Planning for the Future

FALL 2022

04

A Quarterly Publication of the American Society of Journalists and Authors

ASJA MAGAZINE

LOOKING AHEAD IN YOUR WRITING CAREER

asja American Society of Journalists and Authors

ALSO INSIDE The Art of Reflection // Writing Your Way Into Retirement
How to Double Your Writing Income // Facts About Your Media Perils Policy

CONTENTS

FALL 2022

Features

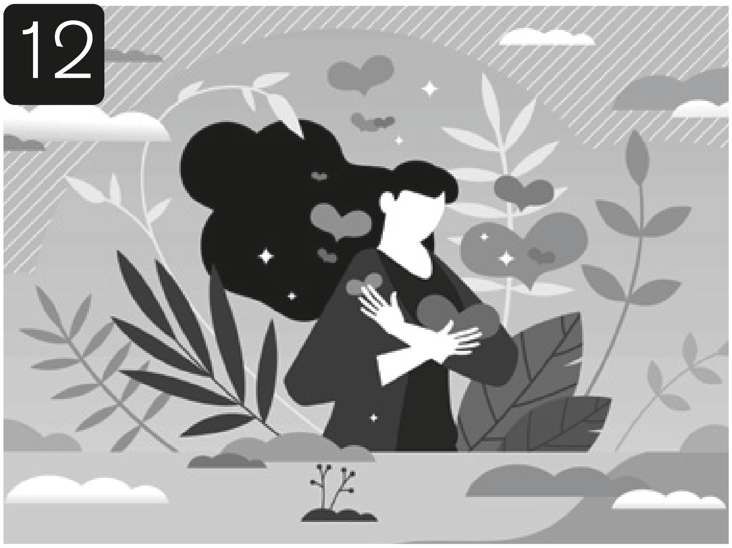
ASJA MAGAZINE

Quarterly / No. 4

The Official Publication of the American Society of Journalists and Authors

www.asja.org

12



20

26

44

COLUMNS

DEPARTMENTS

Follow ASJA!

asja
American Society of Journalists and Authors

ASJA
MAGAZINE

WWW.ASJA.ORG

Publications Chair
Jennifer Nelson

Editor
Stephanie Vozza

Creative Director
Christina Ullman, Ullman Design
www.ullmandesign.com

Contributors
Deborah Abrams Kaplan, Stephanie Bernaba, Cassie M. Chew, Leslie Lang, Sherry Beck Paprocki, Tobin Perry, Michelle V. Rafter

Proofreaders
Sally Abrahms, June Bell, Risha Gotlieb, Daria Hong, Leslie Lang, Janine Latus, Mark Ray, Sandi Schwartz, Theresa Sullivan-Barger

Address changes
Send to:
The ASJA Magazine
American Society of Journalists and Authors
355 Lexington Avenue, 15th Floor
New York, NY 10017

Phone: (212) 997-0947

www.asja.org

Email: asjaoffice@asja.org

Magazine Editor: magazine@asja.net

The *ASJA Magazine* (ISSN 1541-8928) is published quarterly by the American Society of Journalists and Authors, Inc., 355 Lexington Avenue, 15th Floor, New York, NY 10017. Subscriptions: $120 per year as a benefit of membership. Periodicals postage paid at New York, NY, and additional mailing office.

Founded in 1948, the American Society of Journalists and Authors is the nation's professional association of independent and entrepreneurial nonfiction writers. ASJA is a primary voice in representing freelancers' interests, serving as spokesperson for their right to control and profit from the uses of their work wherever it appears. ASJA brings leadership in establishing professional and ethical standards, as well as in recognizing and encouraging the pursuit of excellence in nonfiction writing. Since 2010, the ASJA Educational Foundation has been offering programming that covers all aspects of professional, independent writing for both established and aspiring writers. ASJA headquarters is in New York City.

LAURA LAING

Freelance Writer
and ASJA President

From the President's Desk

THE RISK AND RITUAL OF TRANSITION

To mark the end of her four years at the University of Virginia, my daughter streaked the Lawn, carrying on a tradition with roots from 1937. Just after midnight and naked as a jaybird, she raced across 740 feet of manicured turf, from the Rotunda to a statue of Homer. After circling the Greek poet three times, she sprinted back to the Rotunda, peered at a statue of our third president through a keyhole, and said, "Goodnight, Mr. Jefferson." In this five-minute rite of passage, she had the company of about a dozen strangers, all out of breath and laughing with her in the dark. The next day, she walked the Lawn with thousands of her fellow students, this time wearing a black robe and mortarboard.

Before my daughter told me, I had no idea how steeped in ceremony streaking the Lawn is. It takes guts to race through campus without a stitch on, but there is also a sense of collegiality. A friend stood by my daughter's tiny pile of clothes and cheered her on. While running, she passed other blurry streakers, everyone respectfully and modestly keeping their eyes straight ahead. It's such a fascinating combination of abandon and ritual. While she could have done this at any point in her four-year college career, my daughter waited until it was time to transition (officially) into adulthood.

Not all transitions are so theatrical, but it seems that they often require the pull and push of madness and sanity. Danish philosopher Søren Kierkegaard might consider this a leap of faith. Kierkegaard is writing about finding a light in the dark. My daughter streaked at night, seeing just enough ahead of herself to follow the path outlined by a decades-old ritual. At that moment, she performed an outrageous exercise with others, one that not only marked her step into adulthood but mirrored its significance–the exhilaration and fear of growing up. The act required courage and, at the same time, offered the security of a current and past community.

In marking endings and beginnings, we borrow from these two reserves. We take risks and trust the process. My daughter's transitions are just beginning, but I've had a lifetime of starting over. In the last 35 years, I've earned three degrees and launched five different careers. I've moved a half-dozen times, had a child, and married. The courage to start over (and over again) is rooted in a compulsion that often begins as a muffled voice, "Go." Then I ask, "How?" The answer to that question is found along a blurry path set by those who went before. A successful leap requires solid ground.

This voice prompted me to start freelancing and then quit my staff job. When the voice surfaced again, it told me to do something even more outrageous: to transition from the security of freelancing in favor of writing that could not sustain me financially. In short, it told me to take a break, one that has turned into a retirement of sorts.

It's not that I haven't been writing. I write nearly every day, and when I'm not writing, I'm doing research. In fact, my work is taking up more time than ever. I've been writing a hybrid memoir for six years, melding non-fiction Bildungsroman with bits of abstract mathematics. This has felt like streaking in super slo-mo. Extended periods of vulnerability often bring me to frustrated tears. At the same time, I'm obsessed with the writing–compelled not only by the voice inside that says, "Go," but the answers to its subsequent questions. This compulsion is how I give in to abandon. My support system, including mentors and other writers, acts as a ritual.

My first pitch to a national publication was evidence of my burgeoning freelance career, and this book marks a new transition. Just like in the early days of my career, I must take creative and personal chances. There's no guarantee of success. For that, I'd have to write a different book–one that better matches my experience and the market. But that's not what I want to do.

In January, when I step down as president of ASJA, I'll have more time and energy to devote to this transition. By then, my daughter will be living in Italy, fully transitioning into adulthood. There will be more time for my book, as she and ASJA need me less, and that's terrifying. But that voice is becoming increasingly insistent, begging me to step away from organizing board meetings and reviewing financial reports so that I can lean into the weird, as one of my writing crit group members has recommended. I'll metaphorically strip down, race to circle Homer, and then bid goodnight to Mr. Jefferson. Then I'll get up the next day to do it again.

STEPHANIE VOZZA

Freelance Writer and ASJA Editor

SHOW ME THE MONEY

Talking about money has been taboo for decades. Some see delving into the topic as crass or bragging. Others view discussing income as sharing something too personal. Money is often connected to your worth in society, and openly talking about it can make some people upset or defensive.

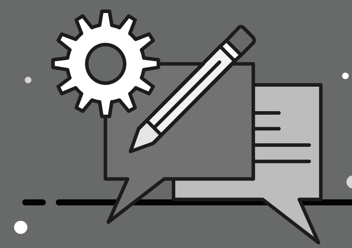
In this issue, ASJA member Leslie Lang reveals the habits and routines of high-earning writers—myself included. My intention in disclosing my income is not to boast. My goal is to inspire others who wish to increase their earnings.

I made less than $25,000 a year for most of my career. I didn't think getting to six figures was possible until I met other writers earning $100,000 or more willing to share their rates and what they did to get to that seemingly elusive milestone. Hearing their stories gave me the courage to ask for more money. It helped me realize the value I brought to my clients and find my voice.

I know not everyone strives to earn a lot of money. Many other goals can be equally or more fulfilling. Your measure of success may be the amount of time you spend with family, how many passion projects you complete, the number of volunteer hours you clock, the bucket list items you check off, or the tally of states or countries you visit. I believe that some of the habits that help you improve your income can also be applied to achieving your other aspirations.

No matter your professional goal, know that you're in the right place. My ASJA membership directly impacted my livelihood in so many ways. By attending conferences and taking advantage of other learning resources, I expanded my skill set, acquired new clients, and met people who have been instrumental in growing my business. I also made some very good friends who have enriched my life in so many ways.

A rich life isn't about money. Setting goals is a great way to achieve your dreams—whether they have dollar signs attached to them or not.



NEW ASJA MEMBERS!

OCTOBER 2022

PROFESSIONAL MEMBERS

Elliott Smith
Falls Church, Va.

ASSOCIATE MEMBERS

June A. Corrigan
La Quinta, Calif.

ASJA EVENTS

CALENDAR 2022

Virtual Pitch Slam and Virtual Client Connections

Check the ASJA website for the latest dates.

ASJA PUBLICATIONS

Are you taking advantage of all ASJA has to read?

Did you know that ASJA has three membership publications? Each provides a slightly different reading pleasure.

ASJA Magazine, our official publication

Members repeatedly tell us that the magazine you're holding is one of their top benefits. It's typically filled with industry news, service articles, market reports, and tools and tricks of the trade to interest journalists, authors, and content marketing writers. The editor is Stephanie Vozza.

ASJA Confidential, the blog

ASJA Confidential, the blog on our new website, is found after you log in under resources. It contains interesting news, events, and takes from ASJA board members, committee chairs, and others. The editor is Debbie Koenig.

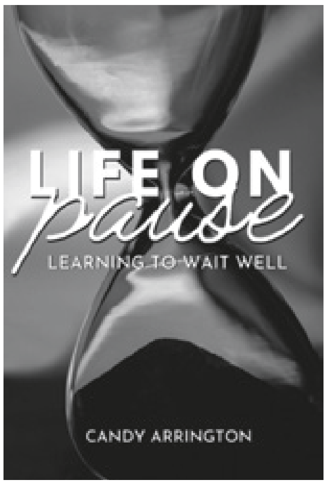
ASJA Weekly, the email newsletter

ASJA Weekly is our email newsletter distributed to all members and archived on the website under the resources tab in case you miss an issue. Every Tuesday you'll find editor Holly Leber Simmons waxing poetic on some aspect of the freelance writing journey as well as upcoming events, sign-ups and registration information, volunteer opportunities, and member news.

