

FREELANCE  
FORUMPO Box 250024  
Atlanta, GA 30325  
www.freelanceforum.org

## Annual Membership Dues:

Individual - \$85  
Couples/Partners - \$150  
Student - \$60

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The **July Freelance Forum meeting** will be held on **July 12**—the **second** Thursday. Our host, the Creative Circus, is closed the first week in July.

## GO TO THE SOURCE

Just click on **Find a Freelancer** at [freelanceforum.org](http://freelanceforum.org) to instantly connect with Atlanta's best creative talent.

[www.freelanceforum.org](http://www.freelanceforum.org)THURSDAY, JULY 12<sup>TH</sup> MEETING

## Unleash the Power of Email Marketing

BY POLLY WADE

One key to growing your business is building relationships with your current customers. And one way to reach them effectively is with professional email communications.

Join Freelance Forum member **Pam Adams** as she covers the basics of what email marketing is, why it works so well, and how to use it in your business planning and strategy to achieve specific goals. Master email communications with this comprehensive look at best practices and winning strategies for getting and keeping quality subscribers, increasing deliverability and open rates, avoiding spam, writing good headlines and content, tips for scheduling, and examples of successful email campaigns—including how they were set up to build business and drive sales.

**WHEN:** July 12, 6:15–8:30 pm**WHERE:** The Creative Circus**ADDRESS:** 812 Lambert Drive (near the I-85 Monroe Drive exit)**ADMISSION:** FREE for Members/Guests \$15**SEE LAST PAGE FOR DETAILED MAP AND DIRECTIONS TO CREATIVE CIRCUS**

Please Note  
July Meeting Is  
On the Second  
Thursday!



## June Meeting Recap

BY AYANA GLAZE

**A**s independent professionals, we all have to make tough financial choices. Money management issues such as retirement, health insurance, investing, and financial planning can overwhelm even the most money savvy freelancer. At our June meeting, financial educator and public speaker **Phil Calandra** of Pinnacle Financial Services, accountant **Greg Erbs**, and business planning and

development specialist **Bob Schroeder** of Strategic Alliance Partners, fielded questions from Freelance Forum members and visitors.

**Financial Planning**

• **What is a financial plan?** A financial plan guides how you will manage your money. Phil says if anything is draining your income bucket, your initial plan should focus more on plugging up holes. Later, it should be revamped to help you develop strategies to manage your money.

• **How do you choose a financial planner?** The panel said that a good financial planner can help you develop strategies that look at money management from a holistic approach. Do your homework so that you work with a financial planner you can trust. Research the financial planner's background. Find out how long he's been in business. Get references. Ask how she gets paid.



Jan Stittleburg

From left: Greg Erbs, Phil Calandra and Bob Schroeder.

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## May Recap continued from page 1



Jan Stittsburg

From left, panelists Phil Calandra, Greg Erbs and Bob Schroeder each brought a different perspective to the financial issues that concern freelancers.

## Retirement Planning

- **How should you plan for retirement?** Phil says the first thing you should do is decide what your retirement picture looks like to you. At what age do you want to retire? Where would you like to live? Decide on these things and start to work towards them.

## Debt Management

- **Do you pay off credit cards or invest the money?** Phil's bottom line is, "All debt is bad debt . . . debt is a hole in your wealth bucket. Pay off the debt first, and then invest."
- **How should you pay off debt?** If you really must choose one debt item over another to clear, Phil says to pay back the debt charging the highest interest.

## Health Insurance

- **Should you buy a health insurance policy or a Health Savings Account (HSA)?** Bob says it really depends on your unique situation. With an HSA your health savings are available to you before taxes.
- **What about health insurance through the National Association of the Self-Employed?** Bob says he's heard both good and bad things about NASE. He advises looking into any insurance for yourself and choosing it based on your medical needs.
- **At what age should you look into long-term care insurance?** Phil says if you choose to get long-term care insurance, starting younger is better; get it as soon as possible. Your premium will be lower.
- For Bob's tip for getting \$8 eyeglasses and other great deals visit [zennioptical.com](http://zennioptical.com).

## Tax and Business Organization

- **How should you organize your business?** Consider the tax advantages and disadvantages. Greg noted that as a sole proprietor, your earnings will be taxed at the social security rate. Between federal

and state taxes, you could pay 37% in taxes. Control the social security tax you pay by incorporating. As a corporation type LLC, your net income (gross income less expenses) is taxed. As an S-Corp, you can take a salary of approximately 50% of your net income.

## Marketing Committee Update

BY IRENE HATCHETT

Many thanks to everyone! Last month, the Marketing Committee received about two-dozen testimonials, five case studies, and nearly 400 client names from more than 40 members! These items will be added to the Freelance Forum website to show the high quality of work our members have done, increasing our credibility among creative buyers.

The gift card giveaway is over, but we'd still love to see any info you have about the good work you've done for your clients! Submitting your testimonial or case study will help us continue to build Freelance Forum credibility and attract more buyers to the site. Send an email anytime to [Irene@impactcopywriting.com](mailto:Irene@impactcopywriting.com).

