The PEN Institute

ESTABLISHING YOUR FREELANCE BUSINESS 101

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LESSON #7

Protecting Your Business and Yourself

When your business starts to take off, you may run into some situations or circumstances that could "cost" you in some way (time, money, even your health). You can protect yourself and your business by anticipating potential problems and taking a few preventive measures.

I. YOUR PRIVACY

A lot of your business will be conducted via email, so you might never see most of your clients face-to-face (unless you happen to hook up with them at a writers' conference or some other event). However, every once in a while, a client (or potential client) may ask to meet you in person.

If you've communicated by phone/email enough with this person to feel reasonably comfortable with him, or if this client was referred to you by a trusted friend, you might agree to the meeting. But if you don't know enough about this person to tell if he is going to be a problem, feel free to "just say no."

If you do meet with a client, suggest meeting at a restaurant or other public place halfway between your place and his, rather than at your home. If this person turns out to be a wacko, you don't want him knowing where you live. Also, you may feel compelled to spend time tidying and cleaning for the visit or preparing drinks/snacks—time that you could spend editing or doing something else.

What about meeting at his place? Again, unless you feel confident that this situation has no potential for problems, a neutral public spot is preferable. You don't want to find yourself in an awkward position if things start feeling uncomfortable. We live in a fallen world, and bizarre things happen every day. You don't want to become a news item.

Besides, in a home setting, people tend to get "chatty," and you'll probably spend more time in a one-on-one meeting than you would with a phone call or email.

If you do agree to a meeting, you may want to charge for the time it takes you away from your home/office, including travel time. You might want to ask for gas money as well. Or you may not. These are just some things to consider.

Some freelancers don't like having their home addresses on their business cards or flyers. Some get a post office box so they'll have an address to receive checks and manuscripts that's not their home address. Some get unlisted numbers to put on their business cards. Some advertise their email addresses, giving out their addresses or phone numbers only after they've made contact only with a client and feel comfortable sharing this personal information. I've heard there's a free download program that will answer your home phone and turn the message into a text to your cell phone, but I haven't checked them out. (If you're familiar with this, feel free to share.)

II. YOUR COMPUTER AND FILES

Your computer is vital to your business, but it is not infallible. Computers break down. They crash. The power goes out. Internet connections mysteriously disappear. Any of these things can create serious problems in your workday. (Some days they can make you want to chuck your computer out the window and join an Amish community!)

Unfortunately, these problems cannot be avoided or prevented completely (unless you actually do join an Amish community). But you can do some things to minimize frustration.

1. Hardware: Get the best you can afford. Choose name brands or products with good warranties. Buy from a reputable company. When problems come up, you want the solution to be as easy as possible. (And remember, if your freelancing qualifies as a home business, the cost is a tax deduction.)

2. Software: Be careful what programs you add to your computer. Some downloads may affect the performance of your computer. Many programs can slow your computer down. You may want to invest in some extra memory to speed up your system (like purchasing additional RAM).

3. Electricity: Power outages don't happen often, but when they do, you could lose valuable work. Be sure your computer is connected to a surge protector. (Some come with guarantees: If the surge protector fails and your equipment is damaged, the manufacturer will replace your equipment up to a certain price.) Make sure you save files often while you're working on them. In addition, you may want to invest in a battery backup for your computer. That will give you five minutes (or thirty or ninety, depending on which one you get) from the time the power goes out to save your work, close down your programs, and shut off your computer properly.

4. Connection: Whatever you use the internet for, consider having hard-copy alternatives for things you do often. For example, if you proofread Scripture verses using online versions of the Bible, you may want to also have print versions handy. And you might want to consider having hard-copy versions of *The Chicago Manual of Style*, *The Christian*

Writer's Manual of Style, and *Merriam-Webster's Dictionary*. That way, you can still do some editing if you lose internet connection.

No matter how carefully you prepare for problems, glitches happen. So one of the best things you can do is to back up your computer files *often*. Consider one or more of the following:

1. Most newer computers come with built-in backup programs. If yours does, figure out how to use it, and back up important files regularly.

2. Get an external hard drive. This is a little box you can plug into your computer and back up files onto. You unplug it when you're done backing up so your files are safe in case something nasty happens to your computer. I used to think backing up monthly was enough, but when my hard drive died, I realized I had lost all the work I'd done for the whole month. I was *not* a happy camper! Sooner or later, you're going to fill up the hard drive (sooner if you do it every day). But when that happens, you can delete the oldest files to make room for the new ones, have the backup program copy revised files over old ones, keep one (or two or three) files for each month and delete the rest, or put that filled-up hard drive somewhere safe and get another one.

