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inside:

THE WORKPLACE

Consulting Reflections

By Strata R. Chalup

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consulting reflections

by Strata R. Chalup

President, VirtualNet; Starting as a Unisys 68K admin in 1983, Strata Chalup is now an IT project manager but allegedly has retained human qualities. Her mixed home network (Linux, Solaris, Windows) provides endless opportunties to stay current with hands-on tech.

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Why I Consult, How You Can, and a Few Notes from the Field, Part 1

A recent offer of an employee position, doing something that would have been very interesting, made me stop and re-examine my work history and patterns of engagement. This was one of those dream jobs, where everyone says "You'd be nuts not to take this." The company was right, the team was right, the compensation was right, yet I really didn't want to take the job. In an effort to figure out just *why*, I dug through several pages of resume and came up with a startling answer: "because I'm a career consultant." Oh. Yes, I guess I am, after all.

I'm coming up on 19 years of work history since I left college and got my first IT/IS job in March of 1983. Over those years, I've spent 5.5 years as an employee at a fixed annual salary and 11.5 years as a contractor at an hourly rate. Only 21 months of my most recent decade of work have been spent as a salaried employee. As I put it to a friend, "I looked around and discovered that I had an actual career, rather than merely a collection of extremely efficient work-avoidance habits."

After a Decade or Two, Why Write About it Now?

Good point – it's mostly that I hadn't realized that it was unusual. Folks who know me know that I am incredibly well-informed on a number of diverse and eclectic topics, and for everything else I tend to live under a rock and poke my head out every few years. Consider this a blink in the sun.

I've also had a number of friends interested in exploring a transition to consulting. This article was partially composed as several long emails to friends who asked me about becoming a consultant. I also have a collection of articles, many of which have appeared in past issues of *;login:*, which I forward to them, but they still come back with questions. I hope that this article represents another trove of useful information, but you the reader will have to be the judge of that.

I highly recommend reading the excellent articles in the bibliography at the end of this article. In many cases, I feel that the authors have given such a thorough treatment of an issue that I simply refer to the article rather than attempting to restate the point. Most of them are available on the Web in the SAGE members area, and I reproduce the URLs in the bibliography section at the end of this article.

The obligatory caveat: I am not a lawyer, an MBA, or a tax advisor. Please get professional advice in the appropriate field before making any important decisions based on the information in this article. That said, I have tried to be as accurate as possible. Please feel free to email me with corrections, comments, and suggestions, and I will post them on my Web site with the original article. The narratives about forms, rules, and taxes here are unfortunately quite specific to the USA, as I have not yet had the experience of contracting in other countries. I would be very interested in hearing from consultants outside the USA about their contracting suggestions and experiences.

Is Consulting Your Style?

My own particular big kick in the workplace has been building something huge, say for 100K - 500K users, putting it in place, turning the key on it, and knowing it will run smoothly to its limits. I don't enjoy watching over it afterwards. I don't enjoy planning the next level of service. I don't enjoy marketing it or leveraging it. I don't get into the "blah blah Ginger blah power blah shape industry blah Ginger" thing. Designing and/or architecting a fairly large multi-protocol product or service and leading a team to implement and/or deploy it is not something you get to do very often in most employee positions. I try to take substantial vacation time between projects, to keep from burning out. For me, contracting and taking time between gigs is an ideal work situation.

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In contrast, I know quite a number of people who are happiest going deep and thorough on a particular product, solution, or technology. They want to know every aspect of it, get involved at every step of the process, and apply iterative refinements. Another group of people get most of their job satisfaction not from the technology itself, but from the interactions with people. They take pride in being part of a well-functioning team, no matter what they are doing, and feel a strong attachment to the team and the organization. Both of these types of folks could do well at consulting, but might find it difficult for them to get the same opportunities to experience what really motivates them in the workplace.

The other aspect of consulting that appeals strongly to me is that of trading autonomy for money. I've always put a high value on keeping control of my own time. For the duration of a contract, I can be on-call, I can make tight deadlines, I can practically live at the office. Entirely of my own free choice.

If I am going to be put through the wringer, I can choose to insist on compensation proportional to the trouble, or I can choose another contract. Either way, I am making a choice. I am not "being a team player" and giving up a night, a weekend, a planned vacation "just one more time to get us out of a jam." For me, that element of choice makes all the difference.

