

April
2015

LIBRETTO



General Membership Meeting

Monday, May 11, 2015

7:00 p.m.

The Admiral Inn

York and Dundurn Streets, Hamilton

AGENDA

**Local 293
2014 Financial Review**



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PRESENTATIONS

Life Membership Presentations

Arlene Wright
David Clewer
Joe Callura
Jack Mendelsohn
Frank Musico
Jacqueline Sutherland
Avis Romm
David Russell

Membership Pin Presentations

Susie Martens—25 Years
Ken Smook—25 Years
David Manto—25 Years
Natalie Mysko— 50 Years

Any notice appearing in this bulletin shall be considered an official notice to all members of Local 293 CFM.

GUILD CONTACT INFO

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Director	Janna Malseed
Director	John Balogh
Director	Ron Palangio

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Matt Kennedy
Harry Waller





President's Report

This edition of the Libretto may prove to be our finest effort yet. Packed with articles on song-writing/recording from Alan Willaert Vice President from Canada as well as an interview with Alan about session musicians (reprinted from the Globe Mail), tax filing tips, a report on the city's Music Strategy Implementation Team and a feature on Maggie MacDonald (our first female 50 year member) should all prove interesting and informative. We're trying to make the Libretto a useful and entertaining read for our members while keeping everyone informed about the issues they need to know about.

Larry Feudo

It's been an eventful first quarter with much going on for Local 293. In our last Libretto we reported 533 members in good standing and as I write this report we now have 595 members. The JUNOS were held in Hamilton this year and we were pleased to see all the groups playing throughout town. The JUNOS were very hectic for us as we played host to Allistair Elliott (AFM International Representative), Liana White (Executive Director CFM) and Dan Calabrese (Contract Administrator). Along with Board members Janna and Brent Malseed, Reg Denis, Paul Panchezak and I we managed to catch several acts at different venues around town. It was very encouraging to see the city abuzz with music fans and bands everywhere. Our guests were very impressed with the high level of our local talent and Dan Calabrese wrote about it in this month's issue of the International Musician which we've reprinted in this issue of the Libretto. The economic impact of hosting the JUNOS in Hamilton was very beneficial to all concerned-hotels, bars and restaurants as well as musicians all thrived with the influx of visitors. Local 293 gained much revenue through our agreement with CARAS and with INSIGHT Productions (TV).

Apart from checking out the JUNOS Allistair Elliott's main reason for being in town was to do an office audit on Local 293. Needless to say we passed with flying colours and we discussed many ways to improve the website to better serve our members.

I'm happy to report that with the spring and summer season coming up we'll be gearing up for the outdoor festivals sponsored by the MPTF. This year more funding will be made available and there will be support for the Downtown BIA Promenade, Jackson Square Rooftop, It's Your Festival, Music by the Waterfront and the Pan Am Games. This will provide more employment opportunities for our members and serves as an incentive to join the Local. It goes without saying that one of our highest priorities is providing as many jobs as possible for our members and with the extra funding from the MPTF this becomes a reality. I hope everyone has a rewarding spring/summer season.

Yours in solidarity,
Larry Feudo



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This fund is a charitable trust fund that augments financial aid to disabled members of Local 293 who have been approved for assistance through the Lester Petrillo Trust Fund of the AFM.



Brent Malseed

Secretary-Treasurer's Report

At the time of writing this report, our membership stands at 595 members. Since our previous issue of the Libretto, our membership has increased by 61 new members plus an additional 7 members who have reinstated their membership. How have we accomplished this? Recruitment and Retention is a priority and we encourage self-contained bands and/or musical units to apply together to join the local and save money (as per the AFM Bylaws, a local may waive the LIF and FIF when members of a self-contained group join together). We focus on providing good service and advice to the members. We reach out and network with City Councilors, Labour Organizations and other organizations to promote Local 293 and live music in the community. I would like to take this time to welcome all the new and reinstated members (as listed in the "Membership Matters" section on page 9 of this Libretto). Due to the increase in membership, the office of Local 293 has become a hub of activity, and President Larry Feudo is now helping out in the office a couple of days a week.

