

# LATEST EDITION

E-news bulletin of the Editors' Association of Canada–Prairie Provinces Branch



January–February 2012

## Health insurance plans for the self-employed, part 2

by Virginia Durksen (EAC–PPB member)

Insurance of all kinds is a kind of bet. You hope you won't need to make a claim, but there's a part of you that feels ripped off if you pay more for insurance premiums than you receive back in claims. For self-employed editors, there are three ways to pay for health care services that aren't covered by Alberta Health.

You can:

- pay for insurance through a company like Blue Cross [see November–December issue, *Latest Edition*]
- set up a health spending account [see information that follows]
- self-insure, which means paying for health care costs with after-tax income

Or you can combine all three approaches. Get as much coverage as you can afford or think you need through a health insurance plan. Add a health spending account to pay for things the health care plan doesn't cover. And pay for non-insurable services like massage therapy and teeth whitening out of your own pocket.

Health spending accounts are a great option for those of us who don't work for corporations with generous benefit plans. With an HSA you only pay for the coverage you expect to use, and you can adjust the coverage as your needs change. You end up paying slightly more than you claim (10% more). The difference is that you can deduct this amount from your business income instead of paying with after-tax dollars.

A health spending account can pay for services that your health insurance company won't cover. For example, you can use it to pay for crowns, braces and cleaning fees that exceed the limits of your health care insurer's fee schedule. You can claim eyeglasses, chiropractic and acupuncture. You can include family members in the plan as well.

The amount of money you save will depend on your income and your tax rate. Here's how it works:

1. An editor who earns about \$40,000 a year as a sole proprietor pays \$1,100 into a health spending account, usually in monthly instalments. The editor deducts this amount from her business income. The provider keeps \$100 as an administrative fee for its services.
2. The editor pays her dentist \$1,000 for services. At this point, she is using money on which she has already paid taxes.
3. She submits a claim to her HSA provider for \$1,000.
4. The HSA provider sends her a cheque for \$1,000 to reimburse the after-tax dollars spent in step 2.
5. Because she has reduced her business income by \$1,100, the editor ends up paying \$400 less in taxes on that income (assuming a marginal tax rate of 40%).

Companies that provide HSA services include Quikcard and Olympia Benefits as well as Alberta Blue Cross. Before you talk to one of these providers, it's a good idea to talk to your accountant about how to use this option to pay for health care services you and your family might need.

### *The Banned List*

*The Banned List: A manifesto against jargon and cliché* by John Rentoul includes an A-Z list of forbidden terms that includes the following. Affordable housing. Bottom line. Comes with the territory. Edgy. First priority. Game changer. Hard-working families. In the mix. Learning curve. Moral compass. No-brainer. Rocket science. Sea change. Vibrant (referring to non-white areas). Wake-up call. Who knew?

—*Times Literary Supplement*, October 14, 2011

## Edmonton Christmas party Rutherford House, December 1, 2011



*Buffet by Upper Crust*



*Margaret Sadler, Laura Cappello Bromling and Theresa Agnew*



*Astrid Blodgett and Herb Taylor read a story*

## Member news

### Far-flung PPB members

Four PPB members who live outside the official boundaries of the branch have shared the following information about themselves. Thanks to Chair Margaret Sadler for collecting the material for this item.

**Sunny Munroe**, who works for EBA Engineering and Consulting, splits her time between Yellowknife and Calgary. She researches, writes and edits technical documents and is involved in public consultation. A few years before joining EBA, she was the editor of three northern magazines. One, *Far North Oil & Gas Review*, twice won Best Trade Magazine at the Western Magazine Awards. The other two, *Mining North* and *Construction North*, were client-driven annual publications.



**Jennifer Palley**, originally from the Edmonton area, married a Swede (Lars Johansson) several years ago and now works as a freelance editor/writer/translator based in Saltsjö-Boo, a suburb of Stockholm. “I work mostly in English (though I’m fluent in Swedish),” Jennifer says. “A lot of Swedish companies have English as their corporate language, which means they need help with editing, writing and translating material.”



**Catherine Pellerin**, legislative editor and territorial printer of the Northwest Territories, lives in Yellowknife. In the spring she will be moving to the U.S. with her husband, David Jolliffe (also an EAC member), and setting up a freelance editing business. Speaking of her reasons for joining EAC, Catherine says, “I find that, as the only editor working in the government of the Northwest

Territories, my contact with others who share in the joys and trials of editing is non-existent.”



**Cerina Wheatland** is currently living in Edinburgh with her husband and son. Cerina says, “I’m working on a personal narrative as a first-generation Canadian exploring her European roots (Dutch and German) along with a British husband reacquainting himself with his homeland. There are lots of stories about immigrants going to the New World, but we went in the opposite direction back to the Old World.” You can follow Cerina’s adventure on Twitter @cerinawheatland.

### Other news

Former EAC–PPB Chair **Dr. Peter J. Rocchia** is presenting two academic papers this spring, one at a communications conference in Lille, France, and another at Canadian Communication Association’s Congress of the Humanities and Social Sciences in Waterloo, Ontario. Peter is a full-time continuing faculty member at MacEwan University. He is also currently serving as chair of EAC’s national training and development committee.

