Proposed Membership Qualifications Changes

For the past several months, the NINC Board has been discussing the need to change our membership qualifications in response to the considerable evolution in our industry. These proposed changes were presented to the Advisory Council for review and comment, and the Board has taken their comments into consideration in preparing the final draft. We would now like to share these proposed changes with you to ask for your comments. The complete text of the proposed revisions to NINC’s Policies and Procedures Manual is available at http://www.ninc.com/members_only/ninc_business/policy_manual_revisions.asp. However, we’d like to take a moment here to describe the primary changes and to explain our justification for proposing them.

Authors can no longer consider themselves solely “print-book authors.” While far more print titles currently exist in the market than e-book titles, all new books—certainly all new novels—are released in both print and e-book formats simultaneously by major houses. Therefore, as far as the NINC membership is concerned, all writers are e-book authors, with the majority also published in print. Therefore, this Board believes continuing our policy of distinguishing between print publication and e-book publication with regard to membership qualification is no longer relevant.

Our proposed changes eliminate the requirement of print publication from membership qualifications. Since we are all in the e-book business, extending membership to successful digital authors, even if they are not published in print form at all, benefits the organization by giving us access to the expertise these writers have gained. One of NINC’s greatest benefits to writers has always been our ability to help fellow members of our community prosper from our experience. New members admitted through changes in our membership qualifications will add to that community and knowledge base.

Continued on page 3
The following authors have applied for membership in NINC and are now presented by the Membership Committee to the members. If no legitimate objections are lodged with the Membership Committee within 15 days of this Ninc issue, these authors shall be accepted as members of NINC. For further information or to recommend eligible writers, contact:

Membership Chair: JoAnn Grote  
PO Box 5, Le Sueur, MN 56058  
jaghi@rconnect.com

New Applicants:
Gail Crease (Gail Whitiker), Nanoose Bay, BC, Canada
Lynn Kerstan, Coronado, CA
Lorraine Bartlett (Lorna Barrett, L.L. Bartlett), N. Greece, NY
Alicia Rasley, Indianapolis, IN
Erica Ridley, Tampa, FL
Kathleen Pynn (Kathleen O’Brien), Maitland, FL
Christine Fiorotto (Lucy Gordon, Penelope Stratton), Northampton, Northants, UK
Carol Umberger, Bellevue, NE
Deborah Quattrone (Debbi Rawlins), New Harmony, UT
Pamela Burford, Baldwin, NY
Sandra Parshall, McLean, VA
Linda Urbach (Linda U. Howard), Bridgeport, CT
Marcia Talley, Edgewater, MD

New Members:
Janet Justiss (Julia Justiss), Daingerfield, TX
Beverly Long, Rockford, IL
Diane Burke, Ormond Beach, FL
Cynthia Frazier (Kit Frazier), Sunrise Beach, TX
Lyn Cote, Woodruff, WI
Marcella Burnard, Seattle, WA
Michelle Black, Spring Hill, KS
Cynthia Dees (Cindy Dees), Colleyville, TX
Wendy Gifford (Blythe Gifford), Chicago, IL

NINC has room to grow...
Recommend membership to your colleagues. Prospective members may apply online at http://www.ninc.com. Refer members at ninc.com. Go to Members Only, “Member Services” and click “Refer a New Member to NINC.” Take NINC brochures to conferences. Email Pari Taichert with your mailing address and requested number of booklets.

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

Continued from page 1 - In our opinion, it is also critical to accept that the publishing landscape has changed to the point that considering the publisher when considering the author for membership is increasingly less relevant. It is inarguable that some of the year’s hottest new novelists have been self-published. Digital technology has leveled the publishing playing field in that the advantages of size big publishers enjoyed with regard to manufacturing and distribution have become less meaningful in the current marketplace. It is, however, important to distinguish between traditionally published and self-published books when considering an author for membership only because self-published authors receive a much higher share of the publishing income than traditionally published authors do.

Our proposed changes therefore focus on the prospective member’s qualifications rather than the qualifications of the prospective member’s publisher. We are suggesting two avenues to qualification, one for writers publishing through a publisher and one for writers publishing themselves. There are not, however, two levels of membership. NINC has always had only one level of membership and we feel it is critical that this not change.

NINC has never addressed editorial quality with respect to admitting members. Presumably, the argument was that any writer accepted by a legitimate publisher was writing at a high enough level to be accepted as a “real” writer. Self-publishing and new publishing models remove this gatekeeper, and much discussion has taken place among NINC members regarding the editorial quality of e-published and self-published books. We recognize this is a valid concern for our membership, and we strongly believe that NINC is an organization for professional writers and must remain so. However, if self-published authors have reached an audience well beyond their friends and family and if they’re serious enough about writing to seek out an organization such as ours, they have proven their worthiness at least as much as someone reaching our current minimum advance requirements, and they deserve inclusion.

Therefore, our suggested membership qualifications are now built on earnings in the first year of a book’s publication rather than advances. We still require prospective members to have published two novels that have reached the necessary level of earnings. We developed the proposed minimum earnings levels by using our current minimum advance level and adjusting for the higher per-book income digital publication affords (again, assuming that every novelist is now digitally published, even if that writer is also published in print).

Ultimately, the goal of these suggested changes is to acknowledge that the industry has evolved and to position NINC as fully in step with the times. E-books are not a trend. The numbers make this very clear. The e-book is the first transformational format to hit the publishing business since the mass market paperback. And just as mass market brought enormous changes to the publishing industry, the e-book is doing the same. In order for NINC to be as valuable to its members as it should be, it needs to stay completely on top of the evolution of the business. To do that, we need a membership that represents every part of that evolution while still holding to our professional standards.

More significant to us, though, digital publishing is the first truly author-centric form of publishing, at least at any point since the dawn of the Industrial Revolution. The barriers created by manufacturing costs, distribution costs, warehousing costs, and fulfillment costs simply don’t exist with digital publishing.

Because of this, the author controls his or her destiny to an unprecedented level. There’s every chance that publishers will try to maintain/regain control, but they aren’t going to be able to do so without making major concessions. Why wouldn’t we as an author’s organization want to be at the forefront of the most author-centric era of publishing we’ve ever witnessed? We can only be at the forefront if our membership includes a representative range of professional novelists.

It is with these inescapable realities in mind that we have attempted to craft careful, precise, equitable, and uniformly applicable definitions and guidelines that will enable the organization to adapt to the rapid changes in the industry and embrace the future of our field, while maintaining the high standards set.
Proposed Membership Qualifications Changes

by the Founders and the Boards that have preceded us. Again, the complete text of the proposed revisions to NINC’s Policies and Procedures Manual is available at:

You do not need to be logged in to access it.