The City of Hamilton hosted the JUNO Awards this year and Local 293 hosted representatives of the American Federation of Musicians including Allstair Elliott (AFM International Representative), Dan Calabrese (CFM Contract Administrator) and Liana White (CFM Executive Director). All were impressed with the musical talent in the Hamilton area during the various JunoFest events. Congratulations to Liana White who was selected by CARAS to be a judge for the JUNO's.

The day after the Juno Awards, President Feudo and I gave a seminar to 2nd year music students at Mohawk College in the Business of the Music Course outlining the importance of membership to the Hamilton Musicians Guild and the benefits of membership to the Canadian Federation of Musicians. We were joined by Liana White and Dan Calabrese from the CFM office.

The issue of monies owed to the musicians of the Opera Hamilton Falstaff Orchestra is still very much alive and we are continuing active discussions with various individuals and organizations regarding the final payment of monies.

This summer, the City of Hamilton will be a proud partner of the 2015 Pan Am Games with all the soccer being played in Hamilton. Live music will play an important role during the games and Local 293 has been actively involved in promoting members of the Guild for the festivities. We will have co-sponsorship support from the Music Performance Trust Fund (MPTF) for live music concerts during the two week of Pan Am Events. The Music Performance Trust Fund is funded via a royalty stream from the signatory record labels, led by the three major labels, Sony Music Entertainment, Universal Music Group, and the Warner Music Group, with the help of locals of the American Federation of Musicians.

After a presentation from the President (Anthony Marco) and Secretary (Tom Atterton) from the Hamilton & District Labour Council at an Executive Board meeting, Local 293 has decided to affiliate with the Hamilton & District Labour Council. I believe this will be a good partnership for the local and members of the Hamilton Musicians Guild.

In conclusion, I wish the best to all and a fabulous musical summer.

Yours in solidarity

Brent Malseed

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Ian Thomas

Exciting news!

Ian Thomas will be performing "RIGHT BEFORE YOUR EYES" live with members of the Hamilton Philharmonic on "CANADA AM", Friday, May 1st between 8 and 9 AM!



Darcy Hepner

Ian Thomas - "A Life In Song"

Hamilton Musicians Guild members' Ian Thomas and Darcy Hepner will appear on CTV's Canada Am on Friday May 1, 2015 with members of the Hamilton Philharmonic Orchestra to perform and discuss this new project.

Please tune in and support Ian.

Ian and Darcy conceived the idea of a full-blown orchestral recording project and live performances with orchestra to follow. This will include some charts from the original recordings by the late Milan Kymlicka and new arrangements Darcy Hepner and film composer, Paul Intson.

http://www.ianthomas.ca/Ian_Thomas/Home.html



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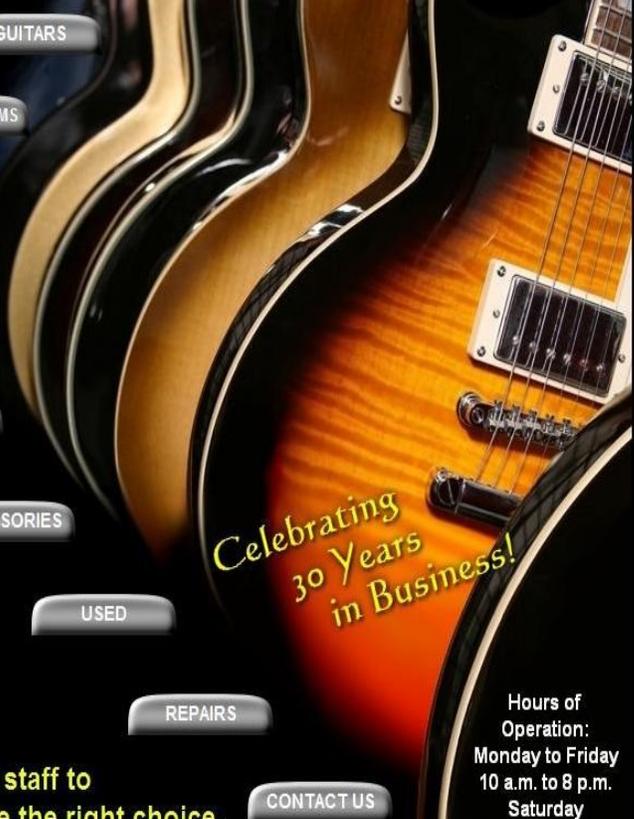
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2015 Juno Canada's Music Awards in Hamilton, Ontario