Another aspect of consulting that many people, myself included, enjoy is the ability to practice in areas of work that are not part of one's usual job duties. I have done specialized technical training seminars in the past, and am once again developing seminar and tutorial material for short topics such as IT problem-solving skills and essential project management for IS/IT staff. This is a far cry from building out network services projects, but it's something I enjoy and can do now and then when a client asks for it. It would be difficult to combine giving seminars with a traditional employee position. Similarly, I know of people who do senior systems consulting, but now and then take gigs to develop a Web presence for a small business or for individual artists. This kind of freedom to do what you really love, as well as what pays the bills on an ongoing basis, defines for me the essence of consulting.

Off to a Rough Start

It's considered conventional wisdom to "get it in writing," and all the more so when you're just starting out. You ought to have a well-defined Statement of Work or description of contract duties, as many other articles have mentioned. It can also be a very good idea to get explicit signoff on anything that seems, well, let's be polite and say "counter-intuitive."

My first client out of school in the early 80s was a little startup that wanted to do a videodisk-based arcade game. They were very concerned about security, to the extent that they would not give me the root password to the machine on which they kept all

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their financials and venture capital contacts. Not even for an hour or so to set up backups!

These were all Codata or similar 68000-based UNIX boxes, with local tape. I gave them line-by-line on what to put in the crontab file, copied from other machines successfully set up. I also printed out and saved all their emails promising to install the script and saying, "no, we won't give you access, we'll take care of it." I requested that one of the principals, my immediate supervisor, sign and date the printout.

A few weeks after I'd moved on, I received a panic call. They had lost the hard drive on the "special" machine. Where were the backup tapes? Sadly, there were none – they hadn't followed my instructions, and had never made any. They were completely out of luck. They threatened to sue me, until I faxed them the emails, including the signed copy showing that they had taken upon themselves the responsibility to back up that system.

I didn't have any money, so suing me was a pointless gesture, at least in terms of their recovering the data or minimizing their loss. The real goal was to transfer the blame so that their angel investors wouldn't realize how irresponsible they had been. Welcome to contracting! My next job was an employee position, but it took only a short time before I could no longer resist the siren song and took up contracting again.

To Incorporate or Not?

I strongly suggest talking to people who have incorporated and run their business for several years about some of the details. I can only speak from the non-incorporated side of the fence. That said, let me try to illuminate some of the issues for you, to help you make your choice. Some of my own choices may be more based on inertia than strategy at this point, given that I have been primarily a consultant since the early 80s, and only took the step of registering a business name in 1993.

Incorporation As a Tax Strategy

Other people's accountants tell them to go do it. The word on the street is often,"you have to be incorporated to be taken seriously!" My tax lady says its overrated, and can get people in trouble easily. What to believe? Every case is different, but here is an example that illustrates how complicated things can be.

First off, a quick definition: Schedule C, a US tax form, the "Statement of Profit or Loss from a Business." If you are a sole proprietorship or running a non-incorporated business of any kind, it is the additional form that you file with your form 1040. You are also going to file a Form SE, to calculate your Self-Employment tax, but the articles in the bibliography go into that in detail, so we'll just mention it here. There are different forms that are filed for corporate taxes.

There are two main types of corporations, traditional C corporations and the newer S corporations. The US tax codes have some positive bias toward small "family" businesses, so an individual filing a Schedule C has historically had some advantages over corporate filers. S corporations were invented to fill the gap, recognizing that there were many small or individual-run businesses which needed a corporate structure for business or liability reasons but which might, in some opinions, be entitled to a bit of a break compared to a large traditional corporation. S corps share many of the advantages of Schedule C filing, in particular the less-complicated recordkeeping and the ability of business income to "pass through" the S corp into the total annual income of the individual. This avoids the double taxation scenario of C corporations that I will describe below.

Let's say that you C-incorporate, and in a year you make $120,000, paying yourself a salary of $10K gross per month. The corporation is taxed on any profits, and you are taxed on your income. If you don't leave any profits in the corporation, you aren't double-taxed. You are only out the time, hassle, and higher tax prep fees of dealing with corporate tax preparation and mandatory corporate reporting to whatever state you incorporated in, since you have to file corporate taxes whether or not the corporation made a profit.