The Board will be voting on these changes on August 18.

Respectfully submitted,

The 2011 Novelists, Inc. Board

Donna Fletcher, President Marci Evanick, Treasurer Marianna Jameson, Newsletter Editor

Lou Aronica, President-Elect Denise Agnew, Secretary Jean Brashear, Advisory Council Representative

Literary Agency & Epublishers: Dystel & Goderich Step Up to the Plate

While some agencies are quietly assisting clients self-publish, the Dystel & Goderich Agency started a buzz by talking online about their plans to do so. A recent announcement by the agency describes this move as an additional service they’ll provide to place clients’ out-of-print books back on the market. There has been no discussion regarding the agency’s cut.

The Google Settlement. Again.

On July 20, the Authors Guild issued a press release announcing that the Guild’s lawsuit against Google is inching forward. A status conference with both parties and Judge Denny Chin resulted in Judge Chin allowing the Guild and Google additional time to “explore a revised settlement.” The judge ordered the next status conference to be held on September 15, “but urged the parties to move quickly with their discussions” and indicated there would negative consequences if there is no settlement by then.

Coming to an iPhone Near You

A recent article on TechCrunch.com states that more than 150 publishers have agreed to provide content to Scribd’s first iPhone application Float, which the company hopes will become the “Netflix of Reading.” The app will be “part Instapaper, part RSS reader,” according to the article. Scribd CEO Trip Adler describes Float as an opportunity to “give readers a single app to consume all of the reading material they might be interested in, be it PDFs, news articles from traditional publishers, or blog posts.” Eventually, the app will follow the Netflix model, allowing subscribers to pay a flat fee in return for access to content from numerous publishers that would typically require individual subscriptions. The article names only magazines and e-zines as content providers; no mention is made of book publishers at this point.
The 2012 Slate of Officers for NINC

President-Elect: Laura Castoro
Secretary: Denise Agnew
Treasurer: Trish Jensen

President-elect:
Best-selling and multi-award winning author Laura Parker Castoro has been a published author for thirty-one years and counting. She has thirty-nine books out from major publishing houses, and her work has been translated into fifteen languages. Her novels include historical and contemporary romance, romantic suspense, westerns, sagas, contemporary African-American fiction, and women’s fiction. She has served on the board of many literary, community, and arts organizations. Laura was the driving force behind the development of a program that taught fourth- and eighth-graders, and at-risk high-schoolers to write, illustrate, and publish their own short stories; the program culminated in a signing at a Barnes and Noble bookstore. Laura is a sought-after lecturer and speaker, has taught creative writing classes at the university level, and leads commercial fiction and marketing workshops throughout the U.S.

Secretary:
Romantic Times Book Review calls Denise Agnew’s romantic suspense novels “top-notch,” and she’s received their coveted Top Pick rating. Denise has written paranormal, romantic comedy, contemporary, historical, erotic romance, and romantic suspense. Archaeology and archery have crept into her work, and travels through England, Ireland, Scotland, and Wales have added to a lifetime of story ideas. As a paranormal investigator, Denise looks forward to exploring the unknown. She lives in Arizona with her real-life hero and her mini schnauzer, Bogey. Visit Denise’s website at www.deniseagnew.com

Treasurer:
Trish Jensen graduated from Penn State with a degree in Speech Communications and promptly launched a plantscaping business. Rapidly moving on from that, she spent the next seven years working with numbers as a corporate cost estimator. In that job, she created and deployed a highly detailed budgeting program that didn’t win her any popularity contests among her peers, but the company’s owner and CFO became big fans of her penny-pinching skills. After being accepted to the MBA program at George Mason University, the thought of “same old, same old, with more money and a better view” made her switch gears. She started writing, eventually becoming a popular humor columnist for her local daily paper before getting the call. In the approximately fifteen years since she took the call, she has published thirteen books and two anthologies, has ghost-written a book for a bestselling author, and has recently signed a seven-book deal for audio and reprints of backlist titles.

Nominees for the 2012 Nominating Committee

Delilah Devlin    Ann Josephson (Ann Jacobs)    Ann Roth
Charlotte Hubbard Ruth MacLean (Stella MacLean) Lynne Smith (Lynne Michaels)
Elle James       Laura Phillips             Eileen Wilks

Delilah Devlin is a prolific and award-winning author of erotica and erotic romance with a rapidly expanding reputation for writing deliciously edgy stories with complex characters. She has published over eighty erotic stories in multiple subgenres and lengths. Her published print titles include Into the Darkness, Seduced by Darkness, Darkness Burning, Darkness Captured, Down in Texas, Texas Men and Ravished by a
Charlotte Hubbard began by publishing confession stories in the 1980s and has since sold more than thirty books—everything from her early bodice-rippers to "bonnet rippers" under her new Amish name, Naomi King, to erotica written as Melissa MacNeal. She served as NINC secretary from 2008 to 2010 and has presented Night Owl sessions at recent conferences.

A former IT professional, Elle James is happy to be writing full-time penning intrigues, action/adventure, and paranormal romances that keep her readers on the edge of their seats. She's sold more than twenty novels under the name Elle James and more than twenty-five as Myla Jackson. One of the founding members of the Diamond State Romance Authors, she's a proud member of NINC, PASIC, MWA, SCBWI, and RWA.

First published by Berkley in 1996, Ann Josephson has had nearly one hundred books and novellas published, mostly for the digital-first publisher, Ellora's Cave, as Ann Jacobs. A CPA and former health care financial manager, she joined NINC in 2001 and served the organization as treasurer between 2002 and 2004. She lives with her family in west-central Florida.

Ruth MacLean is a full time writer who publishes with Harlequin under the pseudonym Stella Maclean. Her writing credits include 2005 Golden Heart Finalist with Desperate Memories; Toronto Romance Writers Contest Winner in the Single Title category with Sweet Dreams and Misdemeanors (2006); and Golden Quill Finalist 2011 for her latest Super Romance, A Child Changes Everything. She's been a Romance Review columnist for the Chronicle Herald in Halifax, Nova Scotia (100,000 readership) for two years. Ruth served for two years on the Board of Directors of Romance Writers of America (Treasurer and Chapter Liaison) and was a member of the Finance Committee of RWA for six years. In her non-writing life she was an R.N, accountant (CMA designation), and hospital director.