by Daniel Calabrese, AFM Canada, Contract Administrator

Every year since 1970, the Juno Awards have recognized Canadian musical artists and bands for their artistic and technical achievements in all aspects of music. This award show has grown in the past 45 years, becoming the biggest award show for Canada's music industry.

For several days prior to the award presentations, events are held in the host city as part of "Junofest." Local venues open their doors to host around 120 concerts by local and national artists. Hotels are filled with musicians, musician representatives, and music lovers from around the country for this annual tradition. Hamilton, Ontario, hosted this year's Juno Awards. I was fortunate to attend Junofest, along with AFM International Representative from Canada Alistair Elliott. Together we witnessed some of the best musicians Hamilton has to offer.

Our trip to Hamilton began with a visit to Local 293, the Hamilton Musicians' Guild. Local Secretary-Treasurer Brent Malseed and President Larry Feudo were great hosts, taking us to see the best up-and-comers, along with some of Hamilton's well-known musicians. I was pleasantly surprised to see the amount of local talent in Hamilton.

One of those performers was previous Juno winner and long-time Local 293 member Rita Chiarelli. She is Canada's most highly acclaimed female roots and blues artist. Chiarelli just

released the soundtrack for her award-winning documentary, *Music from the Big House*. With one Juno Award and four subsequent Juno nominations, she is known across Canada as "the goddess of the blues."

It's no wonder Hamilton has hosted the Juno Awards six times. The awards provide an opportunity to celebrate Canadian music from the past year, not only on a national level, but on a local level. The awards recognize the legends as well as new break-out artists. At Junofest 2015, I saw that the city of Hamilton is proud to embrace and show off its local talent to Canada.

Hamilton Musicians' Guild showed its pride for the musicians. Local 293 also has a lot to celebrate this past year because it has doubled its membership since the last convention. It's nice to see how much these local officers get out to shows, pay attention to their music scene, and educate local musicians about the AFM. "We're doing it one musician at a time, and it seems to be working out for us," says Malseed.

Overall, it's always refreshing to see the celebration of Canadian music in one city with musicians, composers, managers, and representatives all in the same place promoting and embracing Canadian culture through music. I look forward to next year's Junofest in Calgary and I hope for another equally successful event.

2015 Juno Awards Winners

Numerous AFM members were among those honored with nominations and awards at the 2015 Juno Awards. Following is a list of Juno winners who are AFM members and whose work is recorded on labels signatory to AFM agreements. The AFM celebrates all winners and nominees whose works are supported by AFM musicians, under AFM agreements.

Juno Fan Choice Award: Michael Bublé, Local 145 (Vancouver, BC)

Single of the Year: "Rude," by Magic!: Mark Pellizzer, Local 180 (Ottawa, ON); Nasri Tony, Ben Spivak, and Alex Tanas, members of Local 47 (Los Angeles, CA)

Breakthrough Group of the Year: Magic!

