

## HEALTH INSURANCE

**THE HEALTH CARE** exchange or marketplace is a welcome event to working Americans who do not have job-based health insurance: namely freelancers, most part-timers, some contractors and some full-timers who have lower-paid jobs. We have always been concerned about balancing good-quality health care with low costs, so we look forward to the opportunity to improve our plans on both counts. In fact, Time magazine reported that senior administration officials said “they expect competition between insurers in the exchanges to produce more affordable health insurance and more consumer choice.” Besides lower rates, you might qualify for a tax credit or subsidy if you get insurance through the marketplace. If you intend to purchase a plan, use [this calculator](#) to estimate your tax subsidy.

PEN member Alison Baker, from the Twin Cities, tells us what to expect from the health care marketplace starting Oct. 1. A word of caution: This article cannot possibly provide all of the information needed for you to make choices, but we hope that it will get you started. — Margo Dwight, editor of Networking News

### The Affordable Care Act: Coming Your Way Oct. 1, 2013

ALISON BAKER

**PRESIDENT OBAMA** signed the Patient Accountability and Affordable Health Care Act into law on March 23, 2010, giving states close to four years to prepare for the coming changes in health care access. This law will eliminate health insurance policy exclusions for pre-existing conditions as well as annual and

level, or \$11,500 and \$46,000 for a single person and \$24,000 and \$94,000 for a family of four.<sup>1</sup> The subsidies are deducted from the cost of the monthly premium.

To provide access to health insurance coverage, each state is required by law to set up an insurance marketplace, also known as an exchange, by Jan. 1,



Consumers who already have insurance coverage through work, their spouse's work or individual policies will be able to keep their existing coverage.

lifetime caps; allow students to remain covered under their parents' health insurance policy until age 26, already in effect; provide a method for uninsured Americans to purchase individual, family and small-business health insurance coverage; and provide access to the marketplace for currently insured individuals, families and small businesses. Tax credits will be available to subsidize premiums for those whose incomes are between 100 percent and 400 percent of the federal poverty

2014.<sup>2</sup> Thirty-three states have either chosen to partner with the federal government to operate a health insurance marketplace or defaulted to a federally facilitated marketplace. Minnesota is one of 16 states, plus the District of Columbia, that set up a state-based health insurance marketplace. The other states providing a state-based marketplace are California, Colorado, Connecticut,

*continued, p. 2*

If you would like further information about MNsure, Minnesota's marketplace, the contact information is as follows:

MNsure  
81 East 7th Street, Suite 300  
St. Paul, MN 55101-2211  
Phone: 651-284-4101  
[www.mn.gov/hix/](http://www.mn.gov/hix/)

[Go online](#) for information about the federal marketplace or to learn about an individual state's marketplace. There's even live chat available for those who would rather type than talk. As of publication, this information was correct; however, visit [this site](#) for any updates.

## Health Insurance

*Affordable Care Act continued from p. 1*

Hawaii, Idaho, Kentucky, Maryland, Massachusetts, Nevada, New Mexico, New York, Oregon, Rhode Island, Vermont and Washington.<sup>3</sup>

Within these marketplaces, consumers can choose from several different health insurance plans. Each insurance plan offered in the health insurance marketplace must offer a MINIMUM OF ESSENTIAL BENEFITS, including ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including counseling and psychotherapy; prescription drugs; rehabilitative and habilitative services; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including dental and vision care.<sup>4</sup> Dental care for children and adults up to age 18 is considered an essential health benefit, but insurers do not have to provide this

option for those over 18. Dental coverage for adults will be offered by some health plans; in some cases, separate, stand-alone dental plans may be available for an additional cost.<sup>5</sup> Marketplaces will



also allow individuals with low to moderate incomes to access public coverage programs such as Medicaid and the Children's Health Insurance Program.

Consumers may choose from among four tiers of coverage named bronze, silver, gold and platinum. A bronze plan

covers 60 percent of medical costs for covered services, excluding premiums, for an average enrollee population; silver covers 70 percent; gold covers 80 percent; and platinum covers 90 percent. Any insurer participating in the marketplace must offer at least one plan at the silver level and one plan at the gold level.<sup>6</sup>

To help defray the potential financial risk to insurance companies for providing health care coverage to all Americans, the law also carries with it the individual mandate, which requires everyone to purchase insurance or pay a fine. The fine will be determined by a person's annual income and must be paid when filing taxes. With a larger pool that includes young, healthy individuals, the cost of coverage will be spread among many, rather than a few.