Laura Phillips writes articles, novels, and just about anything else someone will pay her to write. By day, she's the business manager for a PDA software company and the keeper of the company's most complete list of exciting superlatives for use in computer sales literature. She also has worked as a journalist, news editor, copy-editor, waitress, cook, pizza delivery driver, and has launched two small businesses. Laura has served as treasurer and on conference and nominating committees for the Mid-America Romance Authors and currently is the group's webmistress.

Ann Roth Schuessler writes as Ann Roth and has published eighteen novels, both romance and women's fiction, as well as numerous short stories, a novella, and a serialized online romance. In addition, she holds an MBA in finance and human resources management, which she once put to use as a banker, corporate trainer, and consultant. Ann is mother to three successful, talented daughters who do her proud. She and her husband live in the Pacific Northwest.

Lynne Smith, writing as Lynn Michaels, is a three-time finalist for the RWA RITA award. She has written sixteen novels and one novella for Avon, Dell, Fawcett, Harlequin Temptation, St. Martin's and Ballantine. Lynne has served as president of her RWA chapter, and in every office on the chapter board except treasurer.

Eileen Wilks is the NY Times-bestselling author of twenty-seven books for Berkley and Silhouette and many novellas. A multiple RITA finalist, she's also the recipient of a Romantic Times Career Achievement Award. Wilks has served on RWA boards at both the chapter and the national level, as well as working on that organization’s Long Range Planning Committee.

The official ballot for 2012 officers and Nominating Committee will be in your September issue of Nink. Please watch for and promptly return your completed ballot.
Did that?
Check!

BY KASEY MICHAELS, 2011 CONFERENCE COORDINATOR

Job One: if you have not yet registered, the conference fee goes from $285 to $335 on September 1, making ours the longest-running Early Bird pricing in history…but all good things come to an end! Speaking of endings, the last day to register for the conference is September 30, and the last day to take advantage of the conference rate at the TradeWinds is September 16.

Job Two: Make your final payment(s) on your E-Z Payment Plan before September 1. Registrar Ashley McConnell will contact those who forgot, and remind them.

Job Three: Join the online group BeachNinc now, to keep up on all the news and idle chatter (it’s fun chatter, though!), and get in on listing your arrival/departure times, so you can find someone to share ground transportation costs with, etc. Simply send a blank email to BeachNinc2011-subscribe@yahooogroups.com and I’ll get you signed up.

Job Four: Contact JOT volunteer Judy Gill at JudyAshore@gmail.com if you’re looking for a roommate. Hotel rooms are getting scarce!

Job Five: Check out the conference website pages, print out the lists of One-day Panels, Workshops, and Night Owl sessions, and start figuring out how you’re going to clone yourself so you can attend every single session (or find pals who will divvy them up with you and agree to share notes).

Job Six: Contact JOT volunteer Deb Salonen, salcon@sti.net, who is creating a list of names for member Guest badges (i.e.: in big letters, Norman Glick; below that, in slightly smaller letters—sorry, Ruth, he gets top billing here—Ruth Glick). Guests receive the same nifty badges we all get, and most like to wear them all week (isn’t that sweet…).

Job Seven: If you would like your guest(s) to join us for any of the planned meals, Deb has volunteered for that job as well. Have your guest(s) attend one, two, all of the meals; we’re delighted to have them (we charge only what we’re charged and make no profit on these meals).

Job Eight: Ask your guest(s) if he or she would like to attend any or all of the special one-day program. They are welcome to join us at no charge (except for meals).

Job Nine: Find your September 2010 Nink or download it from the website (under Member Services/Nink Archives), for a quick brush-up on Judy Gill’s great packing tips. I tried them all last year, including the one about “rolling” your clothes—and that one really works, and greatly increases suitcase capacity!

Job Ten: Buy your suntan lotion now, before your local stores start carrying cold weather gear instead… ▲
Easing Your Way Toward A Productive
Healthy Life As A Writer

BY BARBARA (SAMUEL) O'NEAL

Writing for a living is a high-stress proposition physically, mentally, and spiritually. The first is the physical. Sitting at a computer every day, day after day, is one of the worst possible things we can do to our bodies, and although writers are not the only ones sitting in front of a screen for 8, 10, 12 hours a day, we definitely are in the running for the Longest Hours Spent Moving Only Fingers Award. Not only is the actual work of putting words on the page spent at the keyboard, but so is the increasingly enormous amount of time we all spend on the Internet, engaged in email, Facebook, Twitter, blogs, research, and a hundred other things (some of which are productive and some of which are not).

Added to the physical is the challenge of staying mentally alert and positive in a marketplace that is changing so fast that none of us have any idea how the industry will look in five years (heck, how it will look next year!). Writing novels is already a very challenging mental exercise; add to that both the excitement and challenge of keeping up with the possibility of e-books, regular contracts, how to decide what do to when, learning new technologies (and the aforementioned social media, which requires SPARKLE! VERVE! CLEVERNESS!) and the writer brain can feel like the transformer in a very old building—blowing circuits every ten minutes.

How can you counter those ills, to remain productive and healthy over a long, long time? Three simple things: regular walking, easy yoga, and some simple, guided meditation.

What do you think of when I say, “Yoga?” How about “meditation?” How about “walk for health?” We're all becoming more enlightened these days, but a lot of people still think yoga means something extraordinarily difficult and demanding. The yoga bodies in the media make you think you have to be 22 and as flexible as a rubber band, but believe me, that’s not me, and yet, I am a yogi. Real yoga people come in all shapes, ages, and sizes. And a simple practice of stretching for your hands, arms, neck and shoulders can make you feel better in five minutes during a stressful deadline. Our bodies desperately want to move in all directions. Try this right now: stand up and put your hands over your head (if you can). Hold them out to the sides. Reach forward with straight elbows and put your palms together.

You’ve just moved your shoulders more than most people will move them all year.

That’s yoga. Or at least, that’s the kind of simple yoga stretches I’ll be showing you in St. Petersburg if you come to my Early Bird Session.

If yoga freaks people out, meditation sounds even scarier to some folks. But it is simply a way to unplug from the ten billion voices and ideas and floods of information we all face every single minute of every day. Five minutes or ten can give you a break that refreshes as much as a nap, or more. It can let you hear the voice of creativity in a much more powerful way.

There is less resistance to walking, but let’s talk about that, too. You may not know why it is such a tonic for good health.