Also, if you have any reports of a prospect calling you after finding your info on the Freelance Forum site, please send that along, too. It'll help us determine the effectiveness of our efforts.

## NEW MEMBER LUNCH

THURSDAY, JUNE 28

11:30 am to 1:00 pm

at The American Cafe in Phipps Plaza.

Contact Membership Committee chair

**Ray Pelosi** at 404-373-1956 or

[raypelosi@yahoo.com](mailto:raypelosi@yahoo.com) for more information.

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Got an item or suggestion for the Folio? Have you won an award, landed a new account, had a baby? Contact one of our Folio editors:

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We want to hear from you.

## PRESIDENT'S CORNER



I scan a variety of online job listings, constantly looking for new clients, but generally end up frustrated. So many listings have unrealistic expectations and lousy pay — if any pay at all. I'll do charity pro bono work, or even "adjust" my fees to enter a new market or venue. But that's the exception, not the rule.

Some potential clients expect a lot just to apply for the job. Take this one (misspellings intact):

*Please provide an example of your work by sending two or more of the following: Create a fictional charater and write an obituary for them; provide a movie or concert review; a 20 question interview with a journalist (answers beyond "yes" and "no"), provide an editorial that deals with a national, international or personal belief that has broader implications, attend a game or watch a game on television and write the story as the game progresses . . .*

Here's a "heavily distributed" publication that only pays for one submission a month:

*I give the topic, you submit an article if it's chosen as the cover story you get paid. Pay is \$50 for cover story. All other articles are not paid. However, we would love to have you as a part of our writing team on a continuous freelance basis, if you so desire.*

My favorite has to be this guy, clueless as to why he's having quality problems:

**Reliable Writers ONLY****Job Summary:**

*This is a re-post. I was quite dissapointed with a few of the providers I had chosen from my last job post. I need reliable writers ONLY!!*

**Description of project:**

*I need . . . reliable writers that can deliver at least 5 articles a day. I get a range of topics to write about with different word counts. Pay is anywhere from \$2-\$4.50 . . . prove that I can trust and rely on you to get this work done . . . I am not going to be as rosey as I was the last time. To know that you have read this properly, please ask me to give you a paid sample to write for me. Thanks.*

At \$4.50 an article, what does he expect? Even if he meant \$4.50 per column inch, which I doubt, nothing seems to honor our worth as professionals. And that is my point: as professionals, we should all hold out for what we're worth, or else walk away.

—Bobby Hickman



## MEMBER NEWS

**BULL'S-EYE Creative Communications Project Hits the Mark!** Los Niños Del Inka, based in Iquitos, Peru, is an educational non-profit that builds K-12 schools for underprivileged local children. Member **Patrick Carlson's** company was brought on board to design a business identity system that would serve as a catalyst to garner corporate sponsorships. Construction is now in progress on the first school in a remote region of the country.

Freelance Forum member and writer **Blane Bachelor** has an article in the July issue of *Marie Claire* (Angelina Jolie is on the cover). Check out her article on Page 134. Blane is also co-hostess of Media Bistro's semi-monthly all-media parties in Atlanta.

## WELCOME, NEW MEMBERS

**David Batley**, photographer/graphic designer

**Ed Gandia**, writer/publisher

**Mimi Schroeder**, writer/public relations

**Margie Deeb**, illustrator/designer

## SUPPORT OUR SPONSORS

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**REMINDER:**

For security reasons, Creative Circus has asked that we enter and leave the school through the Main Entrance only.

Thanks for respecting the wishes of our generous host!

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# DIRECTIONS TO CREATIVE CIRCUS

**FROM DOWNTOWN HEADING NORTH ON**

**PIEDMONT:** North of Ansley Mall, turn right onto Cheshire Bridge Rd. Go approximately 2/10 of a mile to Manchester St (at Roxx Tavern) on your left. Turn left and follow Manchester until it ends at Lambert and turn right. Creative Circus is the purple building at the end of Lambert on the left.

**FROM BUCKHEAD HEADING SOUTH ON**

**PIEDMONT:** Continue south past Lindbergh and go under I-85 overpass. Turn left at the first light past I-85 onto Lambert. Creative Circus is the purple building at the end of Lambert on the left.

**FROM CHESHIRE BRIDGE/LAVISTA ROADS:** On Cheshire Bridge from Lavista, go approximately 1 mile south toward Piedmont Rd. Turn right onto Manchester St (at Roxx Tavern, just past NAPA Auto Parts). Follow Manchester till it ends at Lambert and turn right. Creative Circus is the purple building at the end of Lambert on the left.