Consumers who already have insurance coverage through work, their spouse's work or individual policies will

*continued, p. 3*

**PEN MEMBERS** Lin Sedlar, from the Twin Cities, and Lynne Lampe, from southern Minnesota, continue our feature on health care. Although these figures are from before the health care exchange or marketplace opened on Oct. 1, we appreciate their willingness to help us in the search for better health care at lower prices. — Margo Dwight, editor of Networking News

	Lin Sedlar	Lynne Lampe
<b>Do you have health insurance? Is it single or family coverage?</b>	Yes Single	Yes Family coverage for two
<b>Is it through your job or spouse's job, or do you have your own health insurance plan?</b>	My own	I insisted on buying individual when I went freelance; we'd had it through my job at a newspaper.
<b>How much is your deductible or co-pay?</b>	Deductible \$5,000	We have a large deductible, maybe \$7,500 per person.
<b>How much is your premium every month?</b>	\$375 a month	Premium is \$526 a month for two. Our premium started out around \$330 and included four paid doctor visits and a much lower deductible.
<b>Is it good health insurance? Do you feel that it covers your or your family's needs?</b>	It is a superior plan, but I've never made a claim in the many years I've had it. I pay cash for my annual checkups, and even though I don't love paying the premiums, I am immeasurably grateful for the good health that has kept me from using the insurance.	If the premium were higher I wouldn't feel this is a good value, and it wouldn't be affordable. As we've aged, the rates have increased; I had some expensive follow-up after a negative result from a screening test, so to afford insurance we agreed to almost triple the deductible and remove the paid visits, except for mammograms and other items set by federal law.  I plan to shop around with the health insurance exchange, although we've been with the same company for about five years.

# PEN Bulletin BOARD



## Do you receive PENlist emails?

If not, there are two possible reasons. **One: They're bouncing.** You changed your email address, but didn't update it on [Yahoo groups](#). To fix the problem, sign in and click My Groups, then PENlist, then Edit Membership. Update your email address, and make sure it's the same one in your membership record.

**Two: You didn't accept your invitation to join, which expired after 30 days.** To get in on discussions about how to price a job requiring weekend work or editing challenges, you need to subscribe. Simply email the moderator at [marguerite@mkrause.net](mailto:marguerite@mkrause.net) and ask to join PENlist. She'll send you an invitation via Yahoo, which is the only way to join. When you receive the invitation, be sure to accept within 30 days. Again, use the email address in your membership record. — VM

## Changes make better use of newsletter space

You may notice some changes in this issue. The "If You Missed It" column

and "Save the Date" notice are gone. They were removed so the space could be used more effectively and to avoid redundant information. You will continue to see the "PEN Events Calendar," which briefly describes future meetings and events. As before, MP3s of most meetings are available for download in the Members Only section of [PEN's website](#).

You currently receive reminder emails containing all the details of a meeting from PEN's online calendar. It's hosted by Hunt Calendars, so it's not spam. **The reminders are sent three times: when meeting details are first posted, two weeks before the meeting, and finally one week before. Please note that these reminders will be the only notice of meetings coming up in the near term.** — VM

## Mentor a less-experienced member

Share your expertise as a writer with a new or less-experienced member. You might get questions about being self-employed, finding clients and approaching writing projects. It will take about an hour to connect by phone, maybe a bit longer for an in-person meeting. **Give a little time, and help build PEN's community.** To become a mentor, send an email to [vmeyer@earthlink.net](mailto:vmeyer@earthlink.net). — VM

*Affordable Care Act continued from p. 2*

be able to keep their existing coverage and may be eligible for additional health care benefits as required by law. However, if your job-based coverage is considered affordable and meets minimum value, you won't be able to get lower costs on premiums or out-of-pocket costs in the marketplace. This is true no matter what your income and family size are.<sup>7</sup> In addition, health insurance policies that were in effect as of March 23, 2010, could be grandfathered in without any required changes.<sup>8</sup> Consumers who have health insurance coverage through Medicare will also be able to keep their current health care coverage: Medicare is not part of the



marketplace established by the Affordable Care Act. Visit the [Medicare](#) site for further information.