Join me in St. Petersburg for a refreshing session on healthy practices for writers. I will talk about the enjoyable, easy practice of a daily walk. We’ll practice some super easy, super refreshing, super enjoyable yoga moves for Every Body, and I will also talk about meditation and help you understand the very simple nature of it. I’ll also lead a guided meditation for increased creativity (this is always ENORMOUSLY popular when I lead it) and then we can take a walk on the beach together if anyone is so inclined.

I’m so looking forward to seeing you all!

Barbara O’Neal's latest novel, How To Bake A Perfect Life, was a Target Club Pick. She has written more than 40 books over 20 years, including historical and contemporary romance, novellas, non-fiction and now women's fiction with foodie angles for Bantam.
People are fascinated by the idea of time travel—from the smallest wish to “do-over” to actually jumping time/space through a Stargate or in Dr. Who’s TARDIS. While Einstein’s equations demonstrate that time travel is possible, theoretical physicist Michio Kaku believes it’s a possibility that could take a thousand years to be developed. Sooner, other researchers say. Personally, I find it fun to believe time travel is not only possible, but that we writers are virtual Time Lords who have been traveling time for as long as we remember.

But aren’t writers Time Lords only on paper, creating in the realms of imagination, not hard science reality? Consider this: you’ve read about Harry Potter’s cloak of invisibility or Iron Man’s wearable robot suit? Just fiction and special effects from an author’s imagination, right? Yes, and both ideas are now in physical development at the University of Utah. Which confirms author and essayist Arthur Koestler’s statement that “Artists treat facts as stimuli for imagination, whereas scientists use imagination to coordinate facts.” That in mind, perhaps we’re closer to “real” time travel than we thought, because quantum physicists at the University of Queensland claim they’ve discovered that “entangled quantum particles can travel into the future without actually being present during the time between now and the future.”

Back to writers being Time Lords. Writers use their thought/imagination and travel to the past, the future, and other dimensions where we create a “reality” and interact with it. But that’s not real time travel, you might argue, as my body doesn’t go anywhere when I’m using my imagination, memories, stuff I’ve read or learned to create a story I’m working with. However, every time a writer deeply focuses on creating a story of characters with real emotions and reactions that readers believe and respond to, the writer and the reader prove it’s possible to create, and experience, a reality with full blown physical sensations and emotions wherever and whenever they direct their focus of attention. All without moving their bodies one centimeter or one second in time, and using only their minds.

Writers and everyone else experience different or altered mental states many times a day, such as when they are so focused on reading or writing a book, watching a movie, listening to music, daydreaming, or absorbed in memories that they lose track of time and even an awareness of their surroundings. For example, you’re watching the latest hot TV vampire plunge his fangs into a supple neck. He raises his head, staring eyes hazed with bloodlust and drippy red gore all over his mouth and chin. If you’re a fan, chances are your pulse quickens, your breath shortens—or perhaps you hold it while delicious tingles zip over your skin. Personally, my stomach goes wonky and dinner is in danger of being launched at the screen—one way or another. Let’s go with a more pleasant image. Remember your first kiss and in the recalling of that event, you’re right there and then. Hold your undivided focus on that memory longer and your general impressions may begin to sharpen to specific emotions and sensory details that you might actually smell, taste, and feel as if you physically time traveled back to that first-kiss moment.

Research has shown the brain that runs the body doesn’t really know the difference between real or imagined, and that the body responds as the mind believes. This is a basis of many training strategies and healing practices of sports psychologists, hypnotherapists, personal trainers, and performance enhancement coaches, as well as super salesmen. The therapeutic goal is to help the client shift thought or focus to reframe negative perceptual interpretations or memories in order to achieve more positive behavior. Super salesmen usually have an arguably less altruistic goal to convince you to lose your good sense and fifty
Belly Dancing: A Novel Exercise For Your Posture and Your Plot

BY KAREN TINTORI KATZ

Belly dancing, an ancient art form born of storytelling, is the perfect exercise for a writer’s body and brain. So, bring your hip scarves, bring your zills, bring your jingly-jangly coin belts with you to New Rules, New Tools: Writers in Charge, NINC’s 22nd annual conference on St. Pete’s Beach. Like the TradeWinds Resort and Carolyn Pittis, Belly Dancing on the Beach is back by popular demand.

Last year’s Oriental dance workshop was launched on a lark by conference chair Kasey Michaels as we planned the member-led afternoon sessions. She knew I’d be crazy enough to lead the workshop because she knew I’d been crazy enough to belly dance once in front of more than a thousand people at a Detroit Press Club Roast. Pati Nagle brought her drum, and a larger-than-expected group of conferees brought their enthusiasm. Together, we mastered several of belly dancing’s basic movements with an hour of hip rolls, shoulder shimmies, rib cage slides and figure eights.

It’s no secret that movement is the best antidote to hours spent hunched over a keyboard. Lengthening taut muscles with a long delicious counter pose is intuitive in the animal kingdom. Babies do it, our pets do it. We writers, however, don’t do it as regularly as we should.

We know there are exercises that strengthen our cores, and stretches that combat the work-related lower back strain, shoulder and neck tension, derriere numbness, and muscle cramps that are our lot. But “exercise” conjures up effort and equipment and yoga mats and hand weights and who’s got time to run to the gym when the cursed cursor is blinking, even though a short burst of movement at that very second might release stiff hip joints and jog loose a story breakthrough as a bonus?

While yoga poses and deep breathing patterns were designed as preparation for meditation, and the meditative state is right there at the threshold of “the zone;” it’s not practical to spend an hour on the yoga mat in the middle of a work day. And though a Zumba session could certainly get some kinks out, belly dancing is the ideal exercise for a writer’s body and brain. Free-form and fluid, the non-impact movements of the dance are beneficial to both your posture and your page.

While belly dancing engages every muscle group, it especially zeroes in on the core muscles. Footwork, which can vary from slow to quick-paced, takes a back seat to stretches, slides, and contractions involving the torso. This Oriental dance is likely the world’s oldest, traditionally performed by women for women as a celebration of fertility. Since biblical times, women have belly danced to instruct young girls in the mysteries of childbearing and delivery. Even today, in some communities in the Middle East, female relatives and friends still gather to support a woman in active labor, circling her in dance to help her birth her child.

Hip sways and hip circles help to position the infant deeper into the laboring mother’s pelvis. The dance’s long and fluid stomach undulations mimic the contractions of labor and delivery, and diaphragm flutters parallel the instinctive panting that women relied on long before Lamaze. Even the shoulder and hip shimmies hearken back to the birthing process, resembling the involuntary trembling that often occurs in the later stages of delivery.