You are unlikely to follow this scenario, though, since it would not allow you to deduct any expenses of running your business. OK, you can deduct them and run the corporation at a loss, but it doesn't do you any good in terms of saving money. If you do leave profits in the corp, such as by paying yourself a salary of $5K/mo in our example, those profits are taxed at the corporate rate, which is probably lower than your individual rate. You also can deduct your expenses and run at a lower tax rate overall. Let's say that you have $60K of "profits" (over your salary) and $20K of expenses. After you pay your taxes, and your overhead (social security, your medical plan, etc), say there is $35K left in the corporate account. Great! Or is it?

Here's the problem – how do you get that money out? Say you suddenly need a new roof, or your kid needs new braces, or whatever. You have to get legal/tax advice on how to "get at" that money, even if you are a limited corporation with just you and your spouse as officers. If you give yourself a loan, you may be liable for tax on the difference between the interest rate the corp charges you and what market rate would be. If you just take money out, you are in big trouble. If you pay yourself a special "bonus," you may or may not be in trouble depending on how you do it, whether you have other employees who are treated differently, whether you have set up rules on your books that allow for it, etc etc etc.

After you jump through the hoops to get to the money you'd earned earlier, your disbursement of it may end up being double-taxed, since the corporation has already paid taxes on it, and now you are going to pay taxes on it as regular income. Again, S corporations avoid this issue, but carry restrictions different from C corporations – you can't take an S corporation public, for instance! For most of us, this is not an issue, but if you are a consultant who is accumulating intellectual property or reputation in the hopes of a liquidity event someday, it may be a concern for you. There are issues involving retirement planning as well, most of them centered on rules to enforce "fairness" among employees of a corporation, even an S corp. We discuss this slightly in the Retirement Planning section later in this article.

Again I must stress that there is no substitute for doing your own research. Nolo Press is an excellent resource – consider them the O'Reilly of legal advice books. They even have a similar origin: the founders wanted to publish books about a highly technical field accessible enough to help the average layperson make some educated decisions on his or her own.

Property and Services Issues

Suppose you plan to keep some money in the corporation to buy something you need, like a new laptop, or to pay for a DSL line. For services, recall that if your corporation is paying the bill, you may be locked into higher "business" rates for phone, DSL, or whatever. If you are paying the bill in your own name and expensing it, you can get

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around that, but now you have an additional audit trail to maintain and two sets of reports to file on it, not one. If the company is paying the bill and you are not expensing it, you need to document that it is necessary for you to do your work as an employee of the company or it could be a taxable benefit to you. Doing this sort of paperwork is not optional, though many people do not do it. If they are ever audited, these folks may wish they had been documenting the issue.

If you are doing a Schedule C sole proprietorship, you have only one set of records to keep and file. On a Schedule C you may directly deduct up to $17,500 of capital equipment purchases in one fiscal year. This number varies from year to year, so be certain you know the appropriate figure for the fiscal year. This is an order of magnitude easier than keeping depreciation tables on equipment. If you are C-incorporated, you have to use the depreciation tables (last time I looked). To be fair, though, in the Schedule C case, you can only deduct the percentage of cost that corresponds to your percentage of business use, whereas if your corporation acquires the laptop, you as an employee don't have to track your business vs non-business use. S corporations may also take the one-time deduction, and thereby avoid depreciation tables.

Recall also that property you buy via a corporation, C or S, is not yours. It belongs to the corporation. If you want to sell it, give it to a friend, etc, you have to do the paper trail. If you sell your cousin Sally a laptop for $100, and that laptop is valued at $1400 on your depreciation tables, you or she may get the attention of the IRS. Even if the street value of the laptop is consistent with the price, you will have to follow the rules. If your S corporation has multiple owners, you will need to get even more complicated. Fortunately, most multiple owner S corps are usually an individual and his or her spouse, who are likely to be filing jointly anyway, thus minimizing the hassle. Talk to your tax person!

A colleague of mine mentioned that one may get around some of the residential vs business issues for services such as DSL and phone by placing the order personally, but paying with a company credit card which uses one's name (and possibly one's home address as a billing address). The sort of vendors who care whether it is a personal or business transaction are typically not in a position to see the physical card, and what they don't know may not hurt them. It is up to you to decide whether this approach works for you. If you are going to be using a resource, such as a residential phone line, at a usage level that is more like that of a business, you may feel that it is more fair to pay the difference.

