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The Senior Discount, as Applied by a Writer

By FRED BROCK

THE value of thinking small is not lost on Jim Miller.

Mr. Miller, 39, of Norman, Okla., writes a weekly, self-syndicated column called the Savvy Senior that runs in more than 400 mostly small daily and weekly newspapers around the country.

But the really small part is what he charges for his column: \$3 to \$5 a week, depending on a paper's circulation.

"For a lot of small newspapers, \$3 a week is quite a bit of money," said Mr. Miller, who started selling the column in March 2002. "Some of them are barely scraping by. I don't charge much because I want to reach a lot of people."

The column, at 500 words, usually consists of a question from a reader, and Mr. Miller's answer, on an issue affecting older Americans. Chatty and very informative, each column invites readers to submit questions by e-mail or regular mail. "Great idea!" he tells a reader who says her husband has been "spending too darn much time around the house" and is looking for a way for both of them to do volunteer work.

Readers are also directed to his free Web site (www.savvysenior.org), where they can also submit questions, read recent columns and find links to other helpful sites for older people. He receives up to 30 questions a week, he said, many dealing with Social Security or Medicare. He responds to each. "I either answer their questions or tell them where they can get answers," he said.

The 400 papers that run his column have a combined circulation of 4 million with a potential 12 million readers. The

biggest is The Las Vegas Review-Journal, which has a daily circulation of 170,000 and a Sunday circulation of 225,000; the smallest are some rural weekly papers with circulations of less than 1,000, like The Forum in Floodwood, Minn., and The County Line in Eskridge, Kan. The column runs in 2 papers in New Jersey, 2 in Connecticut and 10 in New York, including The Canarsie Courier in Brooklyn.

Despite the column's tiny price, Mr. Miller said he made about \$40,000 a year after expenses and before taxes.

He started writing a column about older people two years ago after his mother and father died within three weeks of each other. "That really shook me up," he said. "So I got involved with older people at a retirement community here in Norman. I thought it would help me get through the grieving process."

The column was first published free in The Norman Transcript, which has a daily circulation of about 16,500. Soon, other papers in the area expressed an interest.

About 11 months ago, Mr. Miller decided to try selling the column around the country. He sent letters and sample columns to 6,200 of the roughly 12,000 daily and weekly papers in the United States.

One of those who responded was Raymond Linex II, the editor of The Corsicana Daily Sun in Corsicana, Tex. His paper runs the column every Wednesday, and he says it is popular with his town's large number of older people.

But Mr. Linex said the deciding factor was the price. "We wouldn't have been

able to run the column if it hadn't been so affordable for us," he added. "We're in a very tight ad market and have lost a retail store and a Kmart distribution center, which employed 400 people."

Mr. Linex said his paper planned to stick with the Savvy Senior column, which it started running four months ago. "We have a need for that kind of column because there's nobody on our staff who can write it," he said. "And the price is just perfect for us."

Patricia St. Louis, the managing editor of The Fountain Valley News, a weekly newspaper in Fountain, Colo., also bought the column. She praises it for the help it provides readers on issues like Medicare. She described it as a "good, important column that is full of information and resources."

"But I jumped on it because of the price," she added. "It's worth four or five times that."

Mr. Miller said he wanted to continue selling his column to newspapers but was exploring financial backing for his Web site from a nonprofit group.

"I want to provide a service for seniors," he said. "I started the column with the idea of helping older people. I like older people and always have. Doing this column is gratifying. People are always grateful, because a lot of them just don't know where to turn. A lot of stuff we take for granted can be very complicated to older people. There's so much information for them to deal with. Many times they hear about something on television and have questions about it."