3. Use sticks or cards: Every once in a while (monthly or quarterly, for example), you may want to put all your document files on a memory stick (aka flash drive or thumb drive) or SD card and put it somewhere outside your home. You may want to use a safe-deposit box. Or give the sticks/cards to someone you trust (a friend, family member, or fellow writer or freelance editor). That way, if tragedy strikes—your house burns down, you have to evacuate due to a storm, someone breaks in and steals your computer, etc.—you'll at least have most of your important files safe somewhere.

4. There are various ways you can back up your work to a website, or you can get an email account with unlimited space and send yourself files that will stay in your inbox until you delete them (if you have your settings configured that way).

5. For a few dollars a month (or year), you can sign up for a service that automatically backs up everything on your computer constantly throughout the day, in the background. One of my clients recommended Carbonite. She told me her computer crashed shortly after subscribing to Carbonite, but she got everything back exactly the way it was before the crash, and it was super easy. So I signed up with them myself. Unfortunately, when my computer gave me an error message saying the hard drive was damaged and could die any day, I checked my Carbonite backup and found that several of my files (including some very important ones) were not being backed up. My new computer has an internal backup program. But I'm planning to check out other services I've heard about, like Mozy, which is now part of Carbonite, and CrashPlan. (I've heard CrashPlan is less expensive than others and has unlimited backup size.) I still back up other ways as well, just in case.

[Note from Christi: I use Dropbox and have paid the annual fee of $99 to get 1 TB (terabyte) of storage. Dropbox automatically uploads all my files in the cloud as soon as I save changes.]

Backing Up Emails

You'll also want to back up your emails. That's a little trickier than backing up Word files. There are ways to back up your .pst files to an external device, but I've had issues with that in the past. And programs like CrashPlan and Carbonite claim to be able to do that. (I haven't personally tested them.) When my computer was about to crash and I got a new one, the Dell technical support people were very helpful in getting my .pst files transferred. But if your system crashes without warning, you'll be in trouble if you don't already have your email folders backed up.

One thing I learned about recently, from a Christian PEN member on the email loop, is that you can move emails from Outlook into Word files and folders through Windows Explorer. You can create a separate "library" for them (perhaps a folder called "Emails" under your Documents folder). Or you can move them from Outlook into your Documents library (perhaps in a separate folder in your Documents called "Emails"). Or you could move emails that are connected with something you already have a Word folder set up for into that folder. (For example, let's say you have a Word folder for The Christian PEN. When you come across emails in the PEN loop that you want to save, you could move them to that Word folder.)

To move emails from Outlook to Explorer, just open both windows, then click and drag. You can move emails back into Outlook from Explorer the same way.

If you want to access an email that's saved in your Windows Explorer, you double-click on it if you're in Explorer, and it will open in Outlook (even if you don't already have Outlook open). If you're in Word, and you see an email you want to open, right-click on it and tell it to open *with* Outlook.

You can back up the emails that you've put into a Windows Explorer folder the same way you would anything else—onto an external device or onto the "cloud."

In addition to making the backup process easier, moving emails from Outlook into Explorer means you won't be filling up your Outlook folders. I tend to keep emails for a long time, and I have filled my Outlook to capacity several times, which made the program run sluggishly and occasionally even stop working altogether. A couple of times my Outlook got so full that it even affected my ability to work in Word (since they are both part of the Office suite). Trust me, you do not want that to happen. Because it'll happen at an extremely inconvenient time … like when you're frantically working on an editing project that's due in an hour.

III. YOUR SELF-IMAGE

If your self-esteem depends on being the perfect wife/husband, supermom/superdad, an on-call friend, a powerhouse for the Lord, a successful full-time freelancer, and one of the 20 percent of the people who do 80 percent of the work at church, you will likely fall short in one or more areas.

Of course, you should strive to be the best you can be in all areas of your life. The best spouse, parent, friend, freelancer, Christian. And you may want to spend some time in self-improvement (learning a new skill or polishing an established one or renewing an old one—business related or not). But don't get caught in the trap of feeling inadequate if some things just don't get done.

Are you one of those women who must have a spotless house? I'm happy to say I'm not cursed with that! It doesn't bother me a bit if the place looks "lived in." My husband is far more of a "neat freak" than I am. I do my best to keep things reasonably picked up. But true confessions? I hardly ever make my bed, other than straightening the top sheet a bit. There's a noticeable layer of dust on everything except my desk (which is far too cluttered with papers for dust to settle on). For the most part, I can find whatever I need in one of my piles somewhere. It honestly doesn't bother me if the carpets haven't been vacuumed in a while. (I used to get my kids to clean the house. But then they moved out on me! I've been trying to justify hiring someone to come in a clean, and taking the cost as a business deduction, but my tax consultant just keeps shaking his head at that.)