The marketplace open-enrollment period begins on Oct. 1, 2013. If you enroll in a private health insurance plan through your state or federal health insurance marketplace anytime between Oct. 1, 2013, and Dec. 15, 2013, and make your first premium payment, your new health coverage will start on Jan. 1, 2014.<sup>9</sup>

Don't wait too long to explore your options — open enrollment for 2014 health insurance coverage closes on

March 31, 2014. After that date, you can get new health insurance for 2014 ONLY through a special enrollment period if you have a qualifying life event, such as a job loss, birth or divorce.<sup>10</sup> —

1. <http://kff.org/health-reform/press-release/analysis-tax-credits-to-average-2700-per-family-next-year-for-people-who-now-buy-their-own-insurance/>
2. [www.healthaffairs.org/healthpolicybriefs/brief.php?brief\\_id=96](http://www.healthaffairs.org/healthpolicybriefs/brief.php?brief_id=96)
3. [www.healthcare.gov/marketplace/individual/#state=washington](http://www.healthcare.gov/marketplace/individual/#state=washington)
4. [www.healthcare.gov/glossary/essential-health-benefits/](http://www.healthcare.gov/glossary/essential-health-benefits/)
5. [www.healthcare.gov/can-i-get-dental-coverage-in-the-marketplace/](http://www.healthcare.gov/can-i-get-dental-coverage-in-the-marketplace/)
6. [www.familiesusa.org/assets/pdfs/health-reform/Guide-to-Exchanges.pdf](http://www.familiesusa.org/assets/pdfs/health-reform/Guide-to-Exchanges.pdf)
7. [www.healthcare.gov/what-if-i-have-job-based-health-insurance/](http://www.healthcare.gov/what-if-i-have-job-based-health-insurance/)
8. [www.kaiserhealthnews.org/stories/2012/december/17/grandfathered-plans-faq.aspx](http://www.kaiserhealthnews.org/stories/2012/december/17/grandfathered-plans-faq.aspx)
9. [www.healthcare.gov/what-key-dates-do-i-need-to-know/#part=3](http://www.healthcare.gov/what-key-dates-do-i-need-to-know/#part=3)
10. [www.healthcare.gov/what-key-dates-do-i-need-to-know/#part=4](http://www.healthcare.gov/what-key-dates-do-i-need-to-know/#part=4)



*Alison Baker works from home as a freelance editor and writer. Her clients include book publishers, universities, small businesses and entrepreneurs.*



## TONY SMITH

Tony Smith has lived in California since 1997 and currently resides in a suburb of Sacramento with his wife and two children.

### How long have you been a writer, editor and proofreader?

I have more than 30 years' experience. I started as a reporter for my college newspaper. Since then, I've worked as a general assignment reporter, sports reporter, editor and proofreader.

### How would you describe what you do?

Editing is my life — or at least a significant portion of it. I spend my days editing correspondence and reports for the state of California. Recently, I have spent evenings editing several Christian and self-help books, and I have written one Christian book: "[The Truth About Tongues.](#)" published in 2005.

---

## When I started editing, I realized that poor writing often triggers poor editing.

### What do you enjoy most about your work?

I enjoy writing, but I also enjoy helping others communicate clearly and effectively through their writing. It is particularly rewarding when my editing helps bring a positive, inspiring message to life.

### What is the best advice you've ever received?

Put yourself in another person's shoes. If you're a writer, put yourself in the editor's shoes, and vice versa. As a newspaper reporter, I used to get upset when my articles were poorly edited. When I started editing, I realized that poor writing often triggers poor editing. This was humbling, but it changed my whole perspective.

### What is one thing people don't know about you?

I'm in the process of starting my own publishing business — a challenging but potentially rewarding venture.

### When do you do your best work?

I love to write at night, which doesn't thrill my wife. She hates to see me go to bed really late, so I'm working on that. —

To be in the "Spotlight," please contact Heidi Mann at [mann.heidi@gmail.com](mailto:mann.heidi@gmail.com).