While you will need a little music to get those hips and arms swaying, you don’t need much room to belly dance. Invest in an instructional DVD or in a CD of Middle Eastern or Greek dance music, or simply surf YouTube for a belly dancing tune that speaks to you and dance along.

And yes, everyone can belly dance. Ever slammed shut a car door with one hip because your arms were full? You’re halfway to a hip thrust or a figure eight. Ever poked a doorbell with your...
Many years ago, I read an article about an octogenarian farmer who’d been honored by a notable organization for his contributions to the community. The writer, clearly impressed by the old man’s lush pastures, hardy livestock, and well-kept barns, asked the farmer if he’d ever considered retiring.

Of course not, was the answer. He couldn’t imagine being anything but a farmer.

“But what about winter, when the snow’s knee deep and the wind bitter cold, when age-stiffened joints ache unbearably, and you can barely drag yourself out of bed? What about days when you just don’t feel good and you really don’t feel like trudging out the barn to carry big buckets of water and move hay bales and scoop out the stalls?” the writer asked the farmer. “What about then?”

“I do it anyway,” the farmer answered.

Those four words, so simply stated, became my motto, though not by intent. They just stuck, and thereafter would pop into my awareness to prod me into doing what I really did not feel like doing.

Some time later, an older woman I’ve still never met outside the Internet, passed on the advice she’d received as a young bride settling into a new life in another state. “Honey, you need to get you some girlfriends. Men come and go, but girlfriends will watch the kids while you’re puking with the flu, and they’ll tell you if the bum’s cheating on you or not.”

Ah, wisdom from the disillusioned. Still, substitute a few words here and there, and it’s all-occasion good advice for weeks like this one.

As I write this, I’m late on one deadline and staring at a full weekend at the desk to meet another. The family’s asking about dinner, the old cat’s gone missing again but unfortunately didn’t take with her those wildly proliferating fleas she brought home with her after her last walkabout. The Jersey cow’s bellowing to be milked, and the computer I use for the co-op’s bookkeeping just flashed the blue screen of death.

And I just re-read the description of the Night Owls session I offered to moderate. It should be inspiring and informative, and so should this article—and right now I’m just not up to the task. Nevertheless, that old farmer’s words are rattling around in my head; I do it anyway. And the girlfriend I called told me to suck it up, stop being a baby, and just write what I’ve learned.

So here it is, my list of tips, tricks, tools and alternatives therapies:

**Tend to your health.** Eat well, sleep well, and exercise sensibly, regularly, and if necessary, disguise exercise as something you enjoy. I absolutely hate my assigned physical therapy for my back, but I found that I can work the stretches in while milking the cow and feeding the chicks. I’ve replaced those stupid giant rubber band exercises with water bucket lifts while I’m watering the livestock. I won’t go jogging, but I’ll chase down escaped chickens, herd cattle back to the barn on foot, and—when sufficiently provoked—wrestle the ram to the dirt and hold him in a headlock. I know better than to plan on a weekly yoga class, but I’ll crank up the music and practice belly-dance moves until my left hip pops and my lower back loosens up enough for me to walk without that awkward hitch in my step. Injured? Infirm? Can’t do any of that? Find some way to move your body more, and do the best you can with whatever limitations life’s dumped on you. Meet your endorphins and hang out with them as often as you can manage.

**But don’t let your endorphins get you into trouble.** In other words, know when to stop because when the endorphins wear off, you’re really going to feel that strained muscle, and

Continued on page 14
Beating the Internet

By Marcella Burnard

Technology is seductive. All of the devices, clouds, services, and spiffy feature sets were, at one time, designed to make your life easier. Now, however, most technology is simply another way to part you from your money, and the marketing drives behind each new, improved feature set are designed to erase the line between need and want. As a result, writers have to be much clearer about what constitutes a solid investment in both time and money when dealing with technology.

Internet addiction is a genuine disease on par with other addictive maladies and it can be successfully treated via traditional methods—the less clinical variety.

The symptoms of minor Internet/Technology addiction are:
► You cannot maintain a coherent conversation with your loved ones while seated at a computer, or if you have a smartphone, iPad, or other tech device in your hands (and you’re not working).
► Come to think of it, you haven’t had a face-to-face conversation with a real, live person (webcams don’t count) in more days than you can remember.
► The power goes out and your good mood vanishes because your computer A) has finite battery life and B) it’s nothing more than a glorified and expensive typewriter until the power comes back.
► The thought of having to compose a novel with pen and paper makes you break into a cold sweat.

The symptoms of major Internet/Technology addiction are:
► You can’t force yourself to shut down your Internet connection during your writing time.
► Your word counts are dropping.
► You go online to research one thing and surface two hours later with no notion of where the time went—and you may not even have found what you were originally looking for.
► You say “Just one more game of (insert vice of choice) then I’ll get back to the WIP”—and that WIP is on deadline.
► You go on vacation and the fact that you can’t get wireless or cellular data reception—so you can’t check email, Twitter, FB, Tumblr, or whatever else—makes you angry. Subtract extra points if your family notices your temper and either asks what’s wrong or avoids you altogether.

If your most precious commodity is time—time spent producing stories—then the benefits of any service or technology must be weighed against what it costs you in writing time. Only you know where that balance lies in your business and project management model. If you find the balance tipping against you, here are a few strategies for controlling your technology addiction.

Freedom: This is a piece of simple software you download and install on your work computer. (http://macfreedom.com/) With Freedom, you set a timer. While that’s active, the software shuts down network connectivity on your machine. When your timer runs out, Freedom alerts you and enables your connections (it even offers to Tweet your status on your behalf). The timer begins with a 15-minute increment and allows you to set as many hours as you like. Reboot is required to enable network connections while the timer is running.

A 24-Hour Tech-Free Vacation: Declare a family-wide 24-hour moratorium on anything that requires a plug or a battery. No phone. No computer. No music devices. No TV. Nothing. Read a book with pages made of paper. Take a walk. Hike. Visit a museum. Go to a show or a concert (movies would technically be cheating, but that’s your call.) Go be a tourist in your own town, but shun any restaurant that has
TVs. The point is to change your sight and deepen your perception. If nothing else, treat yourself to a new notebook and pen, and find a great place to sit and work longhand for a few hours.