Maybe your obsession lies elsewhere. Perhaps you're the person who volunteers for everything at your kids' school or at church or in your community because, after all, you don't have an "office" job. Or maybe you're the husband who's so concerned about providing for his family he has trouble getting out of the office at the end of the day. Are you the type of person who just can't say no to anything you're asked to do?

If you have too much on your plate, none of it will get done well. If you try to do too much, you'll burn out. If you attempt to be "the best" at everything, you're doomed to fail, at least at some of the things on your list.

Allow yourself the luxury of not having to be perfect at everything. Let yourself be human. Figure out what you can do, and do that. Determine your priorities and focus on them. And give yourself permission to let the less important things go.

Take a healthy pride in a job well done. Rejoice in everyday victories and successes. When you fail at something, forgive yourself. Figure out what you need to do to try to prevent the same failure from happening again. Then move on without self-recrimination.

IV. YOUR TIME

When word gets out that you're doing freelance editing, you'll start getting a lot of requests (and a few demands). That may sound highly appealing right now, but be prepared. Almost every freelancer goes through that season of "feast or famine" we talked about in an earlier lesson.

In your slow periods, you may be tempted to waste that valuable gift of extra time on your hands. Prepare for those seasons in advance by putting together a list of things you want to do for your business (or yourself) when you have the time. Like doing specific things to bump up your marketing. Contacting clients you've worked with and asking how they're doing. Read (or reread) books on editing/writing. Take an online course to improve your skills. Maybe spend some time on your own manuscript(s).

In your busy periods, when you've got lots of jobs coming in, you'll want to really guard your time. A deep desire to help people is one of the things that will make you a good editor. But that same desire can lure you into getting involved with so many things that you'll feel like one of those performers who keeps a bunch of plates spinning. And some of those plates *will* fall and crash if you're not careful.

It's okay to say no to some jobs—if the pay is too low, if a client doesn't treat you with respect, if the client expects too much from you, if the project makes you feel uncomfortable or overstressed. Give yourself permission to turn down the work. Tell the client you're too busy or you're not the right editor for that project. Then move on without regret.

For each thing on your to-do list, and each thing you're considering adding to that list, ask yourself: "Will doing this activity further my editing career and increase my income?" And, "Is this the best use of my time right now?" And don't forget to pray. Ask the Boss if this is something He wants you to do. If you seek His wisdom, He'll give you divine and personalized direction.

IV. YOUR HEALTH

If you spend too many hours in front of your computer, you're asking for health problems. Our bodies weren't made for this. They were created to move, to breathe fresh air, to soak in the sunshine. If you grab quickie junk-food snacks so you can get more work done, you're asking for trouble.

It's important to eat right, exercise, and get plenty of sleep. Take care of your body; it is the temple of God. And, barring unforeseen circumstances, you're going to need it for many years to come.

No matter how busy you get with your business, make time to exercise. Do some good cardio work to get your heart pumping and your blood moving. Join a gym or get some exercise equipment. Recumbent stationary bicycles are great because you can read and write while you're working out on them. You can listen to audio downloads of conference workshops while you're on a treadmill or an elliptical trainer, or while jogging around your neighborhood or at the local park. If nothing else, run up and down the stairs in your house a few times. That'll get your pulse rate up.

Eat nutritious snacks. It's just as easy to grab a bag of carrots from the fridge as it is to grab a cookie . . . but only if you've bought carrots instead of cookies.

V. YOUR BODY

If you spend hours and hours at a computer day after day, you may get a lot of work done. But if the way you work causes injuries, you won't be able to keep this up for the long haul.

After years of typing in office jobs, I sustained multiple injuries: carpal tunnel syndrome in both wrists, de Quervain's tenosynovitis in both thumbs, tendinitis in both forefingers, and a rotator cuff injury in my right shoulder. I went to several doctors and physical therapists. But it wasn't until I did my own research that I learned what I could do to prevent those injuries and to heal from the ones I already had.

Here are a few suggestions based on that research:

1. **Set up your workstation ergonomically.**
   Your chair should support the natural curve of your lower back. Elbows and lower arms should rest lightly on the armrests. Chair arms should not elevate your shoulders or force you to move your arms away from your body.

   Your trunk and upper legs should form an angle between 90 and 115 degrees. Thighs should be parallel to the floor and knees about the same level as your hips. There should be two to four inches between the edge of the seat and the backs of your knees. Your feet should rest flat on the floor (or on a sloping footrest). The area under your desk should allow you to stretch your legs.

   The top of the monitor screen should be at or just below eye level, about 18 to 30 inches from your face.

   Position your keyboard at elbow height. Shoulders should be back and relaxed, upper arms to the side of your body, elbows at about a 90-degree bend. Forearms should be parallel to the floor, resting on the armrests.