# Welcome to PEN

## Since July 2013

**Nicole Balant**, from Newcastle, Maine, has been copyediting and proofreading nonfiction, including textbooks, for publishers since 1986.

**John Simecek**, from Rochester Mills, Mich., serves graduate and post-graduate scholars and academic professionals. See [www.wordweave.net](http://www.wordweave.net).

**Shannon Taylor**, from western Wisconsin, provides services that include writing, copyediting, substantive editing and proofreading. See [www.amomsyear.com](http://www.amomsyear.com).

**THE FOLLOWING** members are from the Twin Cities.

**Bonnie Anderson** is a copy editor, proofreader and project manager. She's experienced working with one page to 800, online or in print.

**Dara Beevas** provides project management, editorial management, copyediting, proofreading, writing coaching and workshops. See [www.wiseinkpub.com](http://www.wiseinkpub.com).

**James Frazier** is a retired musician and writer with two published books. He is interested in doing more copyediting. See [www.mauriceduruffe.com](http://www.mauriceduruffe.com).

**Sarah Frigon** specializes in proofreading, fact-checking, substantive editing, content creation, publishing and assessments.

**Sandra Howlett** is an experienced writer and editor who brings a unique perspective to clients with creative as well as technical projects.

**Jan Miller** offers prompt and accurate editing in the writer's voice for business, education and nonfiction projects.

**Kate Sterner** provides technical writing and Web content management.

**Liz Willis** is an independent writer and editor who focuses on business and Web content.

## Bulletin BOARD *around town*

### Connect with other book lovers at free event

The Twin Cities Book Festival, for "authors, local literary heroes, publishers, kids and book lovers, who connect over real-live books and conversations," will be held Saturday, Oct. 12, 10 a.m.-5 p.m. at the state fairgrounds in St. Paul, Minn. The festival encourages publishers, authors and others to exhibit for a fee. Individuals can volunteer at author readings, the Children's Pavilion and the used book fair. The festival is sponsored by [Rain Taxi](#), and registration materials for exhibitors and volunteers and the schedule of presenters and activities are available online. — AM

# RESOURCES and SOLUTIONS

**CONTINUING OUR FEATURE** on self-promotion, PEN member Elsbeth Krumholz summarizes a book that will help us turn our chronological resumes into functional or skills-based ones. Then, on the matter of writing and editing, author Jack Hart clarifies some issues. — Margo Dwight, editor of Networking News

## Self-promotion

### ‘Resumes for Freelancers: How to Turn Your Traditional Resume into an Effective Marketing Tool’

ELSBETH KRUMHOLZ

**TRYING TO ATTRACT** more clients with your resume? Does it need sprucing up? Author Sheila Buff gives a concise look at transforming your traditional resume into a functional one in order to gain clients more effectively in the freelance publishing field.

She says that traditional resumes do not accurately portray freelancers’ experience and expertise: **“Managing editors looking for proofreaders don’t really care what your previous job title was or even what your career goals are. They want to know that you will do a good, fast, accurate job on**

**schedule and on budget — in other words, that you will be a reliable professional.”** Thus, a functional resume more appropriately focuses on a freelancer’s skills and gives a more general list of clients.

In six short chapters, besides including helpful examples of functional resumes, Buff discusses the differences between traditional and functional resumes, how to create a functional resume and much more. For freelancers who want to improve their marketing strategy, she offers valuable advice on how to generate more business.

This 24-page book is published by the Editorial Freelancers Association at [www.the-efa.org/](http://www.the-efa.org/), and you can purchase an [e-book](#) or PDF for \$4.25 or a [paperback](#) for \$8.25. —



*Elsbeth Krumholz is a freelance copyeditor and proofreader based in the Twin Cities. She has a background in English education and recently completed the Professional Sequence in Editing program from the University of California, Berkeley Extension.*

## Writing and substantive editing

### Plot is an element of nonfiction as well as fiction

At its simplest level, then, a narrative is just a chronology of events.

Plot, on the other hand, is clearly something different than mere narrative. A plot emerges when a storyteller carefully selects and ar-

A plot emerges when a storyteller carefully selects and arranges material so that larger meanings can emerge.

ranges material so that larger meanings can emerge. A plot, says [Janet] Burroway, “is a series of events deliberately arranged so as to reveal their dramatic, thematic, and emotional significance.” For Eudora Welty “Plot is the ‘Why?’” Or, as the novelist E. M. Forster famously put it, the narrative

is that “the king died and then the queen died.” The plot is that “the king died and the queen died of grief.”

