con, and/or the Nebula Banquet? (If not, it means every time you want a face-to-face with the agent, you're going to have to fly to New York, with its attendant plane fares, hotel and restaurant prices.)

For example: Does the agent pay you the instant the check arrives, or does he wait until his bank clears it? (This can be a couple of weeks on some foreign checks. Will this make a difference in your ability to pay your bills on time?)

For example: Does the agent handle short fiction, or does he want you to do it yourself? (And do you want an agent to handle short fiction? Most agents prefer not to, and most writers are perfectly happy that way—but a few agents insist upon it.)

For example: Will the agent handle your career personally, or is his stable so large that you'll be given to some skilled (or perhaps unskilled) assistant?

For example: Does the agent's expertise extend beyond science fiction and fantasy, and if so, does it cover areas in which you might wish to write in the future?

All of the above are valid considerations, but they're not necessarily *equal* considerations. You have to decide which are more important to you, and which are less so.

Do you want an agent who molds your career, tells you what to write, and acts as a first reader—or do you want one who will take what you offer without question and send it out immediately? Do you want one who reports every rejection, or do you want to use your agent as a buffer *from* rejection and only be told the good news?

Another consideration: is your agent solvent? I don't mean, do his checks bounce . . . but is he making a decent living? Not only does it show some competence on his part, but it avoids a pitfall that has hamstrung more than one writer. Which is to say, when you get a call that a publisher has just offered \$6,000 for your masterpiece and you'd better take it because it's been turned down everywhere else, can you trust what your agent says—or could it be that this is only the first or second publisher to see it but your agent has got to get his hands on a quick \$600 for rent or child support or whatever? As everyone says, your relationship with your agent is very much like a marriage—and marriages built on trust tend to last the longest.

**Tune in next month for the continuation of this discussion of agents.**

*Mike Resnick is the all-time leading award winner, living or dead, of short fiction (according to Locus). He has won five Hugos, a Nebula, and other major awards in the USA, France, Japan, Poland, Croatia and Spain. He is the author of more than 50 novels, 200 short stories, and two screenplays, and the editor of more than 50 anthologies. He is currently the executive editor of Jim Baen's Universe. His work has been translated into 22 languages.*

*Barry Malzberg is the author of more than 90 books and 350 stories. A multiple Hugo and Nebula nominee, he is the winner of the very first John Campbell Memorial Award for Best Novel, and won the 2008 Locus Award for Best Non-Fiction Book. He is a former editor of *Amazing and Fantastic*, has edited numerous anthologies, and has long been considered one of the leading critics of science fiction.*