Try a silent weekend retreat. This requires an investment in a hotel or bed-and-breakfast somewhere far enough from home that you can’t easily just run back to the house. It also requires that you pawn your family obligations off on someone you trust completely. Print out your WIP on dead trees. Take it with you along with a notebook and an assortment of pens you enjoy using. You may take a phone with you, but you are to use it once a day only and that is to check in to make sure everyone you love is still alive and to assure them you are still alive. The rest of the time, the phone is for emergency use only (as in “we’re on our way to the hospital!” emergencies, not “where’s the ketchup?”). The point is to revel in the silence, the lack of distraction, and the joy of being responsible to no one but yourself. Remember how to hear the voices inside your own head again. Something about being alone with no obligations, no dishes, no responsibilities, no technology, and a vast expanse of time usually stimulates story creation. (Of course, you can speak to the hotel staff and to the wait staff who take your food orders—otherwise this becomes an unintended diet plan, too).

Ultimately, the only cure for Internet/Technology dependence is to walk away for a while. It’s not a forever thing. Gain some perspective; evaluate what serves you and your work; be honest about what hinders your productivity and creativity. Once you’ve done that, you’re back in control. Make certain that anything that steals time away from your writing and from your life offers significant return on your investment. Be ruthless. Write.

Marcella Burnard is the national best-selling author of Enemy Within and Enemy Games, both from Berkley Sensation. She lives aboard a sailboat with her family, usually on Puget Sound, but they’re currently cruising the Inside Passage en route to Alaska (and then back in time for St. Pete). In Marcella’s Night Owl session at the 2011 NINC conference, you’ll identify what robs you of momentum. She’ll cover options and coping strategies that will help reclaim your time and your mind without having to pretend you live in the Stone Age.

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I’ve always been interested in the power of the mind, described by 20th Century researchers as the power of positive thinking, the magic of believing, and mind science. Later, quantum physicists jumped in with wave/particle energy theories that led to psychologists positing that thoughts and emotions are energetic expressions of human consciousness. (http://www.thoughtenergy.com/how-it-works )

Despite the growing scientific support of “thought as things” or energy, I’m still in love the notion of humans being able to magically wield some vast power hidden within their minds. My personal manifestation of this enchanting possibility has set me on a strangely confluent path of mystical and scientific investigation that winds through my paranormal novels and continually inspires my Personal Time Travel© creative development coaching. I enjoy sharing the magic with writers and other creatives, showing them how to shift their conscious attention to an inward view and allow a very different perception that can tap fantastic mental power to achieve their dreams. There’s no special study or equipment needed, just the willingness to relax, leave your baggage behind and indulge a flight of imagination to new states of mind without worrying about achieving a destination. It’s the journey, they say, and mine continues . . . . May yours be as much fun.

Mmmmelinda Rucker Haynes speculates that she learned to write fiction as a grant writer and curriculum developer at a Sin City university. After teaching speed reading to Area 51 workers, she escaped academe to indulge in further mind-expanding travel, which includes becoming a certified hypnotherapist and writing paranormal novels. NINC members are invited to Personal Time Travel© with Mmmmelinda at the 2011 NINC Conference Night Owls Sessions.
Belly Dancing (cont. from page 10) ►►►

elbow? On your way to toning arm undulations. Ever twirled a hula hoop? You’ve already got those hip circles down pat.

And you needn’t wait until October's conference to get started. Below are several websites featuring belly-dance history, music, and basic instruction, including a three-minute routine.

http://bellydancingvideo.com/blog/?p=120
http://www.howtодоthings.com/hobbies/a3733-how-to-belly-dance.html
http://www.youtube.com/watch?v=D6tba3Yt-CQ&feature=related

Put on some music, roll out your shoulders, shimmy your torso, and don’t be surprised if the answer to a story problem is born. Impromptu, fun and wonderfully freeing, belly dancing may soon become your new “novel” exercise.

Karen Tintori Katz is an internationally bestselling author of fiction and non-fiction whose novels, written with Jill Gregory, have been translated into more than 25 languages. She learned belly dance in Detroit from an Egyptian Jew. Twenty-five years ago, her husband declined to trade her for two camels after she danced in Morocco.

Health Issues (cont. from page 11) ►►►

if it’s bad enough, you might not be able to work.

Start each day with a good plan . . . then keep adapting.

Pay attention to medical advice, but investigate alternative therapies. Winners on my list are massage therapy, sacral cranial massage, intravenous vitamin pushes, chiropractic treatment, biofeedback, a primarily organic diet (no MSG!), and certain herbs. Your mileage may vary.

Rearrange your workplace and schedule to suit your health needs. Some writers have treadmill desks. I have a chair that adjusts ten ways to Sunday, articulating arm rests, a special keyboard, a phone headset, and a loud, annoying timer to remind me to get up and move around at prescribed times.

Practice balance. Note the word “practice.” Few us in the creative professions can master the art of living a balanced life, but kudos to those who do. The rest of us shall smile wistfully in your direction before sinking back into the flow of the WIP.

Spend time with the people you love.

Laugh a lot, and cry when you need to. It’s good therapy—and if you can’t find something to laugh about, try belly dancing in front of a mirror. Trust me, that works.

Laura Phillips writes articles, novels, and just about anything else someone will pay her to write while she’s not—and occasionally while she is—busy with farm chores.

Business Briefs

What Could You Live Without for a Month?

PRNewser reported the results of a recent survey of adults aged 18 to 54, which indicates women are more active in social media than men; are more likely to own a smartphone, gaming app, and a Wii; and that the three things most women respondents couldn’t live without for a month are “the Internet, sleep, and showers.” Male respondents indicated that they could live without showers for a month, but not without sex. Which left the Nink editor gobsmacked and unable to craft the clever finish this news so richly deserves.
We recently lost the editor who has probably had more effect on my career than any other individual. Indeed, it’s fair to say that if not for him, I have no idea whether it would even have occurred to me to try writing fantasy novels—the genre in which I’ve been working full-time for a number of years, with a dozen book sales under my belt.

Martin H. Greenberg, founder of the respected packaging company Tekno Books, edited, organized, and supervised so many anthologies over the course of nearly 40 years in the business that he was sometimes called the Green Bay Packager. A bibliography of his complete works as an editor and packager would comprise more than 2,500 books, including anthologies, novels, and non-fiction books.

Marty was a professor of political science at the University of Wisconsin, Green Bay, from the 1970s until he retired from teaching in the 1990s. He began working on anthologies in the 1970s, and his books in those early years were usually academic in nature (e.g., *Political Science Fiction: An Introductory Reader* and *The New Awareness: Religion Through Science Fiction*). He gradually shifted his focus to producing commercial-fiction anthologies, and during the 1980s he became the most prolific and prominent packaging editor in the business—a position that he maintained until his death from cancer this summer at the age of 70.