Narrative plus plot, according to this view, equals story. — Jack Hart, “Storycraft: The Complete Guide to Writing Narrative Nonfiction” — **MD**

### Structure in early drafts and polish in later ones

Remember Jon Franklin’s warning about placing too much emphasis on polish. He also notes that your first draft should emphasize the structure — getting the right things in the right places — rather than trying to make each sentence perfect. Once you have the whole structure roughed out, you can go back and rewrite for polish. Once again, the building analogy holds. Contractors frame in the entire building before they start worrying about the decorative details in each room. You’ll be a lot less anxious, and **you’ll waste less time polishing material that’s ultimately discarded**, if you do the same. — Jack Hart, “Storycraft: The Complete Guide to Writing Narrative Nonfiction” — **MD**

# RESOURCES and SOLUTIONS

**PEN MEMBER** Voncille Meyer, from the Twin Cities, shares tips on simplifying email, so that you can concentrate on your work. — Margo Dwight, editor of Networking News

## Technology

### Take control of your email inbox

VONCILLE MEYER

**LIKE MOST PEOPLE,** you probably feel overwhelmed sometimes by the sheer number of emails that arrive in your inbox each day. If you'd like to reduce that number and take control of the rest, these suggestions can help.

1. **Take advantage of filters and folders.** Set up filters and folders in your email program to sort mail as it arrives. That way, all of the email you receive on specific topics ends up in one place, and you can read it when you're ready. You can filter mail in desktop programs as well as Web-based ones such as Gmail, Yahoo and Hotmail.
2. **Reserve a regular time to process email.** Set aside specific times in your schedule to retrieve and process mail. When you process your email, take action: Respond to, file or delete each message. Don't leave it in your inbox. You'll waste time later by having to reread the message to process it.
3. **Don't let the ding disturb you.** Turn off the incoming mail sound so it doesn't distract you and tempt you to look to see what just arrived. An even better option: Turn off automatic mail retrieval. Then get your email manually when you're ready to process it.

4. **Create an address you can dump.** Set up a disposable email address and use it when you just want to sign up for a list that looks interesting. You can always get rid of the address and not have to

in the subject lines or body of the messages and send them directly to the junk mail folder. You can easily train your program to recognize the spam that sneaks through. Once trained, the program will also

---

### Set up filters and folders in your email program to sort mail as it arrives.

worry about informing anyone. Reserve your primary address for communicating with clients, colleagues, family members and friends.

5. **Just say 'no' to more newsletters.** Resist signing up for marketing, business-related or any other newsletters you're probably NEVER going to read. If you already receive several each day that clog your inbox, unsubscribe from them. Legitimate companies or organizations will unsubscribe you without a problem, although it could take up to 10 days for them to purge your address from their system.
6. **Train your email program.** Most email programs recognize some spam based on certain words

send the newly identified messages to junk mail. You'll have less spam to deal with manually.

7. **It's ok to ignore some emails.** You don't have to read everything. Give yourself permission to delete messages without reading them. If the subject line makes it clear that the email doesn't interest you, don't read it. Simply click Delete.
8. **Be kind to others.** Don't clutter the mailboxes of friends and colleagues with unneeded and unwanted emails. Many people click Reply All when responding to an email that initially went to multiple recipients. Don't do that. Remove the names of any that really shouldn't have been on the list or who don't need to know your response. Believe me, they will be grateful to no longer receive emails about a topic that doesn't involve them. —

---

*Voncille Meyer is a part-time freelance writer and editor living in the Twin Cities. She works with small businesses, corporations and individuals to ensure that their communication is clear and concise, whether in print or on the Web.*

# SHARE *Your* THOUGHTS

**PEN MEMBER** Sherri Damlo, from Everett, Wash., describes not only how she uses Twitter, Facebook and Ohours to connect with prospective clients but also how some social networks are integrated, which creates multiple marketing opportunities for informed users.