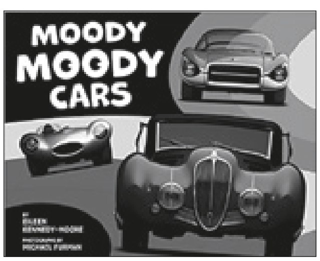
You're never out of the loop when you read ASJA publications.

MEMBER NEWS

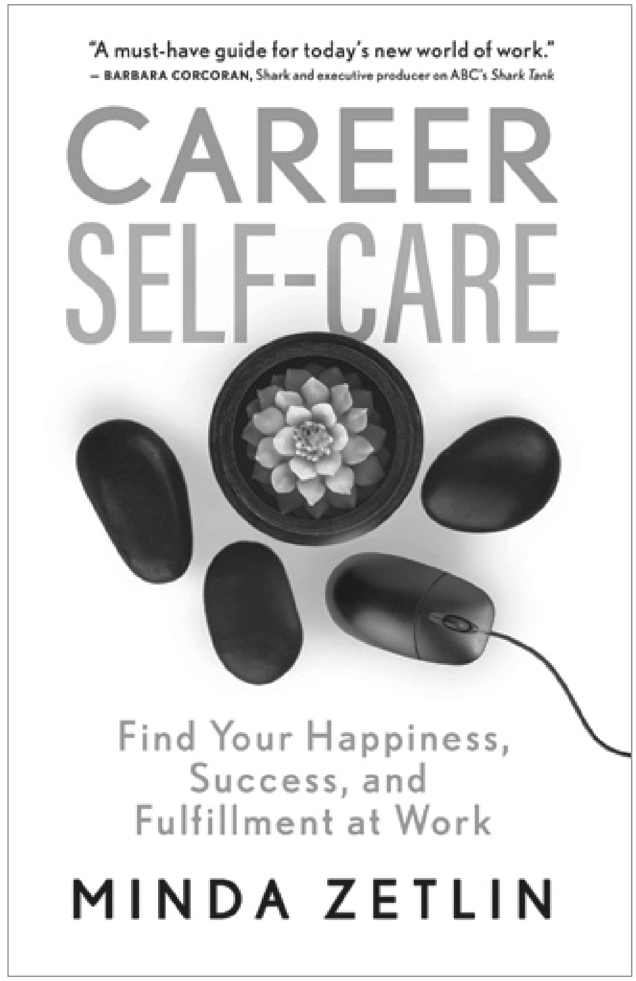
›››› Book News



Candy Arrington's book, *Life on Pause: Learning to Wait Well*, won first place for nonfiction (Christian Life category) at the 2022 Selah Awards ceremony.



Cars have feelings! Or at least some look like they do. *Moody Moody Cars* is a picture book by psychologist **Eileen Kennedy-Moore, PhD**. Published by Magination Press for ages 4-8, the book includes photos of classic cars showing a range of feelings, from excited to angry, to help kids learn about emotions.

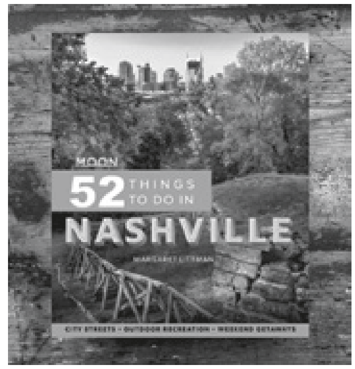


Minda Zetlin's book, C*areer Self-Care: Find Your Happiness, Success, and Fulfillment at Work*, was published in June 2022. It is based on the career and work/life advice she's been writing for 10 years in her Inc.com column, "The Laid-Back Leader."

GOT NEWS TO SHARE WITH ASJA?

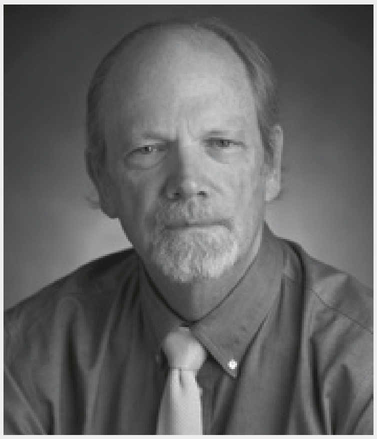
Submit your items at https://asja.org/Member-Networking/submit-member-news

The First Counterspy: Larry Haas, Bell Aircraft, and the FBI's Attempt to Capture a Soviet Mole by Kay Haas and **Walter W. Pickut** was published in May 2022 by Lyons Press. *The First Counterspy* is the pulse-quickening and traumatic story of spy, counterspy, and an American family unwittingly caught in its web. Until this case, the FBI had never recruited civilian counterspies to catch a Soviet agent.



Moon Travel Guides launched a series of books for locals and those who want more than the typical tourist experience. **Margaret Littman**'s *52 Things to Do in Nashville*, published in March 2022, kicked off the series, which includes Austin, Boston, and Chicago.

Activities, Awards and Accolades



Milt Toby's *The Path Behind and Ahead: Due Process, the Derby, and the Dancer's Image Playbook* won a third-place award at American Horse Publications Annual Conference. The article comparing legal strategies from the disqualifications of two Kentucky Derby winners appeared in *BloodHorse* magazine.

Is the pen mightier than the sword? What about Molotov cocktails? In her latest *Wine Business Monthly* article, titled "Ukrainian Wineries Trade Wine for Weapons", **L.M. Archer** shares frontline voices and images of Ukraine's wine and spirit community defending their nation from Russia's invasion.

In her second *Good Housekeeping* article, "You're Not the Only One Having a Hard Time Returning Kids to Their Pre-Pandemic Routines", **Jenn McKee** wrote about the challenges parents face in adjusting rules at home.

Melanie Padgett Powers, owner of MelEdits, launched a second podcast called Association Station (her first podcast is Deliberate Freelancer). In each weekly episode, Melanie interviews a membership association leader in content, publications, and media. The podcast is free on all the major podcast apps.

Randi Minetor had two articles on birds and bird conservation published in June: one in *Birding* magazine on grasslands and the conflict between grazing and breeding birds and the other in the peer-reviewed journal *North American Birds* on the expansion of limpkin populations throughout the southeastern United States.

For Father's Day, *Medium* published **Jack El-Hai**'s "Father Figure," an article about a man who has learned parenting lessons from the 35 (and counting) kids produced through his sperm donations decades ago. They all initially contacted him, and they've formed a family like no other.

Susan Shapiro was a guest on the #amwriting and *Writer's Digest* podcasts and discussed her new writing guide, *The Book Bible*. One of her former students wrote a *Jerusalem Post* article about her book.

Rachel Kramer Bussel wrote a *The New York Times* Styles section article on books as wedding favors.

Nancy Christie's short story, "Seeing Jim", was recently published in *The Saturday Evening Post* online edition. This is her second acceptance from this publication.

Sharon McDonnell's article on Europe's oldest tea farm, located in the Azores, appeared in the May/June 2022 issue of *Teatime*. Her story on virtual tours worldwide appeared in *Fodor's Travel* on April 14.

Katie Navarra's *Reiner* magazine article "Fighting Fires, Together", won first place in the news reporting category in the annual AHP Equine Media Awards.

Jen Reeder wrote for the *Today* show's website about the looming crisis facing animal shelters in the third year of the pandemic.

SHERRY BECK PAPROCKI

Freelance Writer
and ASJA Past President

THE ART OF REFLECTION

Seven Reasons Why Writers Need to Stop and Breathe

They say that those who can't do, teach. But for those who can–and do!–write professionally, coaching other writers can be a viable and fulfilling revenue stream. With a blend of experience, training, and a willingness to try something new, you could open up a new avenue for the talents and skills you've honed by writing professionally. And you could have a lasting, beneficial impact on the lives and careers of your fellow writers.

We independent writers take pride in working fast and juggling a lot. But I was shocked in 2017 when a quick ASJA survey revealed that some individuals had hit more than 200 deadlines the year before.

This is a story about slow writing, taking the time to reflect on our topics as well as our writer selves.

"It's difficult when you have money pressures, but working slowly has been important in my career," explains ASJA past president Jack El-Hai. "Beyond resisting working during nights and weekends, I nurse story ideas along for years, even decades."

Here are seven reasons you should stop and breathe for the health of your creative soul.

This is a story about slow writing, taking the time to reflect on our topics as well as our writer selves.

1

FRESH BREATH, FRESH THOUGHTS

Breathe deeply through your nose, and exhale slowly by mouth at least three times.

Researchers say there are two types of breathing: thoracic or chest breathing and deep, abdominal breathing. In short, breathing well means you are deeply inhaling oxygen and efficiently exhaling carbon dioxide. Both processes will make your heart, brain, and entire body healthier when done correctly.

Many of us deadline-oriented writers are probably shallow breathers.

Deep breathing works well for award-winning journalist and Moth storyteller Andrea King Collier. “Like many freelancers who juggle a lot of balls, it isn’t unusual to have a little anxiety rolling around in my head,” says Collier.

“Another friend told me that breathing deeply and taking one more deep breath on top of that and letting it go out of my mouth slowly would help. And it does,” Collier adds. “I can feel myself get centered when I do this, three or four times in a row. I have started to add this at the beginning of my day and when I shut it down at night. Concentrating on my breath gets me out of my head.”

Certain types of (incorrect) breathing can lead to anxiety, panic attacks, depression, and more, warns *The Relaxation and Stress Reduction Workbook*, written by California psychologist Martha Davis, retired social worker Elizabeth Robbins Eshelman and Berkeley professor Matthew McKay.

Breathe deeply, one more time.

2

EMBRACE THE QUIET

We don’t know who we have become until we reflect on our past successes and failures.

In his book, *The Ultimate Bite-Sized Entrepreneur Trilogy*, author Damon Brown talks about creativity as “a cycle of pursuing, doing and renewing.”

Brown says he often struggled during quiet times, specifically recalling a down period after selling Cuddlr, an app that connected people for hugs that was ranked #1 in the world in 2014-15. Eventually, he realized that careers are cyclical, just like nature.

“Not creating is just as important as creating, just as working behind the scenes is just as valuable as being in the spotlight,” explains Brown. “Like nature, the times of decay, of rest, and of silence always preclude the next fertile period.”

3

RECEIVE BIG IDEAS

In her book, *Big Magic: Creative Living Beyond Fear*, writer Elizabeth Gilbert identified a time when she was so busy, she ignored the signs in the universe telling her to write a specific book. She believes that idea floated by her and landed on another author, who wrote the story to much acclaim.

Big ideas come when our minds are open to them.

Brown was freeing his mind this summer. After a busy season of releasing eight books in six years, including his most recent, *Career Remix: Get the Gig You Want with the Skills You've Got*, he took a break.

