

# The Independent Perspective

Newsletter of the Consulting and Independent Contracting Professional Interest Committee

**STC** society for technical communication

## Client-hunting

by Dina Baker

Note: This article was adapted from an article of the same name which appeared in the April issue (Vol. XXVI, No. 7) of *News & Views*, the publication of the Delaware Valley Chapter of STC.

Client-hunting isn't some new sport with a bow and arrow (though the idea can be tempting with some clients). Rather, it is the independent contractor's (IC's) version of job-hunting. Having sought both jobs (when I was employed by others) and clients (since I've been on my own), I find that the two activities share certain basics:

- The initial contact.
- Follow-up contacts.
- Samples of work.
- Appropriate experience.
- The ability to sell one's work and one's self.
- Negotiation.

While the basics are the same, the job-hunter and client-hunter must approach them differently. Let's look at these points individually.

### The Initial Contact

Often, this is easier for the job-hunter, who has at her fingertips employment services, recruiters, help-wanted listings and colleagues, to name a few resources. The client-hunter, on the other hand, is forced into a more aggressive role. Rarely will employment services and recruiters have contracting opportunities come their

way, and the help-wanted ads for ICs are far more scarce than for full-time employees.

When I went out on my own, I realized that making contacts was simply a function of having contacts and nurturing them. I called everyone I knew, everyone they knew, and anyone I could think of whom I should get to know.

Of course, this would be a worthwhile exercise for any job-hunter, but for the client-hunter it is a matter of survival. Now, my time is divided between working and hunting—a matter of keeping in touch with established contacts and researching new ones.

### Follow-up Contacts

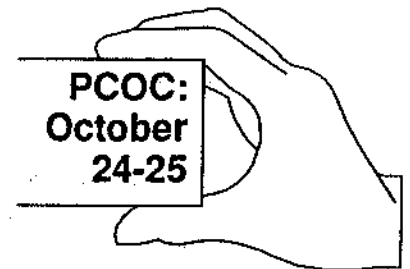
Every job-hunter and client-hunter should follow up with a potential employer or client. For the applicant seeking employment, this could mean a letter, a telephone call, or a second round of interviews. For the person looking for clients, it includes a letter, regular telephone calls (perhaps monthly) as long as there is a possibility of work, and as many meetings as are necessary to get a project off the ground.

Remember, this is an ongoing process—once a project is finished the IC must continue following up to be in the right person's mind at the right time in case another project should arise.

See *Client-hunting*, page 4

### in this issue:

<i>Insurance Questionnaires</i>	2
<i>Perspectives</i>	3
<i>From the Editor</i>	3
<i>Prospects for the 1990s</i>	4
<i>SIG Focus:</i> <i>St. Louis Chapter</i>	6



The Practical Conference on Communication (PCOC) has grown into one of the leading regional conferences on communication. Known colloquially as the "peacock" conference, the event is sponsored by STC's East Tennessee Chapter. The two-day conference features presentations by professional communicators from across the United States who share the results of their experience, insights, methods, and research in the disciplines that affect communication.

For further information, contact the East Tennessee Chapter, P. O. Box 1314, Oak Ridge, TN 37831.

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# Insurance Questionnaires

In March the St. Louis Chapter's C&IC SIG held a meeting to discuss the escalating costs of healthcare and health insurance options for ICs. Based on that meeting, Betsy Frick compiled the following questionnaires to help PIC members with their evaluations of insurance companies and health/disability insurance policies.