Group of the Year: Arkells: Max Kerman, Mike DeAngelis, Nick Dika, and Tim Oxford, Local 467 (Brantford, ON); and Anthony Carone, Local 149 (Toronto, ON)

Country Album of the Year: *Lifted*, Dallas Smith, Local 145 (Vancouver, BC)

Alternative Album of the Year: *July Talk*, July Talk: Peter Dreimanis, Leah Fay, Ian Docherty, Josh Warburton, and Danny Miles, all members of Local 149 (Toronto, ON)

Pop Album of the Year: *Little Machines*, Lights: Valerie Poxleitner, Local 149 (Toronto, ON)

Rock Album of the Year: *High Noon*, Arkells

Vocal Jazz Album of the Year: *Red*, Diana Pantone, Local 293 (Hamilton, ON)

Jazz Album of the Year – Solo: *Vista Obscura*, Kirk MacDonald, Local 149 (Toronto, ON)

Instrumental Album of the Year: *Encuentro*, Quartango: René Gosselin, Jonathan Goldman, Stéphane Aubin, and Antoine Boreil, all members of Local 406 (Montreal, PQ)

Children's Album of the Year: *Where in the World*, Fred Penner, Local 190 (Winnipeg, MB)

Classical Album of the Year—Solo or Chamber Ensemble: *Bartok: Chamber Works for Violin Vol. 3*, James Ehnes Chandos, Local 190 (Winnipeg, MB)

Classical Album of the Year—Large Ensemble/Soloist(s) with Large Ensemble Accompaniment: *Mozart: Piano Concertos Nos. 22 & 24*, Angela Hewitt, Local 180 (Ottawa, ON)

Classical Composition of the Year: *Airline Icarus*, Brian Current, Local 149 (Toronto, ON)

Roots & Traditional Album of the Year—Solo: *The Raven's Sun*, Catherine MacLellan, Local 1000 (Nongeographic)

Roots & Traditional Album of the Year—Group: *Let It Lie*, The Bros. Landreth: David Landreth, Joe Landreth, Ryan Voth, and Alex Campbell, all members of Local 190 (Winnipeg, MB)



(L to R) AFM Canada Contract Administrator Daniel Calabrese, Local 293 (Hamilton, ON) Secretary-Treasurer Brent Malseed, Rita Chiarelli of Local 293, AFM International Representative from Canada Alistair Elliott, and Local 293 Executive Board Member Janna Malseed.



Contemporary Christian/Gospel Album of the Year: *VIP*, Manic Drive: Shawn Cavallo, Michael Cavallo, and Anthony Moreino, all members of Local 293 (Hamilton, ON)

Metal/Hard Music Album of the Year: *Z?*, Devin Townsend Project, Local 145 (Vancouver, BC)

Adult Contemporary Album of the Year: *Shine On*, Sarah McLachlan, Local 145 (Vancouver, BC)

WINNERS OF HONOURARY AWARDS:

Allan Waters Humanitarian Award: Rush: Alex Lifeson, Local 149 (Toronto, ON); Geddy Lee, Local 149 (Toronto, ON); and Neil Peart, Local 298 (Niagara Region, ON)

Canadian Music Hall of Fame: Alanis Morissette, Local 47 (Los Angeles, CA)



(L to R) AFM International Representative from Canada Alistair Elliott; Local 293 member Laura Cole; and AFM Canada Contract Administrator Daniel Calabrese.



Janna Malseed

Hamilton Music Strategy

Music plays a role in a strong vibrant city. Music is part of Hamilton's economic prosperity and its identity – locally, nationally and internationally. The Hamilton Music Strategy articulates a shared vision, purpose and pathway to strengthen music in Hamilton and includes the interests and aspirations of a cross section of the local music community. It builds on the announcement of a Province of Ontario's Live Music Strategy and its goal to showcase the industry globally.

Hamilton has a long and resilient music legacy. The local music scene is a growing, dynamic and eclectic mix of performers, producers, products and performances.

The Hamilton Music Strategy's success depends on multiple partners working together to realize a common vision. The City of Hamilton, the music industry and the musicians all have significant and different roles in implementing the Strategy.