"I'm leaning into my next rest period," he explained in mid-June. "This time, I don't feel any shame over it. And I'm not fighting it."

> *With any gig that comes your way, ask this question: "How does this opportunity align with my North Star?"*

4

SHARPEN YOUR FOCUS

I use a simple exercise in my coaching practice to help you sharpen your career focus. Draw a star in the middle of a blank sheet of paper. Within that star, write your ultimate career goal. Consider this your personal North Star.

With any gig that comes your way, ask this question: "How does this opportunity align with my North Star?"

If it doesn't align, and you aren't desperate for the paycheck, do yourself a favor and say: "No, thank you."

Sometimes the work we need to do for our careers doesn't involve writing.

As I was finishing my last book, I enrolled in a program that offers coaching for book marketing, personal styling, video presentations, and such. My on-camera coach was a former producer of the Oprah show, my radio and podcast prep came from a 40-year voice veteran, and personal styling tips came from former on-air personalities. A copywriter even wrote my media one-sheet.

5

PLAN INTENTIONAL GROWTH

In his book, *15 Invaluable Laws of Growth*, the prolific leadership author John Maxwell explains that you must know your strengths, weaknesses, interest, and opportunities.

Busy writers on constant deadlines shove personal interest aside and ignore other possibilities. Here's one way to correct that. Every week commit to one task that will enhance your career. The task should be actionable, such as enrolling in a class, reading a specific book or article, or meeting with a colleague.

"I'm usually a deliberate thinker," explains El-Hai. "I did have a lightbulb moment after I wrote my book, *The Lobotomist: A Maverick Medical Genius and His Tragic Quest to Rid the World of Mental Illness* and realized it (and all stories) can have many lives in different media and with different types of presentation. I shifted my focus from getting published to exploiting stories."

That shift has resulted in big wins for El-Hai, such as the book being made into a documentary on PBS's *American Experience* and being optioned eight times as a possible TV series.

"Writing isn't about making money, getting famous, getting dates, getting laid, or making friends. In the end, it's about enriching the lives of those who will read your work, and enriching your own life." – STEPHEN KING

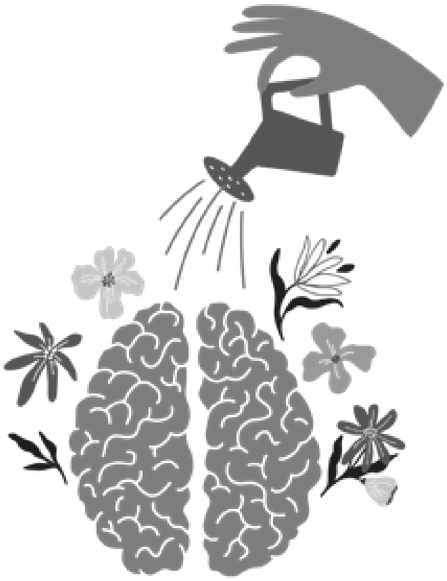
6

CREATE EUDAIMONIC EXPERIENCES

“Writing isn’t about making money, getting famous, getting dates, getting laid, or making friends,” says bestselling author Stephen King in his book, *On Writing*. “In the end, it’s about enriching the lives of those who will read your work, and enriching your own life.”

King alludes to what researchers already know: there are two types of happiness: hedonic and eudaimonic. Hedonic happiness is short-term: meeting friends for dinner, attending a musical concert, and such.

Eudaimonic happiness is more elusive. Eudaimonic experiences make us feel we are contributing to the greater good of society. As writers, we have an awesome opportunity to create eudaimonic happiness for ourselves when working on projects that positively impact others.



7

WELCOME YOUR NEW SELF

“You’ve come a long way, baby, to get where you got to today.” That iconic phrase, created by Leo Burnett ad man Tim Martin in 1968 for a cigarette brand, has staying power. Those words recognize that people grow and change with time. So do careers.

For 25 years, journalist Estelle S. Erasmus worked her way up to being an editor of women’s magazines and then became an independent writer and essayist. Now, she finds joy in sharing her expertise as a writing coach. Her book, *Writing That Gets Noticed: How to find your voice, become a better storyteller and get published*, is forthcoming next year from New World Library.

“Mentoring my students, sharing my knowledge on TikTok (@EstelleSErasmus) and on my blog (www. EstelleSErasmus) gives me great pride,” says Erasmus. “I love when they acknowledge my impact as a teacher/ mentor in social media posts when they get published in top tier publications.”

Indeed, we’ve come a long way. Even though the Virginia Slims ad campaign was aimed at a bygone era celebrating women’s lib, Martin’s words linger.

I wonder how long he took to write them.

Sherry Beck Paprocki is a past ASJA president, a certified professional coach, and author of more than 15 books, including the most recent, *Freelance Fancy: Your Guide to Capturing Spiritual Health, Wealth and Happiness from Gig Work*. Visit SherryBeckPaprocki.com or connect on social media.

Even after retirement, some continue to write or edit for pay or pleasure while pursuing hobbies and volunteer work.

WRITING YOUR WAY INTO **RETIREMENT**

Writers can find lots of advice about getting into freelancing – how to find story ideas and sources, whom to pitch, and what to charge. What about when you're ready to get out? How do you decide when to retire? Should you ease out gradually or make a clean break?

MICHELLE V. RAFTER

Freelance Writer

Michelle V. Rafter is an ASJA member, and Portland, Ore., journalist turned ghostwriter of business books, thought leadership, and research reports. Contact her on Twitter at @MichelleRafter, LinkedIn at Michelle Rafter, or at workcountfreelance@gmail.com.

At a time when the U.S. population is aging and the number of freelancers continues to climb, the question of when and how to retire is one that self-employed writers will broach sooner or later.

With that in mind, I checked in with a handful of ASJA members and former members who've retired recently to find out how they navigated the process. I also connected with journalist, author, and workplace expert Kerry Hannon, whose latest book is *In Control at 50+: How to Succeed in the New World of Work*.

What I found: the path to retirement is different for everyone. Some freelancers write for pay into their 70s. Others stop sooner because they can or have to. Even after retirement, some continue to write or edit for pay or pleasure while pursuing hobbies and volunteer work.

Hannon says that freelancers who've socked away enough to be financially secure have earned the right to walk away from paid work, though she hates the word "retire."

"You're not withdrawing and stepping away from engagement in the world, at least I hope not," she says. "Step out and keep doing, giving, making an impact, connect with younger generations. As Encore.org founder Marc Freedman says: 'The fountain of youth is the fountain with youth.'"

Except for the occasional blog post, Baldwin reads more than he writes, "which is exactly what I wanted to do in retirement."

THE BEST-LAID PLANS

When Howard Baldwin started planning to retire, he gave himself four years to wind down the six-figure freelance business he'd built covering tech and business as a journalism and corporate writer. Then his wife developed health issues and retired from her medical practice. "I saw how much fun she was having," Baldwin says, and it escalated his retirement timeline from four years to two, then one, then six months.

Baldwin's dad lived to 95, and his paternal grandmother to 101. So, before he quit, Baldwin, 66, put together a 30-year budget of anticipated income and expenses. Initially, he worried that the couple's savings would fall short. He says that opting to wait until 70 to claim Social Security made the calculations work in their favor. Freelancing helped, too, by letting him stash more than the average person into an IRA, frequently maxing out his annual contributions. Over time, he anticipates some expenses will change; for example, their travel budget will roll over to a medical budget.

Coinciding with retirement, Baldwin, a former ASJA treasurer, and his wife moved from the Bay Area to the Portland suburb of Lake Oswego. He wrote a mystery but couldn't get an agent or publisher to bite. He wrote a literary and magical realism novel but didn't get nibbles on those either. After that, he lost interest. Today, Baldwin volunteers at his church, takes Spanish language lessons, and works out with a trainer. Except for the occasional blog post, he reads more than he writes, "which is exactly what I wanted to do in retirement."

A SUDDEN CAREER SWERVE

ASJA member Maxine Cass didn't intend to retire at 55. An unexpected wheeze during an exercise class led to a diagnosis of severe allergic asthma and COPD, conditions that required almost round-the-clock medication. She put her freelance travel and trade writing business on hold for the better part of a year to recover before returning to work on two books and some book revisions.

Two years after that, the mother of her husband, Fred Gebhart, died and left the couple 20 acres of forest property outside Gold Hill in southwestern Oregon's Rogue Valley, and Cass switched gears for good. She and Gebhart moved from San Francisco to Gold Hill, where she became the property's chief caretaker, overseeing a building remodel and ongoing land stewardship projects. The timing couldn't have been better. Pay for travel writing and photography was in freefall thanks to the internet and cheap pictures from stock photo agencies. Caring for the land lets Cass control her activities and health triggers.

Gebhart, who's also a writer and ASJA member, continues to work. Cass also volunteers as the editor of an ASJA Pacific Northwest chapter monthly newsletter. "It offered me a chance to do one and to try to treat writers the way I'd always wanted to be treated by editors and art directors," Cass says. "Politely. (With) clear communications, deadlines, with plenty of time to meet those deadlines. (And a) bio at the end, in case it helps market the writer."

She recommends picking a place to live where you want to be and can support. Be specific about hobbies or passions to understand what you want out of them. Instead of saying you want to garden, say: "I want to take a master gardening course so I'll have the basics under my belt, peers to instruct me, answers to my questions, group hands-on gardening, and socializing with others who share my interests."

Cass recommends picking a place to live where you want to be and can support. Be specific about hobbies or passions to understand what you want out of them.

“I really have no intention of ever going back to work. I had a great career, and I have zero regrets about giving it up.”

JAMES CARBERRY

ADIOS USA, HOLA BARCELONA

Cass isn’t the only ASJA member to make a move in retirement. When James Carberry stopped working at 78, he and his wife, Gail, a retired nurse, weren’t sure whether they’d continue living in the Pacific Northwest. Their plans got clearer when their son and daughter-in-law encouraged the couple to join them in Barcelona. “We kinda, sorta thought about moving to Spain for several years, until one day realized we weren’t getting any younger and kicked into high gear,” Carberry says.