## Health Insurance Questions

Company \_\_\_\_\_  
Date \_\_\_\_\_

1. Can the company cancel my insurance? Yes No  
If Yes, for what reasons? Is this policy guaranteed renewable?
2. What are the criteria for increasing premiums?  
Use / claims by individual Across the board only Other
3. When and where am I covered? 24 hour-worldwide Other
4. What limitations does this policy require in choice of hospital or doctor?
5. What is the maximum benefit for an organ transplant? 100% Other
6. Does the policy have a UCR (usual, customary, and reasonable) clause? Yes No  
If Yes, what is the formula?  
Who determines the UCR amount?  
What is the review process?
7. Are there limits on days in the hospital? Yes No
8. What is the maximum lifetime benefit?  
What happens if I exceed the maximum?
9. What is the maximum benefit per illness or accident?  
What happens if I exceed this maximum?
10. Does the policy require pre-certification for hospital admission? Yes No  
What about accidents and other emergencies?  
Is the pre-certification office open on weekends or holidays?
11. Are benefits payable only to providers, or to me if I choose?
12. How quickly are claims paid?
13. Can I lump several bills together when submitting a claim?
14. Is prescription medication covered? Yes No  
If Yes, at what rate?  
And how? Mail order Pharmacy (any restrictions)
15. How do you handle out-of-state/out-of-country accidents or illness?
16. Does the policy include a deductible for accidents? Yes No If Yes, how much?
17. What are the levels of deductibles?  
Is the deductible an annual one, or per illness?  
If per illness, who determines what constitutes one illness?
18. What are the premiums that correspond to the deductibles?
19. When can I make changes in my coverage?
20. Does the policy cover outpatient chemotherapy? Yes No If Yes, at what rate and with what deductible?
21. What happens if I die in an accident or from an illness?
22. Does the coverage stop at age 65? Yes No  
If Yes, what do I do then? If No, what is the cost to continue?
23. Does the policy have any return value?  
Return of premium at age 65 Cash value Other
24. What is the premium billing structure?  
Monthly, mailed statements and return envelopes Other
25. How long is the grace period?  
Is there any notification of non-payment?
26. Does this policy include coverage for these conditions:  
Maternity Chiropractic Hospice care  
Dental AIDS Mental
27. What is the premium for a smoker?  
What is the waiting period if a smoker quits?
28. What is the rating of this company?  
Best's Moody's Standard & Poor's
29. How long has the company sold insurance in my state?
30. What else should I know about this policy?

See Insurance Questionnaires, page 5

## Perspectives

by Christopher Juillet, C&IC PIC Manager

Well, friends, this organization has finally come of age. Fast approaching 1000 members, this once-small rabble, this feisty bunch of independents, this Consulting and Independent Contracting Professional Interest Committee now conducts a wide variety of activities in service of our members.

You want seminars? Well, we've got 'em. This year, we've been asked back to hold a day-long session in conjunction with the East Tennessee chapter's Practical Conference on Communication (PCOC), scheduled for late October. Several other chapters are now considering holding similar post-conference sessions to augment their events.

You want contact with the outside world? Just sign onto our Independent Writer's section in CompuServe's Work from Home forum. The cost is minimal, the learning invaluable, and the opportunity to help others incalculable. It's a cinch that you'll meet someone new or find something new that will enhance your ability, your potential and your career.

You want a newsletter? Well, we've got that too, as you've been reading for some time now. The letters keep coming in and by golly, some of you folks out there actually like this little quarterly piece about independent consulting. If you're one of them, drop me a line, or write Charley McWha and let her know. Without that sort of overt expression of support, the money it takes to do good work can sometimes simply fade away.

You want a special PIC, one that has an eye for the professional needs we have? We've got that, with a vengeance. For coming up on three years, we've been working hard to build a special place for independent consultants to live within STC. Now we all have to start working hard to keep it.

## From the Editor

Can you be persuaded to attend this year's C&IC Conference? Were you at last year's conference? Here's a sampling of the things you missed, if you weren't:

- **Taking Care of Business!**—Joyce Woods showed the participants the forms she uses to track her day-to-day business activities. She explained when to use which form, how to use each efficiently, and why these records should be kept.
- **Marketing Yourself as an Independently Employed Professional**—Participants received advance copies of this fact- and idea-filled publication by Therese Ensley, C&IC PIC Conference Coordinator.
- **The Meter is Running**—Chris Juillet discussed rate setting schemes and shared his system "The Rational Rate" with the group.

- **Marketing Techniques**—A brainstorming section in which all participants shared their favorite and most successful methods for attracting new clients and for keeping a solid client base.
- **Networking Sessions**
- **New Friends**
- **and Much, Much MORE...**

Don't miss this year's C&IC Conference. It promises to be better and BIGGER. See you there.