Music in Hamilton has three core segments:

- **Industry – music businesses and organizations**
- **Musicians – artists and performers**
- **Consumers – audiences and the purchasing public.**

Together the activities and interaction of these segments create Hamilton's "music scene."

Hamilton's music scene is founded on a long and established music legacy. The city's current music scene includes a growing and dynamic eclectic mix of songwriters, musicians, producers, performers and live performances. Hamilton is increasingly known as a destination for music. And the city boasts a strong, collaborative and diverse music industry that offers a solid base for continued growth, collaboration and celebration.

VISION

A thriving music industry, creative music community and eclectic music scene. As a major player in the Canadian music industry, Hamilton attracts and cultivates talent. Music contributes to a diverse economy and enriches the lives of those who live, work, play and learn in Hamilton. The vision is: • ***A thriving, creative, eclectic music scene***

MISSION STATEMENT

The Hamilton Music Strategy celebrates "all things music" in Hamilton. The Strategy will guide the activities of its partners to create and nurture an environment where music and the music industry flourishes, grows and prospers.

- ***Celebrate "all things music" in Hamilton***

The Music Strategy's **four goals** are to:

1. Strengthen the local music industry
2. Grow audiences and appreciation of music
3. Increase access to music experiences
4. Cultivate music creation and talent.

The anticipated **outcomes** of the Music Strategy are:

- Strong music identity for Hamilton
- Sustainable music industry
- Increased economic activity.

Some of the ways **success** could be measured include:

- Growth in the number of jobs in Hamilton music industry
- Attraction of music businesses/musicians to Hamilton and new business start-ups
- Number of venues for live music
- Growth in audiences at live music performances
- Number of students participating in music education programs



Continued from page 6

The Hamilton Music Strategy's success depends on multiple partners working together to realize a common vision. The City of Hamilton, the local music industry, and Hamilton's musicians, who are at the centre of it all, have significant yet different roles in implementing the Hamilton's Music Strategy. It is, however, a general consensus within Hamilton's music community that Hamilton is a "**City of Music.**"

I am honoured to be a voice at the table of the Music Strategy Implementation Team representing Local 293 Hamilton Musicians Guild members.

Since appointment of the Music Strategy Implementation Team (MSIT) in September 2014, a number of meetings have taken place and a number of significant events have occurred:

- The coordination of the JUNOs in March 2015
- The creation of 'JUNO House' at the Visitor Centre
- Opening of the Music & Film Office
- Development of a tag line/slogan for JUNOs which will now be used for Music & Film – TURN IT ON
- Continued development of the Strategy Action Plan and determining of priorities for first actions
- Hiring of Hill's Strategies to do some initial research about the Hamilton Music Industry and to develop a Music Venue Survey which will be implemented in May 2015. Next step: host a meet and greet with the venues and administration of the survey with help from MSIT
- Reaching out to other 'Music Cities' across North America and the world to identify best practises – this action continues.



Respectfully submitted
Janna Malseed
Board of Directors



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Your local reports all address changes to the Federation, which insures uninterrupted delivery of the *IM*. The sooner you tell your local you're moving, the faster your address is changed. Members who are suspended for non-payment of dues in any local they belong to aren't entitled to receive the *IM*, even if they're in good standing in another local. Receiving the *IM* is a membership benefit and, as with all union benefits, it isn't extended to musicians who don't pay their dues.

Additionally, you can read entire issues of the *IM* online in the member's section at afm.org. Each issue is available on the first of the month. **If you prefer to read the *IM* online** and want to eliminate the paper waste and excess postage, logon to www.afm.org/settings to update your profile, or call 212-869-1330 x270.



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Paul Panchezak

Local 293 STREETBEAT

It was great to see Local 293 praised in the latest edition of "International Musician" the official publication of the AFM and CFM. In their coverage of 2015 JUNO week in Hamilton, AFM Canada Contract Administrator Daniel Calabrese made note of the great progress that our local has made of late.