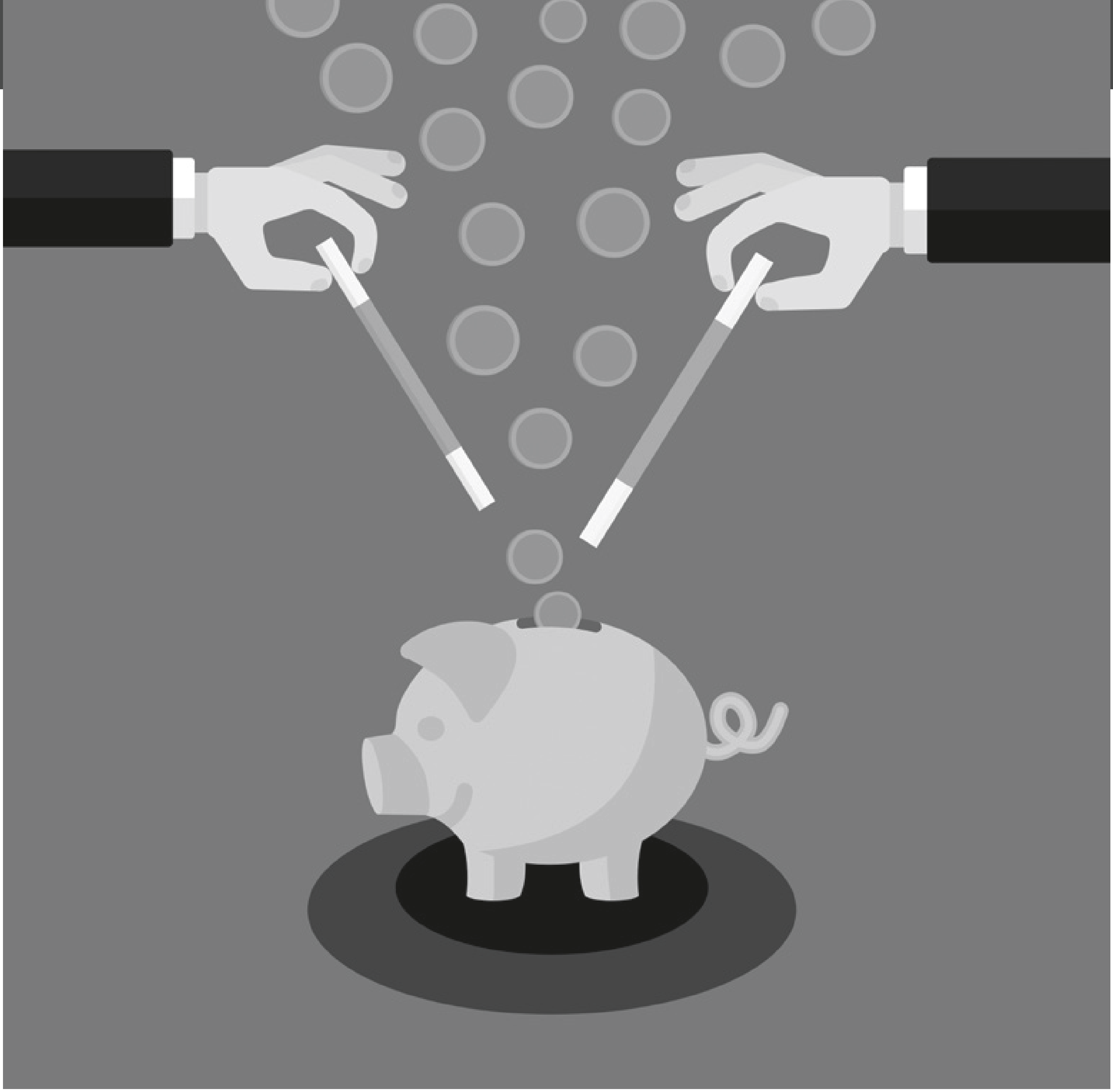
Up until then, Carberry had spent the better part of five decades writing. He was a staff reporter for *The Wall Street Journal* for 10 years before working as a reporter and editor for industry and in-house business publications. In his last 20 years, he was a freelance writer, editor, and book author for accounting, law, consulting, and other professional services firms.

Carberry had already used a financial planner to prepare for retirement and spent most of 2019 scaling back on work. Once they decided to move to Spain, he and Gail sold their house, found a home for their dog, went through the months-long process of getting the appropriate visas, hired a business that helps U.S. expats relocate, and were on a plane to Barcelona in February 2020, right before Covid-19 lockdowns.

Today, they live in Gracias, one of the city’s oldest neighborhoods, full of bakeries, coffee shops, and restaurants. They take Spanish classes and explore other parts of the country. Carberry helped organize a Zoom reunion of WSJ newsroom alumni last year, is looking for an English-language book group to join, and is contemplating pitching an article on differences in U.S. and Spanish apprenticeship programs.

To fellow freelancers interested in retiring overseas, Carberry suggests spending more time than he did planning – two years – and taking language classes before relocating. He also recommends using a guide such as Atul Gawande’s 2009 book, *The Checklist Manifesto*, to work through such big-picture retirement issues as whether and where to move. He says that if you’re considering retiring abroad, start the application process early. And don’t forget to factor things like taxes and health care into living expenses.

What to do with a career’s worth of freelance clips? Current digital options make that easy. Carberry suggests saving work to whatever’s most convenient: a thumb drive, external hard drive, or online backup service. But don’t wait. After a group of articles Baldwin wrote disappeared from the site where they’d been published without warning, he made it a practice to make digital copies of all his work. “I have everything, though I’m not sure why,” he says. “I really have no intention of ever going back to work. I had a great career, and I have zero regrets about giving it up.”



DID YOU KNOW ASJA OFFERS A RETIRED MEMBERSHIP?

Current members who have retired from publishing can pay half-dues membership to receive benefits such as ASJA Magazine and access to ASJA's member-only discussion groups. This new category replaces the current half-dues membership offered to members who are ages 65 and older with 25 years of ASJA membership. Rather than set specific requirements, this category allows members to elect to receive reduced rates but remain an active ASJA member. Retired members will receive ASJA Magazine and conference discounts but cannot participate in client networking events, like Client Connections, and cannot receive member pricing for the annual awards program.

HOW TO DOUBLE YOUR $100,000 INCOME

By Writers Who Have Done It

LESLIE LANG

Freelance Writer

Leslie Lang is a freelance B2B technology content marketing writer who lives and works in Hawaii.

Sometimes when I tell salaried workers I'm a freelance writer, they look concerned. Just yesterday, an electrical engineer frowned and asked me, "Does that pay enough to live on?"

It sure can—especially when you know what's possible, often by listening to other writers talk about their successful careers and taking notes.

I talked to four writers earning more than $200,000 per year and asked how they went from that magic figure of $100,000, which some freelancers aim for, to more than twice that.

"I think once you start working with big brands, you attract other big brands."

STEPHANIE VOZZA

Get better clients, and raise your rates

Stephanie Vozza, a content marketing writer specializing in finance, business, and HR, says for most of her career, her income didn't top $25,000 a year. She says she never even dreamed of earning six figures until she heard other writers share their stories.

When her children were in high school and college, she started considering her work a business, not just a job. "Once I did that, my income steadily increased every year," she says. "I went from $48,000 in 2014 to $101,000 to $128,000 to $150,000 to $180,000 to $201,000 to $220,000 to $260,000 last year." She did that by "trading up" clients, she says. "I think once you start working with big brands, you attract other big brands."

Jennifer Goforth Gregory, who specializes in B2B technology content marketing writing and made a little more than $200,000 last year, says she went from $100,000 to $200,000 partly by tracking and increasing her hourly rate. "I've had some clients paying 50 cents a word, where I earned $200 an hour, and others paying $1.50 a word, where I earned $40 an hour," she says. "You want a client where you earn a higher hourly rate the better you get at your job."

Cathie Ericson also focuses on the effort involved, not just the cost per story. She specializes in content marketing technology and healthcare writing and writes about personal finance, small business, and HR. "I'm a good juggler, too," she says, "so I say yes to multiple projects when some people might not. I'll work evenings and weekends when needed, but I take lots of flexible time off."

Kat Tretina writes personal finance content geared toward

Kat Tretina says writers should pick their clients carefully and be strict about raising their rates regularly.

consumers, with smaller writing niches of pet care, healthcare, and health insurance. She consciously cut back on work last year yet still earned $204,000. Until she started talking with other freelancers, she says, she too was sabotaging herself by charging low rates.

She says writers should pick their clients carefully and be strict about raising their rates regularly. "Another writer advised me to raise my rates by 10 cents [per word] every time I added a new client and drop my lowest paying one," she says. "By following that guideline, I always had steady work while consistently increasing my income."

Do good work–because it pays off

Ericson earned $300,000 last year and will again this year. She estimates she works about 30 billable hours per week and 40 to 50 hours total and says she's not marketing herself any differently now than when she earned less. "I just do good work, and it's 90% referral," she says.

Much of her income comes from a single content marketing agency she cold-emailed a few years ago. She writes white papers, articles, and webinars for several project managers in various verticals. "Sometimes it's the bulk of my work, and sometimes less, but it's time I don't have to spend pitching."

Goforth Gregory says she markets less these days and asks for referrals more. "When a client compliments my work, I ask if there are other clients in their agency or other departments in the company who need help with freelance projects," she says. "I often get work down the road from that."

Attract the right clients

While Goforth Gregory does attend ASJA Client Connections and Virtual Client Connections, she says most of her work comes from referrals and cold LinkedIn inquiries. "The key is attracting interest from clients who would likely be a perfect match for you," she says. "Put your niche in your LinkedIn title, and include sub-niches in your Overview. Then weed out low-payers before they even contact you by including high-profile clients." She also shares leads with other high-earning writers in her niche.

She suggests letting potential clients know during your first call that you are also interviewing them. "I say, 'I'm so glad we're talking because I'm at the point in my career where I carefully choose my clients, and it's important to make sure we are a fit to work with each other.' It elevates you in the client's eyes and also changes your mentality."

Tretina says having a LinkedIn Premium membership, which lets her send InMails to editors, has helped her get some of her best clients and has been huge for her business's profitability. "I don't spend nearly as much time seeking work as I used to because I have a steady roster of clients right now, but I send out a few outreach messages each month just so I always have something in the pipeline," she says. "I'm very targeted in how I pitch, so I have a high positive response rate."

She says she used to mostly get assignments through word-of-mouth referrals or by responding to editors' calls for pitches. "Making a concerted effort toward cold outreach was huge for me. With cold pitching, I was able to double my rates and then some since I wasn't competing against other writers for the same gigs."

When it comes to boosting your income, Stephanie Vozza says, "It comes down to hard work, dedication, and believing that you can."

Take advantage of routines and tools

Vozza plans her days according to her energy. She writes first thing, edits her writing in the late mornings, and ends her days by preparing so she'll be productive the next day. For her, that might mean planning what she needs for interviews, doing research, and getting her inbox to zero. She swears by the transcribing tool Otter.ai, which saves her a lot of time, and if she's struggling to get into her "writing zone," she uses the app Focus at Will.

Tretina, who spends around 20 billable and 30 total hours at her desk each week, also suggests experimenting with your schedule. "When I tried to stick to 9-to-5 hours, I found myself struggling to get work done," she says. "I found that working in the very early morning was best for me. I could get more done in a few hours than I used to get done working all day. I recommend trying different schedules until you find your most productive times."

She also outsources personal tasks, such as meal planning and grocery shopping to free up time and mental bandwidth. She says Otter is probably her best time-saving tool. She also uses Grammarly and QuickBooks.

Goforth Gregory says Freshbooks is a big timesaver because she spends less time invoicing and can easily see which invoices haven't been paid.