**FROM I-85 NORTHBOUND:**

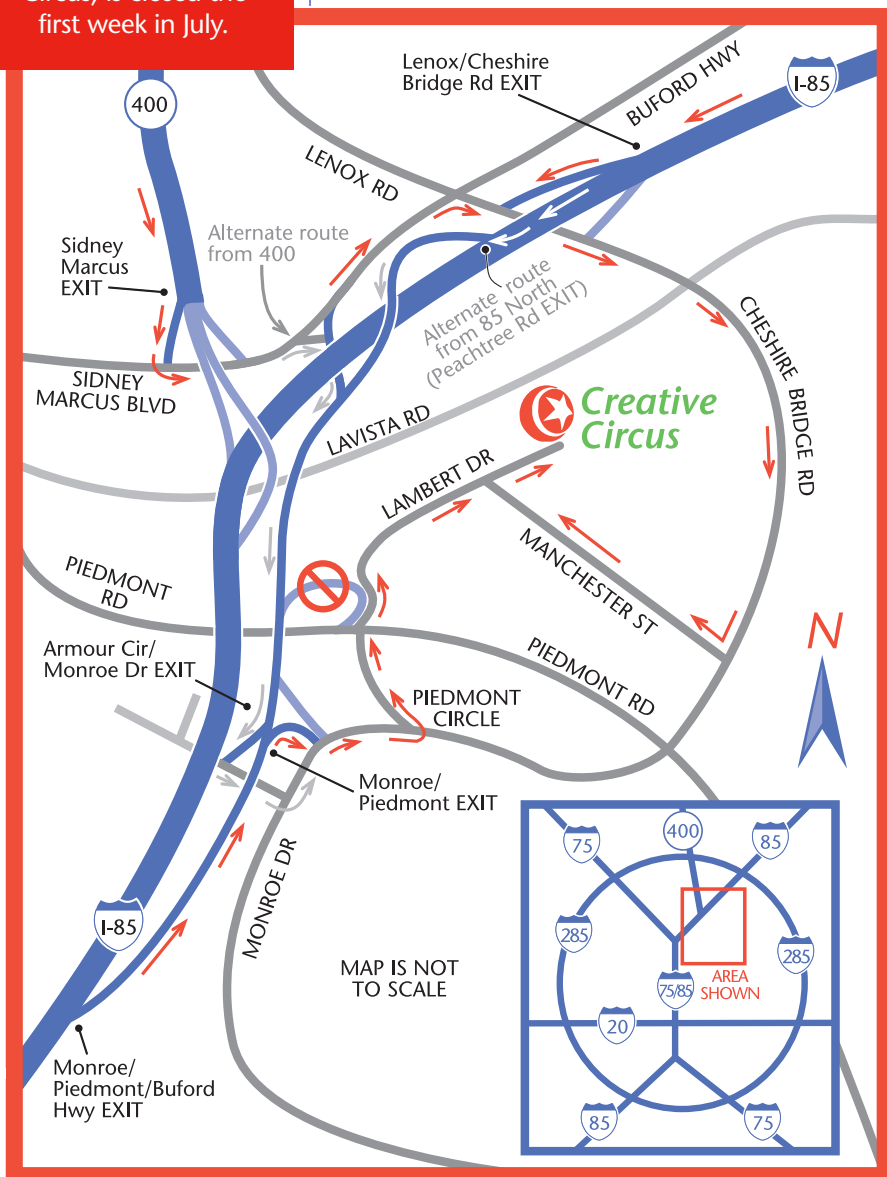
Take exit 86 (Monroe/Piedmont/Buford Hwy). Coming off the I-85 exit ramp take the first exit (Monroe/Piedmont). Go left at the light, then take an almost immediate left at the BP Station onto Piedmont Circle. At the next light, cross Piedmont Rd onto Lambert (staying to the right of the yellow highway barrels). Creative Circus is the purple building at the end of Lambert on the left.

**FROM I-85 SOUTHBOUND:** Take the Lenox/Cheshire Bridge exit (Exit 86); turn left at the end of the ramp onto Cheshire Bridge. Continue 1.3 miles to Manchester St and turn right (at Roxx Tavern and just past NAPA Auto Parts). Follow Manchester till it ends at Lambert and turn right. Creative Circus is the purple building at the end of Lambert on the left.

**OR:** Take the Peachtree Rd exit (Exit 88) onto the access road. Take the first exit (Armour/ Monroe). At the end of the ramp go left to the next light and turn left onto Monroe. Turn left at the BP Station onto Piedmont Circle. At the next light, cross Piedmont Rd onto Lambert (staying to the right of the yellow highway barrels). Creative Circus is the purple building at the end of Lambert on the left.

**FROM GA 400 SOUTHBOUND:** Take the Sidney Marcus exit. At the end of the ramp go left onto Sidney Marcus. Turn left onto Buford Highway. Turn right at the next light onto Cheshire Bridge. Continue 1.4 miles to Manchester St and turn right (at Roxx Tavern and just past NAPA Auto Parts). Follow Manchester till it ends at Lambert and turn right. Creative Circus is the purple building at the end of Lambert on the left.

**FROM I-75 SOUTHBOUND:** Take the I-85 North ramp. Stay in the right-hand lane once on I-85. Go approximately 1 mile to the Monroe/ Piedmont/ Buford Hwy exit (Exit 86). Coming off the I-85 exit ramp take the first exit (Monroe/ Piedmont). Go left at the light, then take an almost immediate left at the BP Station onto Piedmont Circle. At the next light, cross Piedmont Rd onto Lambert (staying to the right of the yellow highway barrels). Creative Circus is the purple building at the end of Lambert on the left.



Janie Morgan