The article also included photos taken at JUNO festivities showing Secretary-Treasurer Brent Malseed and Executive Board member Janna Malseed along with Local 293 members Laura Cole and blues legend Rita Chiarelli. Laura and

Rita were both featured in pre-JUNO performance showcases. By the way Laura's musical career is in high gear. In the upcoming Hamilton Music Awards she leads the pack with the most nominations.

Elsewhere around town during JUNO week, drummer Dave King and bassist Colin Lapsley (both of Local 293) tore it up with JUNO nominee and former JUNO winner Steve Strongman at a blues concert featuring nominees in the "Blues Album" category. One of the best received concerts was hosted by Tom Wilson (Local 293).

Titled "Blame It On Hamilton", the event took place at the new performance space in the Hamilton Public Library. The show was a star studded affair that paid tribute to Hamilton's long and illustrious musical heritage. Tom was nominated for a 2015 JUNO in the "Roots Album" category as part of Blackie and the Rodeo Kings for their release "South". Other Local 293 Juno nominees included international recording artist and producer Daniel Lanois ("Best Instrumental Album" for "Flesh and Machine") and Manic Drive (Shawn and Michael Cavallo and Anthony Moreino) who were not only nominated for "Best Christian Album", in fact they took home the JUNO. Congratulations go out to all winners and nominees.

Congratulations are also in order for Local 293 guitarist Troy Harmer who recently won the "Rock Out With Randy Bachman" contest. Troy's lead guitar work on a new song by Randy entitled "Heavy Blues" was personally chosen by Bachman himself from scores of entries. Troy wins a new guitar and a chance to perform with Randy Bachman at an upcoming concert. Way to go Troy!

Finally we close this edition of Streetbeats where we began – with the latest issue of "International Musician". The cover story is a great feature on New Orleans legend Allen Toussaint. He also has a connection to Hamilton's great musical history. I had the pleasure of meeting and chatting briefly with Mr. Toussaint at a recent Toronto concert. I mentioned that for many years I worked with someone who he had produced in the past – Richard Newell a.k.a. King Biscuit Boy. His eyes lit up at the mention of Richard's name. "That cat was the real deal. I have nothing but fond memories of the record we made together.", he exclaimed. Indeed Richard Newell was a great talent (and a former Local 293 member). Every year a group known as the "Friends of Richard Newell" stage a blues concert to honour their friend with proceeds going to a scholarship in Richard's name in the music program of Mohawk College. Now in its thirteenth year, the Hamilton Musicians' Guild is a proud sponsor of this event. This year's concert, which takes place on Saturday June 6 at the Bay City Music Hall will feature Steve Strongman, Trickbag with special surprise guests and Jerome Godboo. Ticket info is available by calling Rob at 905-512-1717.

Yours in Solidarity,

Paul

Membership Matters

(Membership activity since last Libretto)

WELCOME NEW MEMBERS

Jeff Elliott
Carlos Arevalo
Justin LeRoux
Jennifer Little
Ryan Dismatsek
Neil LaFortune
Wayne Janus
Peter Grimmer
Peter Nunn
Jeffrey Taylor
Chris Kettlewell
Adam Poot
Laura Goheen
Andrew Charron
Brandon Lawryshyn

Wayne Petti
Daniel Empringham
Nick Hind-Knapp
Spence Newell
Gord Bond
Benjamin Munoz
Evan Bond
Patrick O'Brien
David Carrillo
Shane Lannigan
Erik Jude
Katerina Theodorelos
Brandon Lim
Susan VanBeek-Rogers
Tim Weinkauf

Darryl Blacker
Laura Keating
Alex Stojisavljevic
Kristopher Bowering
Kaitlin Jardine
Sean McNab
Kristian Rowles
Karen Coughlin
Adam Clarke
Evan Woods
Loeden Learn
Zachary-Pasquale
Kenadlyn Legaspi
Chuck Coles
Sandro Sanchioni
Amelia Lima

