

FREELANCE
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Student - \$60

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"Thanks!"?

BY POLLY WADE

Showing your clients that they're appreciated can be tricky. Not only are you trying to say, "Thanks for your business," you're also hoping to make your business stand apart from others.

Whether you're looking for a unique holiday gift or ideas for ongoing client appreciation, join us in September as veteran Freelance Forum member **Linda McCullough** leads a fun, interactive discussion on client appreciation. This is where the power of the Freelance Forum really shows, as we work together in sharing ideas and inspiration. So be prepared to share, get inspired and have fun!

WHEN: September 6, 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**

August Meeting Recap

Metro Atlanta Financial Group Favors
Health Savings Accounts

BY AYANA GLAZE

When you're a freelancer, finding the best health insurance plan can be tough. Navigating the maze of health insurance providers, plans and programs is frustrating enough. The monthly premiums and out-of-pocket expenses can drain a freelancer's bank account. During our August meeting, **Greg Yates, Amanda Fortunato** and **Heather P. Nesfeder** of Metro Atlanta Financial Group offered a possible solution to our health insurance needs: health savings accounts, or HSAs, are simple, convenient and budget-friendly health insurance options for independents.

An HSA is a bank account used to set aside funds on a pre-tax or tax-deductible basis to pay for routine healthcare—such as office visits, prescription drugs, and glasses or contact lenses.



Greg Yates of Metro Atlanta Financial Group spoke at the August meeting.

Jan Stittleberg

How do HSAs work? According to Yates, an HSA is similar to an IRA. Money is placed into a special savings account at a bank of your choosing. This account is not taxed. You can withdraw funds tax-free to pay for medical expenses up to age 65. After 65, you can use the money for anything other

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Heather Nesfeder explaining how HSAs work.

Jan Stittleberg

than medical expenses, but you will have to pay taxes on the funds you withdraw.

Depending on the plan and provider you choose, the HSA usually pays for all medical expenses once you have reached your annual deductible. Yates said most provider HSA plan premiums are lower than

traditional health insurance plans. The money saved on monthly premiums can be placed in the HSA account instead. Individuals can set aside \$2850 per year in an HSA account. Families can contribute \$5650 per year. People over 65 can contribute an additional \$800 annually. Nesfeder said funds that have been deposited in HSAs roll over each year if unused.

How much are HSA premiums? Yates compared Kaiser and Blue Cross HMO to HSA plans. With Kaiser, premium savings are between \$40 and \$100 for a 25-year-old male; from \$75 to just over \$100 for a 40-year-old male; and \$100 and up for a 25- or 40-year-old female. Blue Cross premium savings are comparable.

For more information about HSAs, visit MAFG's website HSAPlanFinder.com.

"Divine Wisdom" from our May Speaker

BY HONEY RUBIN

The crowd at our May meeting really enjoyed **Tricia Molloy**, seasoned entrepreneur, business consultant, speaker, trainer and author of *Divine Wisdom at Work®. 10 Universal Principles for Enlightened Entrepreneurs*. The following gem is from her website, divinewisdomatwork.com. Go there to see (and sign up for) her monthly e-newsletter, which is filled with information and inspiration.

"You Are Here."

Every time we look at a map posted at an amusement park or shopping mall, there's a big red arrow telling us where we are right now. I've been playing with this "You Are Here" concept. When I say it to myself, it reminds me to be present, to resist living in the past or worrying about the future. It helps me appreciate and give thanks for this moment, whether I am working on a project or enjoying my vacation.

Your clients, your employees, your spouse, children and friends all deserve the gift of your complete presence and so do you. When most people reach the end of their lives and comment on what they wish they had done differently, they often say that they wish they had lived more in the moment.

Summer is a perfect time to learn to stay present. Take at least one day of vacation to turn off your cell phone, resist checking emails and become completely absorbed in

the joy of that day. Then, expand that time until being mindful becomes a delightful habit.

Motivational speaker and author Denis Waitely writes, "Learn from the past, set vivid, detailed goals for the future, and live in the only moment of time over which you have any control: now." Next time you have difficulty staying in the moment, remind yourself that "You Are Here."

NEW MEMBER LUNCH

THURSDAY, SEPTEMBER 27
(NO new member lunch in August)

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 for more information.

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We want to hear from you.

PRESIDENT'S CORNER



Psychiatrists have labels for every type of fear, except “fear of freelancing”. It seems to be common, as I keep running across folks who suffer from it.

Last month, a group of students from the Art Institute of Atlanta were at our meeting. I introduced them and made an off-hand comment of hoping they had learned more about freelancing. One student said, “Well, I already know it’s scary.”

I laughed that off and moved ahead with the meeting. But his comment came back to me a couple of weeks later when I heard it from someone twice his age.

While on a press trip, I met someone who had recently become a freelancer. The newspaper where she worked for almost 30 years is trimming staff, and she accepted an exit package. She has a number of advantages over many of us starting out: she has a year’s severance pay to live on; she’s well known in her industry; her former employer is continuing to buy her work; and she can now pick and choose her destinations. But, she said, “I’m scared. I’m over 50 and not ready to start over. I don’t know if I have the discipline and the contacts and the know-how to make it on my own.”