His range of projects was immense, covering virtually all fiction genres, as well as some areas of non-fiction. He was particularly well-known in the mystery genre, but he was most active in the science fiction and fantasy genres, where his contributions were immense. Indeed, it’s not easy to meet sf/f writers who didn’t work with Marty at least once in their careers—and in many cases, very often, over the course of many years, and on many projects.

He worked with every major fiction house, as well as many smaller presses, and he had particularly strong relationships with the genre programs at the big houses. Marty packaged books for Ace, Roc, Tor, Harper, Bantam, Del Rey, Pocket, Ballantine, William Morrow, Doubleday, Gramercy, Avon, Random House, Warner, Baen, NAL, and many others, and he had a particularly prolific relationship with my current publisher, DAW Books.

Marty would typically conceive the concept for an anthology, sell it to a publisher, solicit stories from writers, prepare the anthology when the stories were received, deliver a production-ready book, and see it through to publication. He often worked with co-editors; in many instances someone would bring an anthology idea to Marty, who would help find a market for it, as well as take care of the administrative tasks involved in contracting and paying all the contributors.
His co-editors included sf/f legends such as Isaac Asimov (with whom he did over 120 books), Joe Haldeman, Jane Yolen, Connie Willis, Gregory Benford, Andre Norton, Robert Silverberg, and Mercedes Lackey, as well as his wife, Rosalind M. Greenberg, and my dad, Mike Resnick. As his packaging company, Tekno Books, grew, three talented editors came on board as full-time staff: John Helfers, Denise Little, and Larry Segriff.

Tekno Books gradually expanded into other areas, too, such as ghostwriting, celebrity projects, novelizations, work-for-hire, companion books, and fiction series driven by brand-name authors who collaborated on the projects. The authors whom Marty dealt with on such projects included some of the biggest names in the business (and some of these projects were governed by confidentiality clauses).

I first began working with Marty 20 years ago. Back then, I was a young romance writer under contract to Silhouette Books. I wasn’t well-suited to category romance, a problem that was becoming increasingly apparent by the time I delivered my eighth book (I would be dumped shortly after delivering my twelfth).

Meanwhile, my father, a science fiction writer, was co-editing an sf/f anthology with Marty for the first time (they would eventually co-edit more than a dozen books). In an instance of sheer nepotism, they decided to offer me one of the slots in that book. I had never before written a short story and didn’t know if I could. I had also never written anything but romance. It took me a week of concerted effort to produce a decent anthology story of 2,700 words.

I had really enjoyed the creative challenge of doing something totally different from my usual work, but I assumed that the experiment would end there. But Marty Greenberg, the most prolific anthologist in the industry, really liked my contribution to that anthology ... and so he soon invited me into several more books, all of them sf/f anthologies. I think I wrote six stories for Marty that year. Then some of his sf/f co-editors noticed I was popping up in his books, and they started inviting me into their Greenberg-partnered anthologies, too.

I kept accepting the invitations because the work was fun. Being more slow-witted than most people realize, I didn’t see this as a potential career direction; for me, writing sf/f short fiction was a paid hobby, a creative relief from my steadily growing frustration as a full-time category romance writer. Before long, I had sold 20 short stories—all of them to Marty’s anthologies—and won the prestigious John W. Campbell Award (Best New SF/F Writer). Which was when I finally took seriously the question that people were by then asking: “When are you going to write a novel in this genre?”

I didn’t like science fiction (and still don’t—it’s just not for me); and I had never before given any thought to writing fantasy because I thought of it as a “guy” genre. (And, in fact, the official “Marketing Strategy” specified in the promo materials for my first fantasy novel was (in its entirety): “The author is female in a traditionally male genre.”) So without Marty setting me up for this destiny by commissioning sf/f short stories from me as fast as I could write them, I genuinely don’t know, despite having been raised in the sf/f world, if it ever would have occurred to me to try writing fantasy novels.

However, as a direct result of my profile being raised in sf/f by appearing in so many of Marty’s anthologies and winning the Campbell, and so many people in the genre now asking me about a novel, it finally dawned on me that, gee, maybe I should try this. Which was the starting place of what has since become my full-time career as a fantasy novelist—a genre to which I am much better suited than I was to writing romance and where I am very happy.

However, that’s where Marty’s effect on my career began, not where it ended. Over the years, I wrote roughly 60 short stories for Tekno anthologies. Some of those stories were for books that Marty, his staff, or his co-editors asked me to be in. Quite a few, however, were assigned to me on occasions when I called

“The most remarkable thing about Marty ... is that he sold over 2,000 anthologies and packaged some 700 novels without making a single enemy along the way.”
Marty or one of his Tekno colleagues and said I was broke and needed some money right away. They’d look around and see what work they had available. There was always an anthology that had come up short (writers committed to it and then didn’t deliver) and needed another story, or a proposal Marty needed someone to write, or a novelization or ghosting project I might be right for, or a work-for-hire project in want of an author. On a couple of occasions, I suspect that Marty simply made up a project, so that he could send me some money when I told him I needed it.

And that generosity is the sort of thing that the hundreds of writers who worked with Marty over the years will remember about him. He was a kind and gracious gentleman, always courteous and friendly, and he loved writers and respected our work.

Above all, he was one of the most honorable people I’ve ever dealt with. Marty was someone whose word or handshake was as good as a contract chiseled in stone and signed in blood. In fact, it was better than that. On one occasion when a publisher reneged on a verbal deal with Marty after I had written my story in good faith for the project, Marty paid me out of his own pocket, saying that he didn’t like to see writers penalized for doing their work. On another occasion, knowing I was strapped for cash, Marty sent me a large check for my share of a project before he had been paid for it.

He provided a lot of opportunities to a lot of writers over the years, and he was a true friend to our profession. I will miss him in the coming years, and many other writers will, too.

“The most remarkable thing about Marty,” my dad wrote recently, “is that he sold over 2,000 anthologies and packaged some 700 novels without making a single enemy along the way.”


Business Briefs

May I Recommend.....

A recent article on Mashable.com describes the “quick pitch” for the new online service BookLamp as “a book recommendation engine built on book content and writing style instead of sales data” and states the search engine’s purpose is to make it easier for readers “to discover good books that haven’t neared the best seller list yet.” What makes it different from anything else out there is that it uses the “DNA of books” to lead readers to authors they might not have heard of.