Mathew O'Connor
Daniel Dickson
Kyle McPhail
Evan Rutland
Katelyn Emery
Damian Birdsey
David Vukovich
Keegan Beach
Chase Donoghue
Jonathan Cabatan
Paul Rose
Bradley Schmale
Curtis Tone
Logan Fitzpatrick
Kevin Krouglow
Kevin Mann

REINSTATED

Roger Banks
Charles Cozens
Julie Fader
Stephen Fuller
Darcy Hepner
Kyle Pacey
Dimitrios Torlahidis

RESIGNED IN GOOD STANDING

Jennifer Burford
Geoff Chisholm
Frank DeClara
Rachel Desoer
Carlo Di Battista
Annelise Kathleen Forbes
Craig W Freeborn
Edward Ham
Andrew King
Jeff Graville
Albert Gilmer
Wes McClintock
Eric Minden
Diana Panton
James Pecchia (aka James Anthony)
Robert Wiseman

SUSPENDED

Chris Colohan
Doyle Grahame
Rob Elder
Jeremy Knowles
Mark La Forme
Patrick Marshall
Greg Santilly
Ramdall Selinger
Mate Szigeti

EXPELLED

Sarah Blackwood
Kathleen Caron
Joel Cassady
Caleb Collins
Richard Davis
Danny Degiorgis
Jorge Gonzalez
Brett Kocsis
Marra Koren
Arthur Lavigne
Theo McKibbon
Giancarlo Nicassio
Alfie Smith
Marguerite Szabo
Michael Taylor
Rylan Whalen

Resigning in Good Standing

Moving out of the region? Got a great job somewhere else? Taking a break from the music scene? We are sorry to lose you, but before you leave, please send us a letter or an email to let us know when you'll be ending your membership in Local 293. This will prevent any additional fees for both you and the Local. We can also help you transition into another Local if you are moving.

To alleviate any confusion regarding Resigning in Good Standing, please note:

You can only resign in good standing if you are indeed in Good Standing. Good Standing means that you have paid any back dues and/or penalties before resigning. To resign you simply write the Local (post or email) to inform the office of your intention to resign. To rejoin the Local there is a \$15.00 fee. If you have any questions, please call contact the Secretary-Treasurer.

NOTE: If you have any questions about your membership status, please contact the office.

Membership Awards & Pin Presentations



Mikhail Brat
Life Membership

Presented By
President Larry Feudo

Peter Marino
Life Membership

Presented By
President Larry Feudo



Russ Weil
Life Membership

Presented By
President Larry Feudo

Frank Chiarelli
(aka Frank Rondell)
Life Membership

Presented By
President Larry Feudo



Brent Malseed
Life Membership

Presented By
President Larry Feudo

Mike Almas
Presented Life Member
certificate on
behalf of his late father
Bob Almas

Presented By



Carter Lancaster
25 Year Pin

Presented By
President Larry Feudo

Peter Rihbany
Life Membership

Presented By
member Nick Adamson



_Congratulations To All



Terrence J. Ball
Terry Basom
Paul Benton
Terry Bramhall
Mikhail Brat
Geoffrey Brooker
Joseph E. Callura
Frank Chiarelli
(aka Frank Rondell)
David Clewer
Robert Devey
Roger Flock

Dennis Grasley
(aka Sonny Del Rio)
Al Hirsch
Jean-Norman Iadeluca
Al Ippolito
Matt Kennedy
Ralph Lefevre
David Linfoot
Robert Lowe
Maggie MacDonald
Michael Maguire

Glenn Mallory
Brent Malseed
Kevin Mann
Peter Marino
Russell McAllister
Joseph McGarr
Jack Mendelsohn
Diane Merinuk
Natalie Mysko
R. James Nelles
Jon Peterson

Peter Rihbany
Avis Romm
David Russell
Steve Sobolewski
John Staley
Donald Stevens
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Russ Weil

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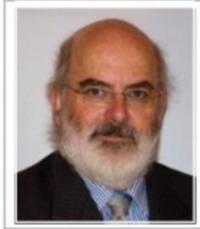
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Time to Think About Tax Refunds

by Robert Baird, President Baird Artists Management (BAM!)

