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Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

The Free Agency Revolution

By Janet Ilacqua

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"I am as cool – or uncool – as my project. Period. My projects are my life. My projects are my legacy. Period."

Tom Peters, Author of the Project 50

What is a Free Agent?

Anyone who defines themselves as self-employed, freelancer, temp, home-based businessperson, independent contractor, solo practitioner, and operator of a micro-business (that is, a business employing less than 3) is considered to be a Free Agent. Today, there are approximately 33 million Free Agents across North America, which represents approximately one in every five people in the workforce.

Freelancers vs. independent contractors vs. temp

Quite simply, a freelancer is an independent contractor who earns his or her living by contracting for projects on a project by project basis. A freelancer is not an employee of anyone and so he or she must actively seek out work, negotiate the terms and conditions of the project (the contract) and complete the work to the satisfaction of the client. Once the project is complete, the freelancer seeks out and enters into another contract for another project. A freelancer becomes a microbusiness when they obtain a business license. Independent contractor is a legal term for a freelancer. The importance is that independent contractors are covered by different labors than regular employees. Consultant, often a euphemism for unemployed white-collar worker, is now a common label for independent workers.

Freelancers are not exactly a twenty-first century innovations. Writers, artists, and photographers gave worked this way for decades. And both the idea of freelancing and the term itself are even older, dating back to the Middle Ages and the bands of Italian and French mercenaries who roamed Europe looking for a war. These so-called free companions would fight for any sovereign and march under any banner if the price is right. When this notion migrated to England, some British subjects began calling these rent-a-knights "free-lances." They weren't free of charge, just free of loyalty

On the other hand, temporary agencies hire the temporary worker and then sell the worker's services

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to an employer. So the "temp" worker receives their paycheck from the agency. Typically, employers may offer the temporary worker a permanent job, but terms and conditions apply that usually cost the employer an additional fee. This raises your cost of hire, but it gives both you and the employer an opportunity to "try before you buy" – testing the relationship and the job fit. Temporary workers, since they are employed by the agency, are not independent contractors. There are high-end temps, like 5000-a-day CEOs; however, many temporaries are not so lucky. They work for meager pay and no benefits. Temporary workers, since they have little control over the conditions of their work, tend to be the most dissatisfied member of the workforce. According to one economist's survey, only 27 percent of temporaries are happy with their present situation. (Sharon R. Conahy, "Workers in Alternative Economy" Monthly Labor Review (October 1, 1996))

Not that long ago, freelancing was something people did mainly in larger metropolitan areas where work for writers, artists, and other creative types was plentiful and easily accessible. Today, however, the freelance landscape has dramatically changed.

For one, you can live practically anywhere in the world and still be able to maintain a successful freelance career. Not to mention that the creative fields are not the only areas where freelancing is popular any more.

Today, accountants, trainers, computer technicians, etc. are all able to earn a living as freelancers. Regardless of the freelancing field you are interested in, there are some important things you should know that will help you get started and get successful. In addition, most importantly, freelancing is no longer considered something that you did when you could not find a real job, but rather as a viable career option. Check the Internet about getting started as a freelancer and also get involved in online forums. Of course, always double-check any information you get. Many unscrupulous people out there will promise you instant freelance success if you buy their products. Just remember that the road to freelance success will never be easy, but takes a lot of hard work and patience. Eventually, if you produce good work and market yourself incessantly, you will, with a bit of luck, find yourself on the path to being a successful freelancer.

Bio: Janet K. Ilacqua is a freelance writer based in Tracy, California and specializing in academic ghostwriting and prosperity. For more information about her services, check her website at <http://www.writeupondemand.com>

Terms Used the in the Stock Photography Business

By Kelly Paal

So you are a small business person or web designer and you want to purchase some stock photography for your website. Great. Photography is a wonderful way to improve the emotional impact of your site. But there are a few terms unique to the stock photography business that you should know.

Royalty Free – you'll see this term often. What it means is that you pay a one time fee for an image and you can use it for as many times as you want for as long as you wish. It is a great way to get

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inexpensive photos. Now if you are concerned that your competitor would or could use the same image as you, photographers and agencies can continue to sell the image after you purchase it, then you need:

Rights Managed – this one is next term you'll see. This means that you pay a fee for the image based on how, where, how long, and how many people will see the image. This one will cost you a lot more in most cases. This is worth it if you do not want your competitor using the same image for the same purpose. Usually the stock agency or photographer also agree not to sell the image to others in your field for the time that you are using the image. So you can see why this option protects your use of the image but you'll also pay much more for this protection. Remember too that, at some point, you decided to discontinue using/paying for the image the agency or photographer can then sell the image to someone else, even someone in your field.

Flat Rate – this term isn't quite at common but it is similar to royalty free. Usually this means that you pay a one time fee for an image, but it can only be used for one purpose by one person. Pricing will be higher than royalty free but less than rights managed.

Copyright – even with royalty free you are still only purchasing the right to use an image not the image itself. All images are property of the agency or photographer who owns them. How do you know who owns them, there is usually a © symbol with date and name of the person or agency who owns the image. No matter what you paid for the image you are NOT the owner of the image. This means you cannot remove the copyright information, alter the photo, use it as part of a logo that you own a copyright, or resale the image as your own.

These terms will get you started but remember there can be differences in these definitions from agency to agency and photographer to photographer. Every agency and photographer selling stock images should have a legal or license page to explain these terms and any others that they use, if they don't you may want to move onto another site. Be aware, read all the information, and know what you are buying.

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Kelly Paal is a Freelance Nature and Landscape Photographer, exhibiting nationally and internationally. Recently she started her own business Kelly Paal Photography (

). She has an educational background in photography, business, and

commercial art. She enjoys applying graphic design and photography principles to her web design.

Terms Used the in the Stock Photography Business

How To Deal With A Collection Agency

SHOULD I START MY OWN COLLECTION AGENCY?

The Work From Home Internet Business Is booming On The Net

When You Are Eligible For A Free Credit Report

IP Ad Websender – The Ultimate Promotion Tool
How To Win The War Of Internet Marketing
Instant Info–Product Business
Joomla Magic
Blogs and RSS Revealed



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