In the two-year-long run-up to its launch in August, the startup has crafted partnerships with almost a dozen publishers that have allowed approximately 20,000 of their books to be scanned for the project. The site, which will not have advertising and will not sell books, will allow readers to enter the titles of books they’ve enjoyed and then play around with variables, enabling the site to provide suggestions of other books. The example provided in the article is The Da Vinci Code, which is tagged in the search engine for its religious, crime, art, and secret society themes; variables available to readers to refine their searches would be criteria such as book length, pacing, perspective, “denseness”, as well as more detailed specifications such as “more fight scenes.” The site’s web address is http://beta.booklamp.org/
The NINC Blog Needs a JOT Volunteer

Your BlogMistress Patricia Rosemoor is taking a back seat as a technical consultant and handling an occasional industry guest. She needs a ‘nudge’—a cheerleader to remind authors to blog when the calendar is blank and to remind authors who have scheduled that their blogs are due. This JOT (Just One Thing) job would take less than an hour every week or two.

What’s Going on with Other Writers’ Organizations

Note: The following is provided for member information and does not constitute an endorsement by NINC of the organizations or activities.

**Romance Writers of America** announces the winners of the Rita and Golden Heart awards:
http://www.rwa.org/

**The Women’s Fiction Festival** in Matera, Italy takes place September 29 to October 2. For info:
http://www.womensfictionfestival.com/

**The Surrey International Writers Conference** in British Columbia will be held October 20-23. For info:
http://www.siwc.ca/

NINC Online

**NINC’s Blog**
NINC’s blog is a large part of our online presence and a great way to promote your work. We’re averaging about 10,000 hits a month and have had a total of 356,000 hits since July 2008. Please sign up to blog by going to the YahooGroups NINC Calendar. We also feature industry professionals, so pass along suggestions—e.g., your own agent, editor, publicist, website designer, cover artist, etc.

**NINC on Facebook**
Don’t forget we’re on Facebook, too. Please visit often and share your news and ideas. It’s another great place to promote yourself and help expand NINC’s public profile.

Adventures at the NINC Website

Looking for an idea for a legal thriller, or a legal plot-line for your novel? Check out the top legal headlines at FindLaw: http://library.findlaw.com/ (go to the Legal News tab). It’s one of the many resources on the Reference page of the Members Only section of our website.

Seems more and more I’m hearing of writers who have hired an employee, on either a full or part-time basis, to assist them in their writing business. Employees, naturally, like to have a job with an employer who provides a retirement plan. To a small employer, the idea can seem daunting. But just as the IRS has provided an easy retirement plan for self-employed individuals (the IRA–SEP), the IRS has also provided a simple, streamlined retirement plan that small-business owners can use to provide retirement benefits to their employees. In fact, the plan is so simple they even call it a SIMPLE Plan (Savings Incentive Match Plan for Employees).

As with any type of investment, the plan has pros and cons.

The Pros

The IRS offers a simple form for setting up the plan—Form 5305-SIMPLE (for plans in which all accounts will be held at a designated financial institution) or Form 5304-SIMPLE (for plans in which each employee can choose the financial institution where his or her funds will be held). Many financial institutions will have a pre-approved SIMPLE plan form that you can use to establish your plan with that institution.

A SIMPLE plan can be set up anytime between January 1 and October 1 of a given year. The administrative costs of SIMPLE plans are low relative to other types of retirement plans and no annual report is required to be filed with the IRS. Who doesn’t need one less thing to worry about?

Employees can contribute up to the amount of the annual limit. For 2011, this amount is $11,500. The contribution limit is indexed for inflation. Employees who will be age 50 or older at the end of the year can make additional catch-up contributions of $2,500. You are considered to be an employee and thus participate in the plan. For purposes of calculating contribution amounts, your net earnings figure is used as your compensation.

SIMPLE plans offer flexibility. As an employer, you have two choices with respect to contributions:

1) You may choose to contribute 2% of an employee’s pay, applied to an annual earnings limit per employee ($245,000 for 2011). If you choose this option, you must make contributions for all eligible employees regardless of whether they make contributions also.

2) You can agree to match employee contributions. If you choose to match the employees’ contributions, you do not have to make contributions for any employees who have not chosen to also make contributions themselves. Generally, you must match the employee’s contributions dollar-for-dollar up to the 3% of the employee’s contributions, though there are some limited exceptions to this rule.

Another way in which SIMPLE plans provide flexibility is that you can generally choose to include all employees or only those who were paid $5,000 in two preceding years and who are expected to be paid at least $5,000 in the current year. This allows you to make contributions for employees who are higher-paid and/or work more hours while not having to make contributions for those who are lower paid and/or work only a few hours. Although you are permitted to effectuate less restrictive participation standards, such as by reducing the $5,000 requirement to only $3,000, you are not allowed to impose a more restrictive participation standard.
You can elect to terminate the plan at the end of a calendar year if the plan no longer meets your needs or you no longer desire to have a plan. An employee may participate in the SIMPLE plan even if that employee participates in another retirement plan with another employer. The employee’s total contributions for both plans combined will be limited, however.

For a given tax year, you can deduct employer contributions that apply to that tax year and that are paid up to the due date of that year’s tax return, including extensions. Thus, you can get a deduction on one year’s tax return even though you don’t actually lay out the cash until the following calendar year.

The Cons

If you offer a SIMPLE plan, you cannot offer any other type of retirement plan.

At least once annually, a SIMPLE plan must offer employees the option to change their contribution amount. Prior notice of the election period, which must be at least 60 days long, must be provided.

The employer is required to deposit employee contributions within 30 days after the month end in which the cash would have otherwise been paid to the employee. Employer contributions may be made for a given tax year by the due date, including extensions, for the tax return. It is critical that cash be available to make these contributions when required, which may be difficult if your earnings have slumped or the timing of earnings does not coincide with required contribution dates.

Employees may terminate their contributions at any time during the year. This right may cause a small administrative burden to you.

Participants are not permitted to take loans from their SIMPLE accounts, though they may withdraw their contributions and earnings at any time or roll the funds over to another qualified retirement plan.

Where Can I Find Out More?

For more information about SIMPLE plans, see IRS Publication 4334—SIMPLE IRA Plans for Small Business and Publication 560—Retirement Plans for Small Business.

Diane Kelly’s debut romantic mystery, Death, Taxes and a French Manicure, will be released November 1 by St. Martin’s Press.