"One of the keys is to surround yourself with other successful writers, so you are inspired and see their mindset and actions up close."

JENNIFER GOFORTH GREGORY

Consider coaches, mentors, and mastermind groups

Early in her career, Vozza hired Carol Tice for a single hour-long coaching session and ended up doubling her income. At the time, Vozza focused on healthcare writing, which Tice pointed out was the wrong niche for her. "She told me I'm a former small business owner who is now a small business writer. She introduced me to her editor at *Entrepreneur*, which started my journey on a different trajectory.

"I think coaches are valuable because they can recognize things you may be too close to see," she says. "That one-hour session was a game-changer for me."

Tretina says she's been very fortunate to have two amazing freelancers, Ben Luthi and Miranda Marquit, as mentors. "They've been invaluable, especially during my first year as a full-time freelancer," she says. "They provided critical advice and guidance on negotiating rates, identifying red flags, and working more efficiently. I'm also part of a group of high-performing freelancers that has been incredibly helpful in providing insights about clients, improving our skills, and providing a sounding board for ideas."

Goforth Gregory also belongs to a mastermind group with writers in a similar earning bracket, which meets weekly. "Once I saw that other people in my peer group were breaking $200,000, I told myself there was no reason I couldn't do that, too. One of the keys is to surround yourself with other successful writers, so you are inspired and see their mindset and actions up close."

Other tips for earning $200,000/year

Goforth Gregory recommends creating your own network of smart writers at your same earning level. "It's tempting to try to connect with writers who are more successful than you," she says, "but they likely already have their own network of writer friends. Plus, your issues and challenges are different than theirs. By creating a group at your current level, you can push each other and help each other move up the ladder together."

Vozza suggests carefully defining your niches and also having a positive attitude. "When I was a teen and discouraged about something, my mom shared Henry Ford's quote, 'Whether you think you can, or you think you can't – you're right.' My dad used to say to my sister and me, 'How hard can it be?' Getting caught up in the details or finding the magic bullet or shortcut won't work."

When it comes to boosting your income, she says, "It comes down to hard work, dedication, and believing that you can."

Goforth Gregory agrees and adds that writers need to talk about money, so others know what's possible. "Without other writers sharing openly about their earnings, I would have had no idea that $200,000 a year was possible."

What You Thought You Knew About Your Media Perils Policy Is

WRONG

Every few years, the media perils topic comes to a head in freelance circles. Most recently, it bubbled up when the Authors Guild (AG) parted ways with the Axis PRO carrier, eliminating the member discount and directing attention to the AG's new partner, Dinghy. My Axis PRO premium jumped from $1,650 to $2,020, so I started researching my options. I didn't realize how much had changed in media perils, starting with my understanding of coverage. I also didn't expect to end up more confused after hours of research than when I started.

DEBORAH ABRAMS KAPLAN

Freelance Writer

Deborah Abrams Kaplan is a journalist specializing in medical and supply chain writing. A long-time ASJA member, Kaplan previously investigated medical malpractice claims for an insurance company and was required to take a first pass at whether coverage existed for each claim.

I bought media perils insurance to protect me against the dreaded indemnity clause. In general, that clause says I will pay to defend and indemnify the client for any claim about my work. I sleep better at night knowing my financial responsibility would be limited to my annual premium and $5,000 deductible if I'm sued. But I recently learned that under traditional scenarios, these media perils policies won't likely cover me for these contractual obligations, but only for any claim brought directly against me.

My research then became a two-prong approach: understanding the coverage as it pertains to indemnity and defense and, in light of that, which policy was the best for me.

DEFINITIONS

Named insured: An additional person or company added onto your insurance policy by the carrier to receive coverage if there is a covered claim.

Claims made: The claims must happen and be reported during the active insurance policy period. This policy type is cheaper because it is only in effect while paying premiums.

Occurrence: The claim must have occurred during the active policy period, but it can be reported any time after, even if you no longer have this policy. It is more expensive than claims-made coverage.

Retention: The deductible you pay for every claim occurrence, technically before your insurance kicks in.

Tail coverage/retroactive: If you don't renew a claims-made policy, you should consider tail/retroactive insurance to cover any claims that might pop up later from that past policy period. Some carriers let you buy it from them, and some new companies will offer coverage for a fee.

Limits of liability: The amount of liability per occurrence and in aggregate (per year). Examples are $250,000 per occurrence/$500,000 per year or $1 million per occurrence/ $1 million per year. For some companies, this is only the limit of liability for damages; some cap the policy limits for damages and legal fees combined.

INDEMNITY COVERAGE

I asked every insurance company and broker I interacted with whether the policy would cover my clients if there were a claim about my article or work. The short answer came from Sandra Vega, the agent who sold me the Axis PRO policy: "Your clients are not covered, just yourself." That's bad news if you sign a contract promising to indemnify your client for any claim. Strictly speaking, you don't have insurance coverage for that.

Vega's response was about Axis PRO, but it could be applied to any media perils policy. The longer answer, not surprisingly, is more nuanced and detailed. If the client is added as a "named insured" on your policy, the insurance may cover them for the claim. Each carrier handles named insureds differently, and they may (or may not) charge you to add a company to the policy. Even if they're added, it's not blanket coverage for everything you agree to on the contract.

What confused me most in the Axis PRO policy language is they seem to imply that they cover the risks the policyholder agrees to in a contract under "liability assumed under contract." The policy defines this as "liability assumed by the Insured Entity in the form of hold harmless or indemnity agreements executed with any party, but only as respects to Claims based upon or arising from Matter furnished by the Insured Entity to such party."

In English, I read that to mean that if you sign an indemnity agreement, you are covered for that liability for the work you turn in. It looked like they would then cover an insured party for your work, but Vega did not respond to my question about this, and Axis PRO did not respond to an interview request.

The Dinghy policy (along with others) expressly excludes client coverage under the policy. "We don't then cover automatically your clients or anyone else that you work for...it (coverage) doesn't go upwards," said Dinghy CEO Robert Hartley in a March 2022 AG webinar. You can add a vicarious liability endorsement to your policy that could cover a mistake you make, but if the client edits and changes the work, your policy does not cover them for that. If they publish something you wrote without editing it, "...then, in theory, yes we can cover that under vicarious liabilities and cover some of their costs as well, but it's not automatic, it's not guaranteed," he said. Dinghy would need to review the situation and applicable policy limits.

A NUANCED LOOK AT INDEMNITY

Your policy covers contractual issues. If you sign an indemnity agreement but don't defend or indemnify your client for a claim, your client can sue you. Your insurance company would defend you for breach of contract. If your client settles a claim about your work and you were at fault, your policy will typically pay the damages, said Mike Smith, CEO of Axis Insurance Services (not related to Axis PRO policy). However, they will pay on the back end, not the

TIPS FOR NEGOTIATING A CONTRACT

- The broader the coverage, the more expensive the policy, Smith said. His advice is to get your own policy, or better yet, get the publication to endorse you onto their policy.
- Smith recommends adding in mutual indemnification: the client indemnifies you for any errors they make, and you indemnify them for your potential errors.
- Alter the contract to only indemnify the client up to the fees paid if the client agrees.
- Try removing phrases obliging the freelancer to coverage. Remove the word "alleged" in the contract so "alleged breach" becomes "breach," said Gregorio.

front end. That means the insurance company will ultimately work with your client's lawyers to apportion the damages and pay for your portion of the negligence and damages.

Here's another way to look at it. If your client (Publication A) is not a named insured on your policy and Person/Company B sues them, your insurance company will not begin defending the claim, even if you signed a contract agreeing to defend and indemnify the publication. You must also be named in the lawsuit for your policy to be activated. Publication A can sue you for breach of contract, but that is a separate lawsuit. Do you see? It's nuanced. The publication may use its attorneys to negotiate a settlement and ask your insurance carrier for reimbursement. Your carrier may negotiate with them. However, your carrier may also decide it's better to get Publication A on your side by defending them even if they're not obligated to, but you can't count on that.

And by the way, when I talked to insurance carriers about the indemnity clause, they were astonished to hear that clients do not demand proof that they are listed as additional insureds on the policy. In my 20 years of freelancing, I've only had one client insist on being a named insured on my policy. It was a large pharmaceutical company with other contract issues, so I did not work with them.

ARE YOU LIKELY TO GET SUED?

Most of us are hard-pressed to find colleagues who have been sued, but it does happen. I asked Smith if he sees frequent cases. "If we saw it very often, your policy wouldn't be $2,000," he said. He sees a few cases yearly, and the lawsuit potential rises dramatically for more controversial topics.

ASJA member Tara Haelle frequently writes about COVID-19, vaccines, and abortion – these days, it doesn't get much more controversial than that. Her Axis PRO policy expired, and she had not renewed it because she was no longer an AG member. But during the pandemic, when writing about a company's product for a consumer publication, she questioned its claims that its product eliminated more airborne coronavirus than its competitors, justifying its higher cost. The publication agreed to cover her in the event of legal action, but she said it was still scary.

For another publication, Haelle planned to mention a doctor's comments, downplaying the coronavirus threat to a specific population. The doctor would not agree to an interview with her, but his comments on the topic were public. The publication's lawyers pulled the reference to this doctor and his claims out of fear of a lawsuit. Haelle signed up for a Dinghy policy that night.

Most journalists will not get sued during their careers. "It's a matter of probability over possibility. If we start imagining all the situations that could happen, nothing ever gets done," James Gregorio, an attorney specializing in entertainment and publishing, recently told Julie Sturgeon at Freelance Success, an online freelancer networking platform. Large publishing companies know that writers don't have the resources to indemnify them, and forcing the issue makes them look bad, he said.

"It's a matter of probability over possibility. If we start imagining all the situations that could happen, nothing ever gets done."

JAMES GREGORIO

THESE INSURANCE COMPANIES OFFER MEDIA PERILS COVERAGE

Dinghy

If you are only now hearing of Dinghy, you're not alone. The British company launched the insurance product for writers in the U.S. in 2020, and it's now the recommended carrier for AG. Good news: you don't need AG membership to get the insurance, and there are no member-based discounts. Like some other writers, I dropped AG membership when the organization expressed support for the PRO Act's provisions allowing freelancers to unionize.

Dinghy is licensed to provide insurance in states other than Alaska, Hawaii, Kentucky, Vermont, and Wyoming (as of March 2022), through NSM Insurance Services, underwritten by Arch Insurance.

Application: The application was online and easy. They offer multiple writer types to choose from (copywriter, creative writer, digital writer, ghostwriter, screenwriter, speechwriter, technical writer, website content writer, writer). You answer some questions, such as business type, years in business, revenue, and client ratio. Hartley said in the webinar you could choose up to five occupations.

Coverage: Negligence, libel, and slander, copyright infringement, limited data incident response (if suffering from a data breach, they will investigate the source and inform affected third parties), non-party investigation (legal fees/expenses if asked to provide information to a regulator investigating a third party), claims expenses, worldwide coverage, and bodily injury/property damage if the client relies on your professional advice/services.