Incorporation as a Differentiation Strategy

Incorporation will probably protect you better from the IRS exclusionary rule if you plan to work mostly with one client. I usually have several clients over the course of a year, so that isn't an issue with me. At this point, I also have a history of Schedule C filings going back over a decade. Get the IRS "Employee or Contractor" document at *http://ftp.fedworld.gov/pub/irs-pdf/p15a.pdf* and read it carefully. It talks about employee vs contractor characteristics and also about things like employer loans to employees and the taxable consequences thereof. A potential contract employer is likely to be very concerned as to whether you could be later be considered an employee by the IRS – or by the courts! The Microsoft ruling has made many firms skittish.

Strongly consider getting an Employer Identification Number (EIN) as a way to differentiate. If you choose incorporation (C or S), you will get one for the corporation in the process, since a corporation is a legal entity. An EIN is to an organization or business what a Taxpayer Identification Number (TIN, formerly SSN) is to an individual. You can request one from the US Government and use it for your business. If you have more than one business, you should get an EIN for each of them. In a wonderful case of "the shoemaker's children go barefoot", I have yet to file for my own EIN, and will have corrected that by the time you read this article.

DBA: It's not Just for Databases...

If you are not incorporated, you cannot legally call yourself "Joe Admin Consulting" without registering that as a business name. There is a fairly simple set of forms available that let you select a DBA, or "doing business as" name. I went to the San Jose City Courthouse to file mine. You will need to look through the list of existing names to check conflicts. Back in 1993, this was a huge notebook with a set of monthly update inserts stuffed into drawers at the same table. I hope that things are a bit more modern now. Technically, a DBA is only valid at a state level. If you are doing business in multiple states, you may wish to secure the same DBA in other states.

You pay a modest fee to secure your DBA, and are required to give public notice of your acquisition of the name. Public notice is quite strictly defined as publication of a notice in certain qualifying newspapers deemed to have sufficient coverage in your area. In San Jose, several qualifying papers were within walking distance of the Courthouse, so it was an easy matter to arrange for the publication of the required notice. The DBA may be valid "permanently" or for some number of years, such as 10 or 15. Make sure you know when or if yours expires – it's easy to forget over such a long period of time.

You may also wish to obtain a business license from your town or municipality. In Sunnyvale, there was a modest fee, and the fee was unchanging as long as you were not having customers visit your home business location. It was presumed that if customers were visiting the site, you were doing something profitable enough that the city needed to get a cut from it, and thus your fee would be set annually based on your tax returns. It is worthwhile setting a policy of not meeting clients in your home office simply to comply with this type of requirement, as well as to minimize problems with neighbors or landlords.

Going back to our original discussion in this section, one colleague said that when he proferred an EIN and DBA (i.e, a registered business name) to a potential client instead of his own name and a TIN/SSN, "all of the 'we don't wanna do 1099' crap went away". Wonderful! Right? Yes, as long as you're prepared – read on.

System of Cheques and Balances

There is one particular downside which accompanies using any name other than your own for business, whether you are an official corporation or an individual with a DBA. That is the insistence by your bank on not cashing checks that are made out to a name that doesn't correspond with a valid account holder. You will need to open a separate business account in order to cash those checks, and you will need to present proof that you are entitled to use the name, such as notarized copies of your incorporation papers or of your official DBA notification. It can take several weeks (or more!) for the certificate of your DBA to be mailed to your address of record. If your bank of choice, like many, requires a copy of that particular document, you may have to wait weeks or months to open that account. One friend had the embarrassing situation of having to request his client to cut a replacement check for him. His busy schedule led him to wait a couple of weeks before depositing the check, only to find out that the bank

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would not cash it, as it was in the name of his consulting business only. As with many businesses, the client had preprinted checks which indicate that the check is only valid up to 60 days after the issue date. Sixty days can pass very quickly – my friend did not get his paperwork in hand in time to open the account before the check expired! Fortunately for him, his reputation with the client was well-established through a prior business relationship with his client contacts, and he continued to work with that client.