Charley McWha  
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## Samples of Work

Here, the two hunters require much of the same ammunition: a current portfolio of their best work in the field(s) in which they wish to find employment or IC opportunities. I have found, though, that the IC faces an extra hurdle: getting samples. He cannot just *raid* the file drawer at work. He must persuade his clients to provide samples (unless, of course, the IC is in charge of the job through printing). Some clients automatically provide samples, but there are others who find it most difficult to part with even a single copy of the finished product. Others, while willing, don't find the time to deal with such *minor* matters, and the IC is then in the position of *bothering* his own client to get the samples. However, getting them is the name of the game. A well-organized display of current, appropriate and good work is essential to the sale.

## Appropriate Experience

It's a simple and obvious fact—we will do best seeking opportunities that match our experience. For the job-hunter, that means becoming a specialist (in types of work such as editing, documentation, newsletters, specifications, brochures; in industries such as electronics, instrumentation, chemicals, pharmaceuticals; or in both), or becoming a generalist—to serve the broadest possible client base. Specialization, assuming the IC starts out with an appropriate background, comes faster than generalization. However, successful generalists can have more work from which to choose.

## Selling

We all face interviews. And we all must sell our work and ourselves. But here's a hint: If you invariably approach such meetings with trepidation, you are probably better off as a job-hunter, who does the best he can just until he's securely in a position. If you love to present yourself and you get a thrill from the rush of the interview, you may be well suited to IC work since client-hunting

requires ongoing performances of this type.

## Negotiation

Negotiation is always a strange animal in the hunt. Each time, it must be slain differently. As a basic rule, both the employer/client and the job-hunter/client-hunter approach negotiation with their own agendas. But which is the stronger, and who has the greatest strategy, is an unknown. The potential employer should have a job description, benefits plan, and salary range in mind. But so should the potential employee, and nothing is etched in stone until the deal is struck. Strangely, an IC's potential client may have little in mind except that a job must get done. He may be looking to an outsider expressly because no one inside understands the parameters of the job; he may never have used an IC before and know nothing of appropriate fees or contacts. In this situation, the IC uses negotiation not only to land the job, but also to educate the client. And all the while, she must be careful not to scare the client off with hourly rates or contractual obligations, or sell herself short. While it's a tricky business, it also can be fun—much like that rush that comes with selling one's services.

It may seem odd that I left the resume off my list of job-hunting and client-hunting basics. However, I do not believe the resume should be one of the client-hunter's primary weapons, though it certainly is essential to job hunting. The IC is a business person and should distinguish himself as such. His clients see resumes from employment applicants. The IC will do better with a brief biography and a lot of person-to-person contact, encouraging his clients to view him as an equal in the business world rather than as a potential subordinate.

Client-hunting can be trickier and more time consuming than job-hunting, but there can be plenty of thrill in the hunt. Plus, there's that *safety net* of knowing that no one client represents all of the IC's bounty. But for the job-hunter, the one he bags is the only one he gets. Choose your game accordingly.

Dina Baker is president of the Delaware Valley Chapter of STC and a member of the chapter's C&IC PIC. For four years, she has operated Creative Pages, specializing in writing marketing materials and newsletters with a sub-specialty in technical and scientific products and services.

## Prospects for the 1990s

by Roger Kirk

In the 1990s, assignments for consultants and independent contractors will experience a significant increase. This increase will result from four primary factors:

- The expanding rate of industrial change.
- The rate of technological change which is expanding even faster than industrial change.
- Significant decrease in the ability of engineers and managers to write readable reports, proposals, and brochures.
- The increasing desire of employers to have the lowest number of permanent employees possible.

First, the rate of industrial change in the U.S., and the world, has begun to explode. Trade barriers are falling. Companies that sell only in their own countries are now raising their sights to penetrate world markets, because to survive they must. Let's look a little closer. This is not merely change within a group of similar U.S. companies. Look at it as international industries, rising and falling as the needs and tastes of the world economy shift.

In the 1990s these shifts will occur faster as better world-wide communications alter people's views, tastes, and desires. These more rapid changes will increase the demand for consultants and communicators because new products and services will be created. Also, existing products and services will be tailored for

See *Prospects*, page 5

## Disability Insurance Questions

Company \_\_\_\_\_  
Date \_\_\_\_\_

1. Who determines if I am disabled?
2. Does the policy include different levels of disability?  
Total disability only    Partial    Limitations
3. How long does the policy cover a disability?  
What happens then?
4. How long is the waiting period?
5. Can the company cancel my insurance?    Yes    No  
If Yes, for what reasons?    Is the policy guaranteed renewable?
6. What are the criteria for increasing premiums?  
Use/claims by individual    Across the board only
7. When and where am I covered?  
24 hour-worldwide    Other
8. What is the maximum lifetime benefit?  
What happens if I exceed this maximum?