   Your mouse should be at the same height as the keyboard, slightly below elbow height so your hand rests naturally on it. Do not rest your hand on the mouse when you're not using it. Rest your hands in your lap instead.

   A padded wrist rest can keep your arms off the edges of the work surface. However, *do not rest your wrists or hands on the wrist rest while you are typing.* These rests are designed to provide support only during *breaks* from typing.

   [Note from Christi: A student in a previous course suggested that Herman Miller chairs are the best ergonomically. However, they are quite pricey. But perhaps they are worth the cost now to avoid health troubles later? Something to think about.]

2. **Adjust your work habits.**
   Alternate Activities. Instead of typing for eight hours straight and then stopping for the day, try breaking up your schedule. Type for a while, then read or file or make some phone calls. Or print what you wrote and then proofread it (marking changes with a pen and looking up spelling and punctuation), then do more typing.

   Take Regular Breaks. Stop three times an hour (every twenty minutes) for three to four minutes. On at least one of your breaks each hour, take a short walk. Get a drink of water,

go to the bathroom, go outside for a breath of fresh air … whatever, as long as you're walking.

Drink While You Work. Keep a glass or bottle of water at your desk at all times, and drink from it often. Water is great for circulation, and good circulation will help prevent repetitive-strain injuries. (Either keep that bottle tightly capped when you're not drinking from it or put it on a separate table rather than on your desk. You don't want to risk spilling liquid on your computer or keyboard or paperwork. I learned this the hard way years ago.)

3. **Exercise regularly.**
   Before you sit down at your computer, do an overall warm-up. Get the circulation going all over your body and particularly in specific areas you plan to use extensively, such as your shoulders, arms, hands, and fingers.

   During your three- to four-minute break every twenty minutes (see above), do some stretching exercises. This will enable your muscles and tendons to work longer and harder without risking injury.

   Several times a week, do aerobic-type exercises—walking, swimming, anything that increases circulation and gets oxygen into the bloodstream. Just be careful not to overuse any already injured parts of your body.

4. **See a doctor if you need to.**
   If any part of your body is hurting, and you suspect it may be from the repetitive motions required by working on a computer all day, *see a doctor*—preferably one who understands repetitive-strain injuries. You may need some physical therapy. And the earlier you get started on treatment, the better.

   Repetitive motions (like tapping a keyboard or clicking a mouse) can cause microscopic tears in your tendons. Those tears, once they happen, take a *long time* to heal, even if you don't touch a keyboard during the healing process. They may never heal if you continue typing, and you risk causing more tears and making existing injuries worse. It's easier than you think to cause permanent damage. And where will your freelance career be if you can't use your hands?

For more details on this topic, check out one of the many books on the subject … including my (Kathy's) self-published *Typing without Pain: How to Avoid (or Recover from) Computer-Related Injuries*, available on Amazon.

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LESSON #7 ASSIGNMENTS

To receive a Certificate of Completion, you need to complete at least two assignments from each lesson.

Assignment #1. Privacy
If you've ever met with a client or potential client in person, share your experiences with the class, whether good or bad. Where did you meet? How long was the meeting? Did you stick to business or get chatty? What were the pros and cons of this one-on-one meeting?

Assignment #2. Computer
If your computer doesn't work as well as you'd like, consider what upgrades you can afford. Come up with a plan to improve your system. If you don't have a battery backup or external hard drive, but think it would be beneficial, include these items in your plan.

Assignment #3. Files
Determine how often you want to back up your files and what method you will use (external hard drive, memory sticks, Carbonite/CrashPlan). What will you do with your backups?

Assignment #4. Self-Image
What personality traits might make freelancing a challenge for you? How can you work through or get around those?

Assignment #5. Exercise Routine
What do you do to stay healthy and active? If you're not getting a fair amount of exercise, determine what you can and will do to keep your body working properly.

Assignment #6. Your Work Station
Analyze your workstation using the brief details listed above. Do you need to make any adjustments?

Assignment #7. Activity Schedule
Keep track of your activities for a few days. How much time do you spend at the computer? How often do you take breaks, and for how long? If you don't keep a glass or bottle of water nearby, make arrangements to do that. (And figure out where to keep it so it's not in danger of spilling on anything important.)

Assignment #8. Repetitive-Strain Injuries
If you've noticed tingling, numbness, soreness, or pain in your fingers, thumbs, hands, wrists, arms, shoulders, neck, back, legs, ankles, or feet, and you think there's even a remote chance that it might be related to the time you spend at the computer, either (a) call a doctor and make an appointment, or (b) do a little research to learn more about setting up a proper ergonomic workstation, and what exercises to do to help with repetitive-strain injuries, etc. If you find an interesting resource, share it with the class.