Indemnity: Dinghy expressly excludes paying expenses for claims assumed by the insured under the contract, which means they won't cover your client if you sign an indemnity clause.

When I asked Dingy about additional insureds, Hartley responded via email that they do not charge an additional premium to add some clients as additional insureds for vicarious liability. "However, the insurer does want to review each request and it is not always agreed…even where a third party is added for vicarious liability, it does not guarantee that the claim is paid. The claim is still subject to the terms of the policy and the limit of the policy; so it's possible that either some exclusion applies, or the limit is exhausted, and you are still responsible for the claim. Finally, in a claim it may be determined that the third party is somehow partially liable for the claim in which case they would be responsible for part of the cost. Unfortunately, I can't say which companies would be accepted for vicarious liability and which wouldn't. Each review is on a case-by-case basis."

Rates/payment: You choose your limits of liability and retention (deductible) and can see different limits/rates with the click of a button. You can pay monthly or annually (no discount). If you pay annually and want to cancel, they will prorate it.

Additional terms: This did not pop up until after I agreed to buy coverage, and it should have come up during the application phase. I had to sign off on all these qualifications: I do not engage in tabloid journalism (sensational crime stories or celebrity gossip); I don't do undercover research (ride-alongs in police cars, using hidden microphones/cameras); if I have a website/blog, I must review all comments/articles/videos before they are posted; if I write promotional articles, I must identify them as such; I won't write investigative journalism articles about Fortune 1000 companies; I do not write pro/con stories on cannabis.

Retroactive/tail coverage: If you have an existing policy you are canceling/nonrenewing, you can buy retroactive coverage from Dinghy for an additional premium. If you leave Dinghy, you can buy one year of tail coverage for 100% of the annual premium, three years of coverage for 200% of the annual premium, and six years of coverage for 350% of the annual premium.

Notes: Rate information is immediate, as is coverage. The limits of liability include defense costs.

Why I chose Dinghy: The insurance was specific to writers and included Media Activities and Media Wrongful Acts, providing me with a greater comfort level than other policies (other than Axis PRO). Though not as good as the Axis PRO policy, it provides the needed coverage at a much lower price. It was easy to apply and purchase, and I could read the policy documents before purchasing.

Hiscox

This is the second time I tried finding Hiscox insurance and kept running into walls. You need to go through an agent. An ASJA writer sent me her policy, but looking at it closely, I saw that the $600 policy was for marketing and PR services, not journalism.

Application: Hiscox headquarters sent me to an agent, who sent me to yet another brokerage. That broker's agent said she knew nothing about insuring writers but looked into it and sent me an application.

Rates/payment: The agent told me that Hiscox's minimum premium is $2,500, which was more than my Axis PRO policy without the AG discount.

Indemnity: The Hiscox independent agent emailed me this: "The hold harmless/indemnification wording is something that two parties agree to in a contract but note that such an agreement does not alter or expand the scope of coverage afforded by a liability policy [translation: just because you sign it, the insurance company doesn't have to cover it]. It should be noted that hold harmless/Indemnity clauses are usually broader than the coverage granted in an insurance policy."

Notes: The limits of liability include defense costs. The process is longer because it goes from an agent to the underwriting department and back to the agent.

Why I did not choose Hiscox: Higher policy cost, lack of focus on writers.

biBERK

Berkshire Hathaway owns this insurance company.

Application: Online and easy, with similar questions as Dinghy.

Coverage: Negligence, defamation, libel and slander, product disparagement, reputation of person/organization, trade libel, infliction of emotional distress, malicious falsehood, outrage, or outrageous conduct; Any form of invasion, infringement, or interference with rights of privacy or publicity, including false light, public disclosure of private facts, intrusion, breach of confidence, and commercial appropriation of name or likeness; wrongful entry or eviction, trespass, eavesdropping or another invasion of the right of private occupancy.

Indemnity: Excludes client indemnification. The agent told me on the phone that a client would have to be listed as an additional insured, which would increase the policy cost by around 5-10% per additional insured. He said adding a few insureds by contacting customer service with the company's name and address is not a big deal. But if there are a lot of clients to add, that would be an issue.

Rates/Payment: Like Dinghy, you can click to change your requested limits and deductible, instantly showing new rates. This policy was the cheapest, with a 10% discount for paying annually versus monthly.

Additional terms: They offer "standard" and "plus" insurance – the latter provides full policy limits for copyright/trademark insurance, versus the $250,000 they offered me with the $1 million policy for the standard insurance.

Retroactive insurance: biBERK offered me cheap retroactive coverage since I was giving up another policy. However, they do not sell a tail policy if I leave them.

Notes: The limits of liability include defense costs. Rate information is immediate, as is coverage.

Why I did not choose Biberk: The price was fantastic, and the customer service was helpful. However, they did not provide documents to view before purchase, and they were not as writer-focused as I wanted. The agent sent me a generic professional liability policy to read and said the declarations page would specifically say it's for writer coverage.

Insurance Bee

People in a Facebook freelancing group mentioned this company.

Application: You can send their application by email or a completed application from another company (I did the latter). The website said the turnaround time is three to four days. I heard from them soon after…with marketing emails. They responded eight days later to ask if I had been nonrenewed by my past company (no), and 10 days after I applied, they sent a quote.

Rates/payment: With fees, it costs more than Dinghy but less than Axis PRO.

Note: The limits of liability include defense costs.

Why I did not go with them: Policy cost, not impressed with company and process.

360 Coverage Pros

The Society of Professional Journalists lists 360 Coverage Pros on their website.

Application: I emailed the agent, who said that the minimum for writers is $2,500 and that I'm better off staying with Axis PRO. "We have tried to find a competitive carrier in this class, but once we have to add Media Liability, the rates increase. [I asked for his opinion on other carriers] I'm not sure about the coverage features for the carriers you mention, but if you do secure coverage with one of them, you will need to be certain Media Liability is covered under the policy. We have miscellaneous coverage for all types of classes of business, but there is no Media exposure. These premiums start in the 100s of dollars. But again, once Media is added, the price jumps quite a bit."

»

“Though I’m not likely to get sued over my work, I am more comfortable being insured, even if it does not cover everything I want.”

DEBORAH ABRAMS KAPLAN

RATES AND TERMS

Here are the premiums I was offered after submitting applications. You can get policies with lower coverage and lower deductibles.

Insurance Company	Cost	Coverage	Deductible	Claims Made or Occurence
Axis PRO	$2,020	$1M / $1M	$5,000	Occurence
biBERK	$576 (or $53.42/month for standard policy	$1M / $1M	$5,000	Claims Made
Dighy	$1,137	$1M / $1M	$5,000	Claims Made
Hiscox	$2,525	$1M / $1M	$5,000	Claims Made
Insurance Bee	$1,627	$1M / $1M	$5,000	Claims Made
360 Coverage Pro (agency)	$2,500 minimum (They did not offer a policy.)	$1M / $1M	$5,000	(No Policy Offered)

SHOULD YOU BUY INSURANCE, AND IF SO, WHICH POLICY?

Since standard policies do not provide the outright client protection we seek, should we even buy insurance? The decision is individual and reasonable minds can differ. Though I'm not likely to get sued over my work, I am more comfortable being insured, even if it does not cover everything I want. I could add clients to my policy, but with upwards of 35 clients per year, I would have to choose which ones to add, knowing that they still would not have the full coverage required by some contracts. A few of my client contracts require that I have errors and omissions insurance, and having it means there is one less clause to argue over. Even if the policy doesn't cover my clients as named insureds, they can fight it out with my carrier if they get sued.

(Note: Canadians may have more difficulty getting insurance, and this information only applies to U.S.-based coverage.)

Applying for insurance has changed a bit in the past few years. I was able to apply digitally with some carriers. For others, I sent in a scanned or digitally completed application to an agent or directly to the insurance company. See the chart for company rates.

WHAT I THOUGHT ABOUT WHEN EVALUATING POLICIES

Evaluating insurance is confusing. I have a professional liability insurance background, and I still find it immensely confusing. I compared all policies against the Axis PRO policy, which I would consider purchasing again. They have a good reputation among insurance agents as a long-standing and reputable carrier. Here are some of the ways I evaluated the policies.

Policy type: My Axis PRO policy was an "occurrence" policy, which means that even if I don't renew the policy, any future claims from the policy period are covered by Axis PRO. Many of the other policies I looked at were cheaper but were also "claims made," which means if I switch insurance carriers or drop insurance altogether, I do not have coverage for claims during that policy period without getting additional insurance. I can buy that retroactive (aka tail) coverage from that insurance company or another one where I'm buying a new policy. Going without retroactive insurance means betting whether a claimant can beat the statute of limitations to bring a claim, and each state has different statutes of limitations.

In evaluating policy costs, I did some math to determine how much tail coverage would cost, adding that to the annual premium for claims made policy. It was still cheaper to get Dinghy.

Limits of liability: Legal costs add up quickly. The Axis PRO policy does not include defense costs in the limitations of liability, which is great. That means a $1 million policy covers $1 million in potential damages plus attorney costs. The other policies include attorney costs in the total pot of money, which is not great. For this reason, I recommend a larger limit of liability.

Employees/subcontractors: I do not subcontract or have employees. If you do, read the policy language to see if they are covered.

Type of writing: I was never required to have the insurance company review my work before offering coverage, but at least one ASJA writer I know was asked to provide her manuscript to the insurance company before they agreed to insure her.

Tools of the Trade

AIRTABLE

As freelance writers, organization is critical. We usually juggle multiple projects with multiple clients and, of course, numerous deadlines. Drop the ball on one of those projects, and it may not matter how strong of a writer you are. You may not get a second chance.