Then PEN members Emily King and Bill Hammond, both from the Twin Cities, give us an idea of what they have been working on this year; the word count and number of hours charged are helpful stats to members who are new to providing estimates to clients. I asked them to include the following in their description:

- Whether they're freelance, contract, full-time or part-time.
- The project: nonfiction, fiction, website, manual, article, sales material, etc.
- The topic area: science, math, medical, finance, manufacturing, etc.
- Their contribution: copyediting, substantive editing, developmental editing, writing, copywriting, indexing, layout, proofing, etc.
- The word count and number of hours it took to complete the project.
- **Whether they and their clients were satisfied with the final result in terms of content, hours spent and payment.**

Have you worked on a project that you would like to tell PEN members about? Contact me at [m.dwight@yahoo.com](mailto:m.dwight@yahoo.com). Read my other submission requests on PENlist, too; I'd like to hear from you! And if you're not on PENlist, contact Marguerite Krause at [marguerite@mkrause.net](mailto:marguerite@mkrause.net). — Margo Dwight, editor of Networking News

## Social media

**I USE SOCIAL MEDIA** to promote myself. It's not always easy because I have to invest time away from project work, but I have had clients reach out to me who've said that they found me through Twitter, Facebook, etc. I keep my personal and business Twitter and Facebook accounts separate.

I have now started scheduling tweets through [HootSuite](#) using my Twitter handle [DamloEdits](#). I spend an hour or so on the weekend writing my tweets: Sometimes they're links to stories potential clients might be interested in, summaries of interesting research, information about my availability, or just interesting tidbits I've learned during the week. Then I schedule them to "disperse" at regular intervals during the following week. My Twitter account is connected to my Facebook page, so any tweet I publish is automatically posted to my [Facebook page](#), where I can watch the stats for clicks on my links, shares, etc.

I recently signed up at [Ohours](#), which I'm quite excited about. It's a way to hold a few "office" hours each week and do more than connect with someone on LinkedIn: It allows

potential clients to engage with me for just the few hours that I've set aside. Ohours taps into mediums that LinkedIn has ignored, i.e., the phone and Skype as well as meeting someone in person. This creates a network that connects me with

---

Ohours taps into mediums that LinkedIn has ignored, i.e., the phone and Skype as well as meeting someone in person.

potential clients and partners, such as freelancers whom I trust and can partner with when I've got too much on my plate, and vice versa. It also provides opportunities to talk with other freelancers about how to build their business; I don't think of it as "helping the competition" as much as helping each other — there's more than enough work out there for everyone! My Ohours profile also works as yet another avenue to market myself and [my website](#). Ohours, like HootSuite, is free. — **Sherri Damlo**

## Member projects

**MY FAVORITE PART** of freelancing is the variety. Some of my projects are editing; some are writing. Topics have included exercise tips, patios, canoeing, preschool activities and calculus.

In July, I copyedited an e-book on music theory for a woman who teaches at a local music school. The e-book will be self-published and used as a textbook for an undergraduate piano class or a supplementary text for a theory class.

---

My client was happy with the edits and the cost, and I found her easy to work with.

My client is a non-native English speaker, so her main request was to improve the readability and fix syntax and phrasing. I also fixed grammar and usage errors. I have a music

background, so most of the material was already familiar. I also proofread her final version.

The e-book was about 40 pages plus the preface and table of contents. The text blocks totaled about 250 words per page. The project took me 15 hours.

My client was happy with the edits and the cost, and I found her easy to work with. I just sent my invoice for the project, so I expect a check next week. — **Emily King**

**I WORK FREELANCE** on a full-time basis. I just finished sending a final nonfiction manuscript to Hay House on behalf of an author contracted by that publisher. I provided developmental and copyediting services. It is approximately 63,000 words. The client is pleased with the final product and the investment involved. — **Bill Hammond**

# Drumroll, Please

## Mission, vision and values statements establish clear guiding principles for the future of PEN

VONCILLE MEYER

**THE VIRTUAL COMMITTEE** that took on the task of creating mission, vision and values statements for PEN produced an outstanding framework. I requested feedback from other members, and their suggestions helped to strengthen and fine-tune the statements. As a result, PEN now has final mission and vision statements along with a list of core values that will guide the organization, starting with the work of the remaining committees.