In my case, my bank used to offer account holders the option to add a DBA signature card to a regular checking account. I chose to do this rather than open a separate account for my business, since I already had other accounts for savings and investments. I can use my individual "consumer" account to cash checks made out to either "VirtualNet" or to "Strata Rose Chalup". If I stop by the teller window at a branch that doesn't know me, they can see it on the computer record attached to my account and honor the check. The bank I use discontinued this policy sometime in the late 1990s, but as long as I don't change my account number (such as by changing home branches), I am grandfathered into the ability. If you are just starting out, or are on a very tight budget, it might be worth seeing if your credit union or similar institution might offer you the ability to add a DBA signature card instead of opening a commercial/business account. I should probably just open a separate account one of these days, but right now I'll stick to first principles – "if it's not broken, don't fix it, just plan an upgrade for later."

Incorporation as a Way to CYA

That's "cover your assets", for those who jump to conclusions. Contrary to popular belief, incorporation will not provide you with any substantial personal liability protection. The IRS and the justice system recognize that the type of small corporations (S corps, for instance) that people form for consulting businesses are often used to try to evade liability. Even traditional C corporations are finding that key officers are being indicted and prosecuted for their role in issues like tax evasion or illegal behavior. In a case of negligence, breach of contract, or other non-criminal issue, the lawyers will go after you as the majority owner/officer of the corporation. This is completely standard, and you may expect it in any of the 50 states.

In California specifically, incorporating won't even give you basic tax protection in the event of an accidental or deliberate error in tax payments or filing. It is quite common here for the state to freeze personal accounts of listed corporation officers in small closely-held corporations if there is a tax issue. They are technically not supposed to, but try getting a judgement to that effect in the California courts! Especially with a frozen bank account. My tax lady has told me some pretty scary stories, and I've seen some corroboration on the Net. I don't know if this is a problem in other states. California seems to have very lax standards in some things regarding state responsibilities to individuals and corporations – remember getting your tax refund "voucher", instead of a valid check, a few years ago?

If you do not tend to carry any business insurance of any type, you may be surprised to know that your home or renter's insurance almost always carries a rider saying that anything used as part of a home business is specifically *not* covered by your insurance. This is the case whether you have incorporated or not, and your insurance company can request a copy of your tax forms to determine if equipment used for business is included in your claim. Business insurance policies often do not cover computer equipment, or may set an unreasonably low cap on the amount which may be claimed.

If you travel with a laptop frequently, I recommend Safeware, which offers a computer policy including laptop screen replacement and full replacement value. At present, $7500 worth of coverage costs me less than $100/year.

Some companies will be fussy about doing "corp to corp" billing if you are not incorporated, but become non-fussy if you show them proof of liability insurance. Some will insist on proof of liability insurance whether you are incorporated or not. Most companies do not, and assume that you have it if you are incorporated. This is an understandable belief, because traditionally a corporation has vital assets to protect and would carry insurance. It's usually incorrect, but it's understandable.

Errors & omissions insurance can usually be had for $750 - $1500 for a 6 month policy covering $1M in damages. Details will vary depending on your work history, nature of work, and ability to figure out the incredibly Byzantine forms provided to you. It can be a good idea to keep this type of insurance at all times, or you can rely on details and disclaimers in your Statement of Work to carry you through. I have gotten liability quotes and forms from our regular insurance agent, who contracts with Farmer's for our cars and renters insurance. Try your regular insurance agent first – they will probably give you the same policy at a better rate. Farmer's and similar companies don't actually do this kind of underwriting themselves. Your agent will use his or her status as a licensed insurance agent to obtain a policy directly from firms specializing in such things. Since your agent already has your business on other policies, and has a different cost structure than your bank or an insurance firm specializing in business insurance, it is highly likely that he or she will not tack on extra fees beyond the built-in commission rates. Thus you are apt to get the same exact policy at a much better rate.

W2 or 1099? We Like Both!

W2 hourly consulting is a great tool. Don't listen to folks who tell you that you have to do everything on 1099 so that you can deduct against it. Remember that on a US Schedule C, you must show a profit at least three years out of five. Okay, if you are doing weird stuff like raising race horses or a couple of other activities, you can do five years out of seven, in which case you're unlikely to be reading this article.

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I have a good idea of my deductible business expenses, since I've been tracking them on Schedule C's for a number of years. I generally have a pretty consistent level, which fluctuates upwards by $3K to $5K in years where I'm upgrading my computing infrastructure. I go to pretty much the same conferences every year – very few, since the deductible expenses don't even begin to outweigh the loss of a week's income to attend the conference. When I am planning my annual income goals, I set a goal of doing enough 1099 work to cover my expenses plus a clearly demonstrated profit that will satisfy IRS regulations.