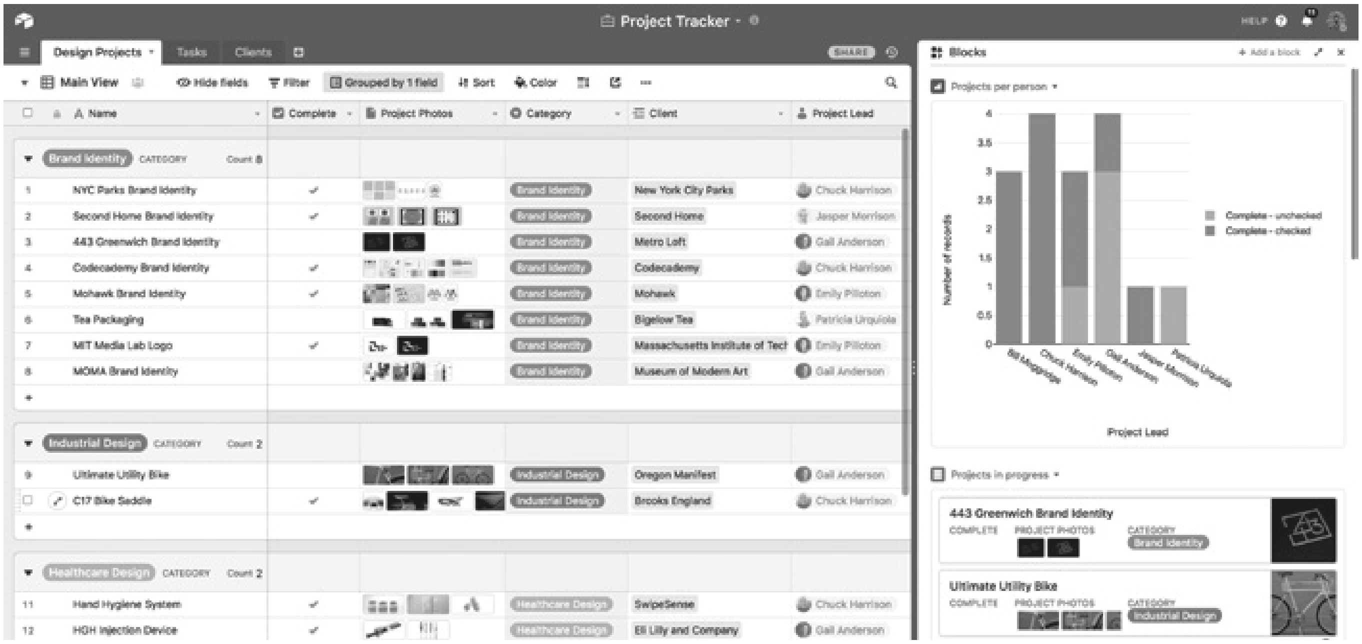
TOBIN PERRY

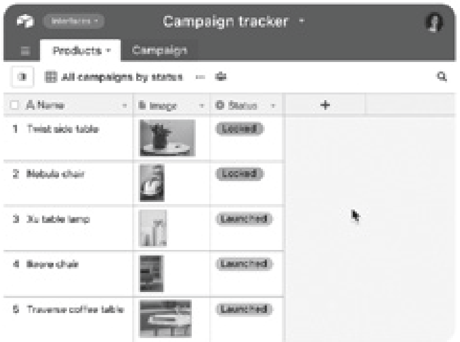
Freelance Writer

Tobin Perry (www.tobinperry.com) is a freelance writer in Evansville, Indiana, focusing on faith, church ministry and technology issues.

I had used digital task lists for years. I managed my calendar just fine. But as a small business owner and full-time freelance writer, I needed something more. I wanted something I could adjust to my specific needs as a writer and small business owner, not a program I had to morph my work to fit into its box.

That's why I initially began looking into Airtable. It isn't perfect. I'll share a couple of the disadvantages of Airtable near the end of this review, but I've found there are a few critical ways the software helps me succeed in my business.





1. PROJECT/TASK MANAGEMENT

I leverage Airtable to help me do everything from managing tasks (whether related to specific projects or not) to keeping track of my contracts to storing feedback and assessing the business value of projects once they are completed. My project management needs constantly expand. Whenever I find a need, I simply fold it into my process and add it to the software.

2. DASHBOARDS

Airtable helps me to see where my business is at in seconds. The most essential dashboard I use is probably the one for finances. This dashboard shows my income (monthly and quarterly), top hourly rates of recent projects and the percentage of last month's income from various clients. It also gives me a projected annual revenue.

One of the new dashboards I've added is a project dashboard. The project dashboard gives me all the tasks related to the project, the contact info for the client, and the ability to see how many more hours I can put into the project and still earn the desired hourly rate.

3. EXPENSES/TAX PREPARATION

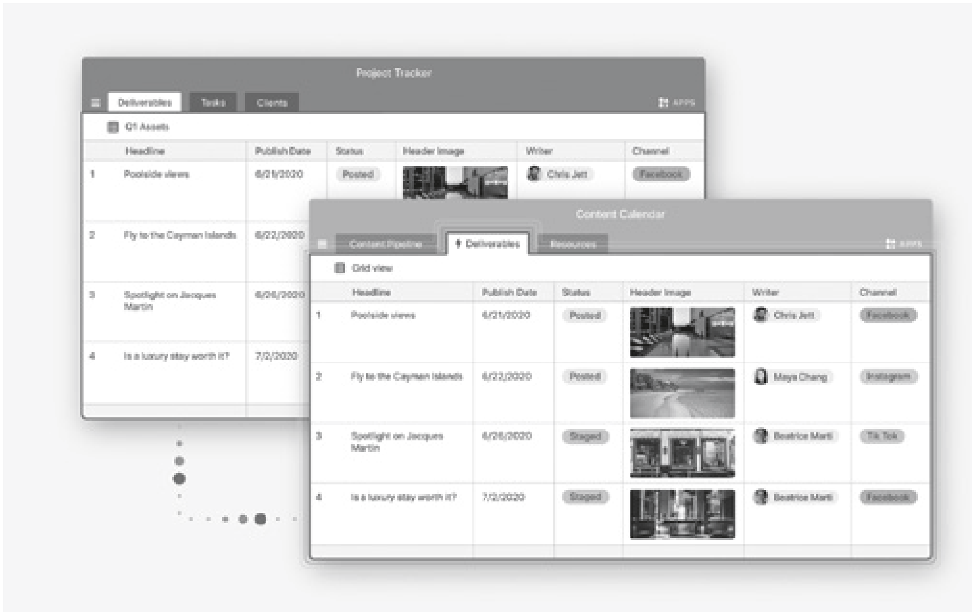
I store all my expenses in Airtable in specific categories so that when the time comes, I can easily add the list to my taxes. Of course, this isn't much different than other expense-tracking software, but Airtable allows me to keep the data together with everything else from my business.

By the way, these three areas aren't the only benefits I've found with Airtable, but they are the three most important.

Airtable weaknesses

I've found two significant weaknesses in Airtable. For some people, they will undoubtedly be deal-breakers.

Airtable



Airtable helps me to see where my business is at in seconds. The most essential dashboard I use is probably the one for finances.

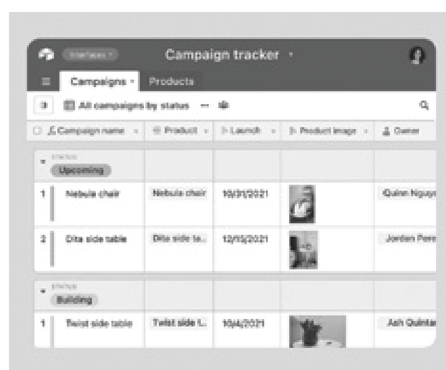
COST

Airtable isn't cheap. While they have smaller plans, I've found I need the $24 a month plan (which I get for a slight discount by paying annually).

SLOW ON-RAMP

Although Airtable is advertised as software that anyone can use without database experience, it does take time to learn. Fortunately, they have a robust community forum.

Airtable isn't for everyone, but if you're looking for software to help you manage your writing business's specific needs and want something that can be all-inclusive, check out Airtable. It may be just what you're looking for.



FEATURED VOLUNTEER

Merlisa Lawrence Corbett

ASJA MEMBER SINCE 2011

What is your writing specialty/focus?
Sports, interior design, and real estate

In which publications/outlets have you been published?
Bleacher Report, HGTV.com, AARP.org, *Black Enterprise*, **Essence**, *Sports Illustrated*, *Capitol Fil*e, 2021 U.S. Open Program

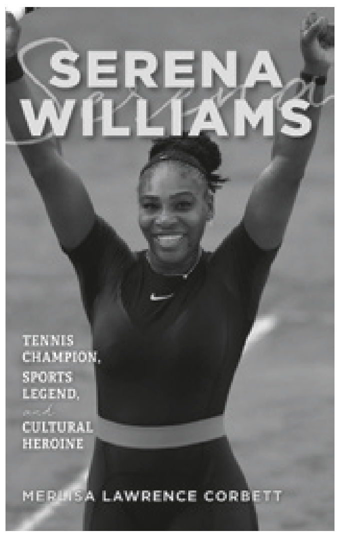
***Please share a proud writing moment*:**
I cried when I opened the box that contained copies of my book, *Serena Williams: Tennis Champion, Sports Legend, and Cultural Heroine*. The publisher sent the copies, so I knew they were coming. I knew the content because I wrote it. But seeing the hardcover, the real deal, in my hands…unforgettable.

How long have you been an ASJA member?
I joined in 2011.

How long have you volunteered for ASJA?
The past three or four years.

What kind of volunteer work do you do for ASJA?
I help maintain the social media platforms. I've also volunteered to judge a category for the ASJA Awards, and I've been on a panel at the conference and via webinar.

How much time to you spend per month volunteering for ASJA?
That's hard to say. I do set aside time in the morning to schedule social media posts. I'm afraid if I don't get it out of the way, I'll forget. But I'm sure I'm not spending more than a few minutes a day. Judging or doing a webinar takes more time, but I always enjoy the experience.



»

"I cried when I opened the box that contained copies of my book, Serena Williams: Tennis Champion, Sports Legend, and Cultural Heroine*. The publisher sent the copies, so I knew they were coming. ... But seeing the hardcover, the real deal, in my hands... unforgettable."*

Why do you volunteer for ASJA?
I love interacting with other writers. It also keeps me in the loop. I've had the same email address since 1995, so you can imagine how crowded that inbox gets. Now that I handle social media, I'm more plugged into upcoming events. I'm always looking over ASJA communications and content from other writer organizations.

How do you fit volunteering in with your work commitments?
I set aside time in the morning to schedule social media posts. Sometimes I schedule posts a week or two out. It's on my schedule as "ASJA Social Media posts."

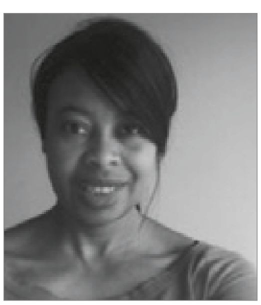
What are the benefits of volunteering?
I enjoy networking and learning new skills. My social media management skills get better every day, and those are marketable skills. The best thing about volunteering, though, is staying plugged into ASJA. The organization has so much to offer. Even before I started volunteering, I read the magazine and participated in virtual client connections and pitch events. However, since I started volunteering and meeting with other writers via Zoom, I've expanded my network. I've gotten to know and respect some wonderful writers who I would not have met if I hadn't volunteered.

What do you like to do when you're not writing?
I love to play and watch tennis. I'm also quite a committed coffee drinker. I brew with a Chemex, Hario V60, French Press, Sowden Softbrew, drip coffee maker, manual espresso machine and a Nespresso machine. I like to joke that I have so much coffee paraphernalia people might think I'm breaking bad.

WRITING SPECIALTY/FOCUS:
Sports, interior design, and real estate

MOST REWARDING PART OF VOLUNTEERING FOR ASJA:
I love interacting with other writers. It also keeps me in the loop. ... I'm more plugged into upcoming events.