9. How much are the premiums?
10. When can I make changes in my coverage?
11. What is the premium billing structure?  
Monthly, mailed statements and return envelopes    Other
12. How long is the grace period?  
Is there any notification of non-payment?
13. What is the rating of this company?  
Best's    Moody's    Standard & Poor's
14. Are payments tied to Social Security payments?  
Yes    No    How?
15. Are payments taxable?
16. What else should I know about this policy?

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### Prospects, from page 4

higher acceptability in foreign markets. All of these changes will require new brochures and manuals.

Coupled with industry changes will be rapid technological advances. The exponential growth in computer chip capability and miniaturization will create new generations of products for medicine, communications, the workplace, and productivity. Technical communicators who stay abreast of these changes will profit because of a much larger client appetite for brochures, operating manuals, service manuals, and updates.

In the 1990s, technical communicators will also benefit because less educational emphasis was placed on writing skills in the 1970s and 1980s. Engineers and managers already show a diminished ability to create clear, concise, cohesive copy.

However, the single most important factor that will make the 1990s the decade of the consultant and which will provide more assignments is that employers benefit greatly from having fewer permanent employees and more consultants. More important, they save money by having:

- An ability to quickly adjust their size to their needs.
- Fewer permanent employees decreases an employer's fixed expenses and increases their borrowing power.
- Hiring contractors increases managers' ability to better focus on what their customers want.

When you analyze these trends and motivations, you can see that the 1990s will truly be the decade of the consultant, with C&ICs in strong demand. As encouraging as this sounds, it is important to evaluate how successful C&ICs will be

in getting their fair share of this expanding economic pie.

If you share leads with your colleagues, you stand a better chance of knowing where appropriate assignments can be found.

If you discuss vital rate information with your colleagues, you are more likely to get paid what you're worth. If you don't know what is competitive, the tendency is to bid low to increase your chances of getting the assignment—a disservice to both you and your peers.

Roger Kirk discussed these issues with the Pittsburgh Chapter's first Independent Consultants' PIC meeting. He has been a senior associate with a national executive search firm. He recently struck out on his own with a career consulting firm, Career Advantage.

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## SIG Focus: St. Louis Chapter

The St. Louis Chapter has held a few meetings since its first C&IC SIG gathering on December 6, 1990. At that first meeting the attendees discussed purposes and goals and brainstormed ideas for future get-togethers. Betsy Frick, SIG coordinator, reports that they came up with a list of about 20 C&IC topics, potential guest speakers for about half of those topics, and a decision to meet every other month.

As many topics are equally appropriate for both ICs and other chapter members, they plan to deal with some C&IC issues at regular chapter meetings. They feel that this will help maintain unity in the chapter. The consultants don't want to become an entity separate from the chapter.

The topics they plan to address include:

- healthcare benefits
- marketing
- networking (how, why, where, when)
- retirement planning and options

- presentation skills and professional image (sales-person-ship, front and center)
- getting expert help (lawyer, accountant, marketer)
- writing effective marketing pieces
- resume and business card critiques
- leading meetings
- writing contracts and letters of agreement (copyrights, protecting yourself, payment)
- corporate connections (how large corporations work with consultants)
- interviewing techniques
- resourcing and referrals (recruiters, headhunters, brokers, agents, consulting groups)
- equipment and services for the independent (buy, lease, or rent?)
- other options such as answering services and marketing firms
- computer system management (moving from mainframe to PC, setting up directories, back-ups)
- conflict resolution

- management styles
- interpersonal skills
- 10-minute book reviews
- helping each other stay current
- asking and answering, Is consulting really for you?

The SIG's March 1991 meeting was their first joint meeting with the Chapter. They discussed the escalating cost of healthcare and health insurance options for ICs. Valuable products of the discussion are the insurance questionnaires which the St. Louis SIG has shared with us. See *Insurance Questionnaires* beginning on page 2.

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