Another Atlanta-based freelancer and I offered support several times. This friend started freelancing in college and has known only self-employment. We pointed out that the “newbie” has a full year to try it out and see how it works. We suggested educational resources, places to meet editors and where to network with peers (including our group, naturally). We all started somewhere, we told her, and there are plenty of people who are willing to share. It’s not always easy—there are cycles like any other business, it does take discipline, savvy and patience—but once you get the hang of it, most people wouldn’t give it up for anything in the world.

I won’t say we cured her of “fear of freelancing,” but we at least eased some of her anxiety. Most people who are afraid are really suffering from xenophobia—fear of the unknown. So let’s all pitch in, share some information and help eliminate this potential destroyer of budding freelancers.

—Bobby Hickman

MEMBER NEWS



KUDOS to long-time member **Linda McCulloch!**

A report on her weight-loss journey from 183 to 143 pounds appeared in the *Atlanta Journal-Constitution* on July 19, 2007.

Some notes from Linda’s story of value to other freelancers who may spend a lot of time sitting:

- “I run my business with a great deal of structure and discipline, but I never applied that to my eating habits. . . . It was such an incredible education . . . (including) how fresh vegetables and fruits can fill you up.”

- She and husband Michael Gaston, whose own journey



Linda McCulloch and her husband, Michael Gaston, at the Bauder College Black Tie Gala, May 18, 2007.

from 207 to 175 pounds appeared in the AJC several months ago, go to the gym three times per week. Linda also walks three miles two or three times a week. On Sundays she does three hours of yard work.

- Secret to success: stick to what works
- How life has changed: . . . more energy, better health and improved self-confidence which has been helpful in gaining new business

Be sure to congratulate Linda when you see her at our September meeting. She’ll be the svelte one with the big smile, leading the program!

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!

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:

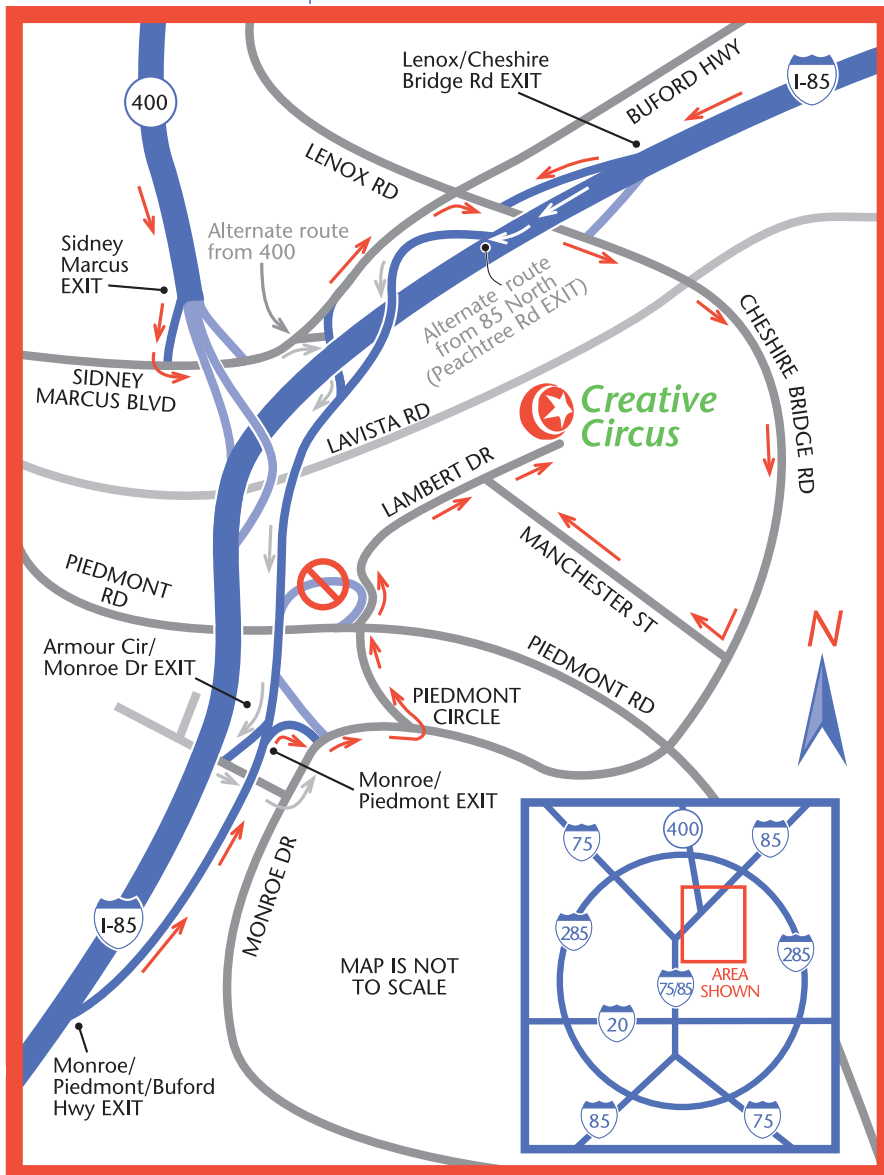
Take exit 86 (Monroe/Piedmont/Buford Hwy). Coming off the I-85 exit ramp take the first exit (Monroe/Piedmont). Go left at the light, then take an almost immediate left at the BP Station onto Piedmont Circle. At the next light, cross Piedmont Rd onto Lambert (staying to the right of the yellow highway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