Once I've met my expense and Schedule C profit goals for the year, then it's time to look at hourly W2 income. As a reminder, even if you are contracting hourly, if the income is W2, you can't use it to deduct against on a Schedule C: only your 1099 income is counted as your business income. Beyond that, there is no particular advantage to 1099 over W2, and there are some advantages to hourly W2.

The hourly W2 contract often comes with benefits like a 401K plan, medical insurance if you work with the contracting agency for some specified amount of time, and so on. This can include COBRA eligibility later on. Agencies can generate new business for you, serve as references, and save the day by doing pass-through billing to clients who balk at dealing with an unincorporated consultant. Recall that when you are making

1099 income, you are paying your own Social Security tax. When you are on hourly W2, the agency is paying it. Since there is an upper limit on how much Social Security you pay in annually, this will save you money in the long run. Maybe you will reach your cap entirely on hourly W2, thus losing only the 7-8% SS and related tax directly rather than paying any of the 12-14% Self-Employment tax.

A quick tip: there is a "magic form" which is filed with your taxes to requisition that any excess Social Security taxes deducted from W2 wages be either refunded to you or applied to your tax bill. If you have done substantial, highly-paid W2 hourly work for more than one employer in a given tax year, it is almost certain that you are several hundred dollars over your Social Security cap. Why? Each employer will insist on calculating the deductions as if that employer were your only job in that tax year. Their accounting software is just not set up to do anything differently. A good accountant (or tax program) will notice this and include the form to be filed with your main 1040 forms. If you missed this last year, it may be too late or it may not – if the cost of re-filing is much less than the amount you could claim, it may be worthwhile. Re-filing amended versions of previous tax years is definitely one of the many cumulative audit flags with the IRS. Depending on how many other audit flags your may have in your filings (home office deduction, business use of a personal vehicle or vice versa, etc), you may find it wiser to let the money go and remember to do differently next year.

Retirement Factors

If choosing between two similar W2 opportunities, check the 401K rules. The one that lets you contribute immediately is the winner. You may not be around long enough to vest on any matching, but you always own your own contributions. Be careful if you work for multiple employers with 401Ks in a given year – they will deduct the percentage you tell them, not the absolute dollar amount. It is up to you to watch the deduction and calculate the correct percentages to deduct so that the total of all 401K deductions across employers does NOT exceed the annual cap for that year.

I am not certain of the interaction between 401K and SEP-IRA plans, since I have usually only had access to one or the other. I know that in some cases you may be able to open a regular IRA along with a SEP IRA if you have both W2 and 1099 income.

I am not a tax preparer or tax expert. Check *everything* here against a real tax preparer to make sure that some misunderstanding of mine does not create trouble for you! The IRS has a nice site optimized for small businesses and self-employed types, at *http://www.irs.gov/smallbiz/index.htm*. If you are not living in the US, much of this section will probably not be useful, though there may be analogous tax situations in your country. For specific info on retirement plans for small businesses, see IRS Publication 560, available (regrettably not as a single document) online at *http://www.irs.gov/forms_pubs/pubs/p560toc.htm*. You will probably also want to look at the FAQs for IRAs at *http://www.irs.gov/forms_pubs/pubs/p590toc.htm*. Publication 560 in particular is written for those who are paying others, rather than someone self-employed paying him or herself, so it may seem confusing. Generally you will be opening a SEP-IRA at a financial institution rather than registering your own IRS-approved SEP, which can explain some of the confusion there.

Note that if you chose to incorporate, your retirement planning also gets a bit more complicated. As long as you are the only employee of your corporation, things are a bit simpler. Retirement plans are not supposed to favor "highly-compensated" employees more than other employees, so there are complicated rules that need to be considered.

A nice glossary of the different plans is on the Web at a major brokerage site: *http://www.charles-river.com/benefits/retirement/glossary_of_terms.htm.*

An extremely nice comparison of plan types is also found there: *http://www.charles-river.com/benefits/retirement/retirement_plan_comparisons.htm*

But Wait, There's More...

Next issue we will talk about setting rates, doing billing, some health insurance basics, creating and maintaining visibility, and time management.

The full bibliography for this article will be published in the next issue's installment. Folks who just can't wait can find it, as well as other useful resources, online at *http://www.virtual.net/Ref/resources.html.*