Since our piece in the last issue about PPB members working on *Hansard*, another member, Astrid Blodgett, has joined the team as an input editor.

### Welcome to new members

The following people joined EAC–PPB in November:

**Edmonton:** Elizabeth Art, Cynthia Dusseault, Jane Fedorak, Jody Harris, Eric Silver, Erinne Sevigny

**Calgary:** Jeff Greenway

**Lethbridge:** Robert Runte

## PPB executive reports

### All about Tiiu

by Eva Radford (EAC–PPB member)

Makeup artist, glass blower, office management whiz, bookkeeper, avid reader.... The PPB's recently hired branch administrator, Tiiu Vuorensola, is these and more. Tiiu (charmingly pronounced "Tee-oo") also works full time at NeWest Press, where she runs the office, doing everything from bookkeeping to sales and shipping.

Tiiu considers her Finnish background (both parents immigrated to Canada from Finland) to be her major influence. Most of her family is in Finland and she feels a direct and very personal connection to it, vacationing there often. Her interest in glassblowing and Finnish design is, not surprisingly, a direct influence from the country that brought us Iittala, Aalto and Marimekko.

Tiiu is on the national makeup team for Redken Canada, doing the makeup for models at Redken hair symposiums. (Heads-up: she also works as a freelance makeup artist for weddings and other special occasions.) Combining her interest in makeup with her ability to manage, Tiiu managed the Kingsway Mall MAC store for a time.

If you see Tiiu at a meeting or workshop or members' night, please welcome her with a warm "hello." She will be thrilled if you also can give her the name of a glassblowing studio in Edmonton.

### Branch promotes EAC student membership

EAC–PPB is subsidizing new EAC student memberships in January and February 2012. The cost during that period is \$99, a discount of \$26. As well, at the career panel event planned for February 28, the door prize will be a free EAC student membership.

### We're on Facebook!

External publicity coordinator Sherry Lawler has set up a page for Editors' Association of Canada–Prairie Provinces Branch. Visit it soon and click "Like" to see all the latest news, notes and photos: <http://www.facebook.com/EACPrairies>.

### Opportunities to volunteer

Can you lend a hand with PPB programs, the job hotline or other activities? Your assignment could be very small (e.g., signing in attendees at an event) or very large (e.g., taking on the vacant position of vice chair). Keep in mind that, as a volunteer, you have the chance to meet colleagues who can share valuable information about editing, doing business and finding jobs or clients.

For details or to discuss the possibilities, [contact Rachel Small, membership and volunteer coordinator](#).

### Program announcements

A lot is happening this spring. Watch for details in your email.

#### Frances Peck grammar workshops

February 14–15 in Calgary and Edmonton

#### So you want to be an editor: Four editors describe their career paths

February 28 in Edmonton

#### MS Word: The Finer Points with Margaret Sadler and Templates @ Work with Cindy Hubick

Microsoft Word workshops, March 3 in Edmonton

# EAC national news

## Conference 2012: Ottawa, June 1–3

The landscape of Canadian language:  
**word nerds gone wild**

EAC NATIONAL CONFERENCE  
JUNE 1–3, 2012 | OTTAWA



Le paysage langagier du Canada :  
**les mordus des mots se défoulent**

CONGRÈS NATIONAL DE L'ACR  
DU 1<sup>ER</sup> AU 3 JUIN 2012 | OTTAWA

Roughly 35 conference sessions are planned along with pre-conference workshops. The keynote speakers are acclaimed author Charlotte Gray and former Speaker of the House of Commons Peter Milliken.

Registration for the conference opens Thursday, February 23. The early bird fee for EAC members is \$350 (\$290 for student members) until April 11. After that, the fee is \$430 (\$370 for student members).

For more information or to register online, go to <http://www.editors.ca>.

## Staying in touch

Chair

[Margaret Sadler](#)

Treasurer

[Paul Payson](#)

Secretary

[Astrid Blodgett](#)

Internal committee liaison

[Lori-Ann Claerhout](#)

External committee liaison

[Deborah Lawson](#)

Outreach committee liaison

[Lorelei Betke](#)

Past chair

[Paul Payson](#)

Regional director of branches and  
twigs, west

[Arden Ogg](#)

Branch Administrator

[Tiiu Vuorensola](#)

You can contact any executive or committee member through the email addresses provided on the EAC website, <http://www.editors.ca/branches/prairies/index.html>. They will be delighted to hear from you, as your input and offers of assistance make it possible for the PPB to thrive.

The Prairie Provinces Branch (PPB) e-news bulletin, *Latest Edition*, is published six times a year. The goal is to provide a quick read that will keep PPB members informed about events and opportunities as well as the activities of the branch executive.

To contribute, make suggestions or comment, [contact Anita Jenkins, e-news bulletin editor at \[ajenkins@compusmart.ab.ca\]\(mailto:ajenkins@compusmart.ab.ca\)](#) or 780-474-6656. Deadline for submissions to the next issue is **March 5, 2012**.

Copy editor: Sharon Skage  
Designer: Aaron Dalton