### Our mission

PEN supports the professional growth and success of its members by offering learning opportunities to enhance their knowledge and skills, by promoting member services to potential clients or employers, and by building a dynamic and supportive community of highly qualified professionals.

### Our vision

To be a recognized source of highly qualified professionals who work with words in all mediums to support clients around the world.

### Core values

Our programs and strategic planning process reflect these core values:

- **Excellence.** Deliver accurate, clear, concise and compelling communications to clients.
- **Inclusion.** Embrace a diverse membership of all professionals who work with words.
- **Education.** Present learning opportunities to stay abreast of industry standards and changes.
- **Community.** Create and nurture a supportive community of professionals. —

## PEN Events Calendar

### TUESDAY, NOV. 12

1-3 P.M.

Meeting

“Keeping Your Mac and PC Healthy”

Presenter: Ed Klemz

### TUESDAY, NOV. 19

1-3 P.M.

Meeting

“Seven Tips to Lower Your Taxes Right Now!”

Presenter: Thomas Alagna, CPA

### TUESDAY, DEC. 10

6:30-9 P.M.

Annual holiday party

Host: Teresa Manzella

### Welcome, Lynn!

We welcome Lynn Johnson as assistant coordinator for PEN. Voncille Meyer, coordinator and webmaster as well as volunteer extraordinaire, will get Johnson up-to-speed during this program year on planning meetings, contacting prospective speakers, arranging meeting locations and organizing volunteers. Next September, Meyer hopes to cut her 30 hours a week on PEN duties to five or so, and Johnson will take over as coordinator. When Johnson becomes coordinator, in turn, she hopes to find an assistant coordinator ... and the cycle will continue. — MD

**PEN**  
PROFESSIONAL  
EDITORS NETWORK

Since 1984, the Professional Editors Network (PEN) has connected specialists in editing, writing, proofing, indexing and book layout. Some are self-employed; others work on staff. But all work with words. Networking News is published in February, April, June, August, October and December. Annual dues are \$35; dues for volunteers are \$20. Scholarships are available. To renew, send a check to P.O. Box 19265, Minneapolis, MN, 55419-0265. Or [renew online](#).

### PEN OFFICERS

#### Coordinator

Voncille Meyer, [vmeyer@earthlink.net](mailto:vmeyer@earthlink.net)

#### Assistant Coordinator

Lynn Johnson, [ljmn6000@yahoo.com](mailto:ljmn6000@yahoo.com)

#### Treasurer

Marguerite Krause, [marguerite@mkrause.net](mailto:marguerite@mkrause.net)

#### Secretary

Renee Nelson, [renee\\_m\\_nelson@yahoo.com](mailto:renee_m_nelson@yahoo.com)

#### Member Database Coordinator

Amy Rea, [writerrea@gmail.com](mailto:writerrea@gmail.com)

#### Company Database Coordinator

Rosemary Wallner, [rwallner@wcreative-mpls.com](mailto:rwallner@wcreative-mpls.com)

### NETWORKING NEWS TEAM

#### Editor

Margo Dwight, [m.dwight@yahoo.com](mailto:m.dwight@yahoo.com)

#### Copy Editor

Anne Kelley Conklin, [akelleyconklin@gmail.com](mailto:akelleyconklin@gmail.com)

### Proofreaders

#### Copy:

Kelly Christensen, [kellychristensen@gmail.com](mailto:kellychristensen@gmail.com)

Shenri Hildebrandt, [pfyfer@aol.com](mailto:pfyfer@aol.com)

#### Copy and Layout:

Judy Treise, [trei0013@umn.edu](mailto:trei0013@umn.edu)

#### Layout

Sheila Hatcher, [shhatcher@aol.com](mailto:shhatcher@aol.com)

#### Spotlight Coordinator

Heidi Mann, [mann.heidi@gmail.com](mailto:mann.heidi@gmail.com)

#### Contributing Writers

Alison Baker, [monikers@comcast.net](mailto:monikers@comcast.net)

Elsbeth Krumholz, [elsbethkrumholz@icloud.com](mailto:elsbethkrumholz@icloud.com)

Andrea McCready, [andreamccready@gmail.com](mailto:andreamccready@gmail.com)

#### WEBMASTER

Voncille Meyer, [vmeyer@earthlink.net](mailto:vmeyer@earthlink.net)