Market Report | *THE NEW YORK TIMES* HEADWAY



CASSIE
M. CHEW

Freelance Writer

Based in Washington, D.C., Cassie M. Chew is a policy reporter who covers healthcare, education, and prisoner reentry. She is a graduate of the Medill School of Journalism, where she studied business news reporting and multimedia production.

What sort of headway are America and the rest of the world making at resolving significant re-occurring issues like poverty, homelessness, climate change, violence, and crime? At national or local levels, are there any good stories illustrating how policy and practice align to result in meaningful change? And how does the world define and measure progress?

Those are some of the questions that Headway, a newly launched initiative of *The New York Times*, is set to tackle over the next three years by utilizing in-depth reporting that goes beyond the daily news cycle from the perspective of how we can make progress toward resolving these challenges.

"We're trying to understand what trajectory we're on and what chances we have to shape or change that trajectory when it comes to some of our largest challenges," says Headway editor Matt Thompson. Thompson joined *The New York Times* after leading teams at newsrooms including Reveal (from The Center for Investigative Reporting), NPR, and *The Atlantic*, where he managed the production of high-impact and innovative storytelling.

"One of the things that drew me to the mission of Headway is the opportunity to figure out how to report rigorously not only on what has happened … but how we get better at anticipating what the future might hold," Thompson said. "How do we get better at looking at the fullest range of possibilities so we can make smart decisions about how to change the world?"

Specifically, Headway aims to produce about a dozen deeply reported data-rich and visually immersive stories each year.

The reporting initiative launched in December 2021 with Hindsight, a series of stories that looked back at past predictions of the future. Earlier this year, Headway delivered a package of environmental stories that explored the role of nature itself in tackling climate change.

In that story package, Headway reported on the potential of peatlands to sequester carbon from the atmosphere, thereby reducing the effect of greenhouse gases. Even as they account for only 3% of the earth's surface, they store more carbon than all other vegetation combined. In the package of stories, Headway made a deep dive into these underappreciated environments and efforts to restore them.

"One of the biggest aspects that we've been trying to figure out is how do you report on the future," Thompson said.

Headway also aims to engage readers and build its community through an online "public square" that will allow readers to discuss the ambitious reporting, data, and ideas Thompson and his team of staff and freelance journalists aim to deliver.

In a future reporting project, Headway is planning to tackle homelessness. In that report, he will seek content that explores "the possible outcomes that we should have in mind heading toward one future versus another."

Supported by the Ford Foundation, the William + Flora Hewlett Foundation, the Stavros Niarchos Foundation, and the Woodcock Foundation, Headway's content will be published outside of *The New York Times* paywall.

NEWSROOM > NEWS

First project in New York Times Headway initiative looks back at past predictions of the future

02 DECEMBER 2021

Headway, a new initiative from The New York Times launching today, brings together leading journalists to look at the world's challenges through the lens of progress.

The new journalistic effort launches with a series called Hindsight, which revisits past discussion of major topics such as climate, poverty, and HIV/AIDS to see what we can learn by comparing what people thought would happen next to what actually transpired.

Explore the freely accessible Hindsight stories:

Headway

Exploring the world's challenges through the lens of progress.

How Houston Moved 25,000 People From the Streets Into Homes of Their Own

The nation's fourth-largest city hasn't solved homelessness, but its remarkable progress can suggest a way forward.

HEADWAY AT A GLANCE

Article lengths: Mostly looking for pitches for pieces in the 1,000- to 2,000-word range.

Pay rate: $1/word, payment after publication.

Rights: Headway uses The New York Times contract and offers a 25% kill fee.

Contact: Headway does not publish newsy pieces and cannot respond to pitches that have urgent publication deadlines. Writers should only pitch stories that are not time-sensitive.

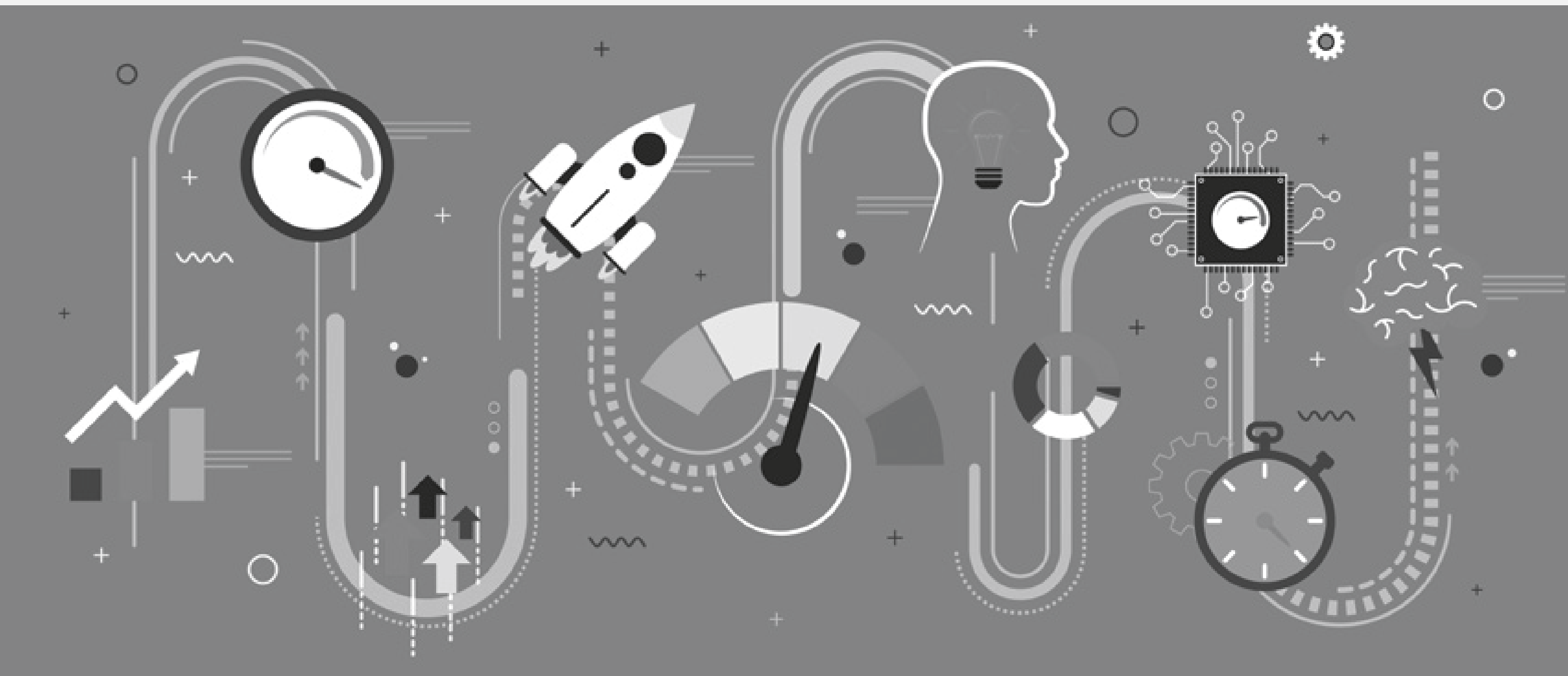
To pitch an idea, contact Matt Thompson at *matthew.thompson@nytimes.com* or Headway deputy editor Vera Titunik at *vera.titunik@nytimes.com*

Dealing with an Evolving Market

STEPHANIE BERNABA

Freelance Writer

It took a global pandemic for me to realize I needed to diversify quickly to continue thriving as a freelance writer. Having written copy everywhere from American Greetings to *Redbook* and back again, I realized that though I was active, a large chunk of the writing scene had become stagnant. During this time, I watched platforms fold and be folded into new ones, had editors leave, and lost gigs altogether based on restructuring that did not include the transfer of information on the freelancers the publication retained.



> *I REALIZED THAT I HAD REACHED A POINT WHERE THE AUXILIARY ACTIVITIES I HAD SKILLS TO OFFER WOULD LIKELY MAKE ME MORE CASH THAN WRITING COPY.*

Further, the nature of copy had changed, both financially and contextually. Assignments that had previously brought in an average of $500 for 400 to 600 words had begun being purchased for $100 or less. And, as time wore on, embarrassingly less. Local newspapers were consolidating or shuttering altogether. Online platforms that had once thrived were now struggling.

So was the way of the world of copywriting. The language changed as well. No longer was traditional copy written with conventional grammar rules in the highest demand. The business began to seek infotainment and lists.

In short, the writing world changed. Many of us who had known the safety and comfort of the copy we had once written were left out in the cold. Then the pandemic crushed the economy in ways many of us had never imagined, leaving most of us scrambling for higher ground.

The skill of photography—event and journalism—insulated me to a degree. In instances where I either was unable or unwilling to write news due to the pay offered, I had the option of shooting news photographs or photo spreads for special events. I learned, through the course of my photography work, to create video collages and short spots to be shared on websites and social media.

Then I realized that I had reached a point where the auxiliary activities I had skills to offer would likely make me more cash than writing copy. I took on the entire Adobe suite, participated in the Adobe Max conference (virtually), and attended in-person mentoring sessions with an acclaimed local headshot photographer. I learned the art of development/advancement and began providing development support packages to nonprofits and schools. There was always a need for writing inside these activities, but not only writing.

As the world turns more towards influencer marketing and content creation; short, homemade videos and sound bites; and a fondness for the capabilities of AI in business growth, the question emerges—will copywriters eventually be phased out? What will our field look like in five years?

The siren song of AI has already lured some of the world's largest brands. After all, who can beat almost-instantaneous content custom-tailored to a brand's needs with no human interaction required?

Certainly, AI is not perfect. The marketing world still needs the human touch—but for how long? When do the final grains of sand escape from our analog hourglasses? Until then, I have no choice but to continue to hone the skills I've used to secure my livelihood and hope it will carry me through.

Stephanie Bernaba is the owner and principal at White Orchid Media, based in southern Rhode Island. White Orchid Media provides journalistic/photojournalistic coverage and marketing, communications, development, and event support. You can find her work on platforms including *Redbook Magazine*, Care.com, and Yahoo Entertainment. Stephanie gives back to her professional community by mentoring with the National Press Photographers Association and judging ASJA's Annual Writing Awards.

ASJA MAGAZINE

PERIODICALS

American Society of Journalists and Authors
355 Lexington Avenue, 15th Floor
New York, NY 10017

Psst… It's No Secret: ASJA's Blog Keeps You in the Loop

Visit ASJA Confidential for the scoop on issues that matter most to freelancers.

As freelancers, we know how important it is to stay up-to-date on the latest happenings. And when it comes to timely information that can grow your business, Confidential helps you stay in the know.

YOU MIGHT FIND:

- Valuable tips showing how to make the most of your membership
- Insider details on what to expect at upcoming ASJA events
- News about legal issues concerning freelancers
- Opportunities and calls to action

Bookmark **asja.org/blog**

asja American Society of Journalists and Authors

WWW.ASJA.ORG