It's tax season and time to think about getting a refund of taxes you may have had withheld in a foreign country by

filing a nonresident tax return.

Dear Crossing Borders,

In order to file taxes in the US to apply for a refund, what kind of paperwork do we need to ask promoters for? Should we be receiving copies of the forms they will be sending to the IRS? It's my understanding that we should receive a notice from the IRS early in 2015, which will summarize the total amount that we've had withheld over the course of 2014. Is that correct?

First of all, it is a good idea to file a nonresident tax return if and when you work in another country. In fact, it's the only way to get a refund of taxes that may have been withheld. We will deal with the requirements for the US and Canada separately.

United States

In the US, there is no requirement to file a nonresident tax return unless tax is owing. For work done in the US, you should receive a Form 1099 from whoever engaged you to perform. The IRS will not send you a summary of the amounts withheld; it is your responsibility to file for a refund of taxes withheld. The 1099s should be attached to your US tax return.

The US tax return for nonresidents is either a Form 1040-NR or a Form 1040-NR-EZ. If you wish to claim a refund of taxes that were withheld, you need to file a Form 1040NR. However, you do not need to file Form 1040NR if:

- 1) Your only US trade or business was the performance of personal services; and
- 2) Your wages were less than \$3,900; and
- 3) You have no other need to file a return to claim a refund of over-withheld taxes, to satisfy additional withholding at source, or to claim income that's exempt or partly exempt by treaty.

The Form 1040NR-EZ can be used if income from US sources is wages, salaries, and tips, refunds of state and local income taxes, and scholarship or fellowship grants. In addition, you may have to file a Form 8833 to claim certain Tax Treaty rights.

All nonresident tax filings go to Department of the Treasury, Internal Revenue Service, Austin,

TX 73301-0215. In order to file a nonresident US tax return you will need to have an Individual Tax Identification Number (ITIN).

Canada

You are required to file a nonresident tax return if you owe tax, if you are requested to by Revenue Canada, if you wish to claim a refund, or if you were granted a Tax Waiver. Not only is there a stiff penalty for failure to file a return, but arrears interest adds insult to injury. Also, if you applied for and were granted a waiver in Canada, then a tax filing is required before further waivers will be considered.

For individuals, this means the filing of a T-1 Non-Resident return with a Schedule A Statement of World Income attached, along with any T4A-NR slips you received from Canadian venues. You will need to apply for an Individual Tax Number (ITN) when you file.

For businesses, you must file a T2 Non-resident return along with certain Schedules, a T4A-NR Summary (if you issued any T4A-NR slips to employees or subcontractors) and any T4A-NR slips you may have received. Businesses also need to apply for a business number for:

- goods and services tax/harmonized sales tax (GST/HST);
- payroll;
- import/export; or
- corporation income tax.

For both individuals and businesses in Canada, you can appoint a representative who will deal with Revenue Canada on your behalf and many nonresidents choose to do this, rather than have to deal with the culture and regulations of a foreign country.

All nonresident matters in Canada are dealt with in Ottawa. You can reach the International Tax and Nonresident Section by calling toll-free 1-800-959-8281 (individuals) or 1-800-959-5525 (businesses). All nonresident filings go to International Tax Services, Revenue Canada, Post Office Box 9769, Station T, Ottawa ON K1G 3Y4 CANADA.

Dealing with taxation is difficult enough in your own country, but performers should realize that keeping tax filings up to date in a foreign country just makes good business sense. Get your paperwork in order early and remember that the deadline for nonresident filings in both the US and Canada is June 15.

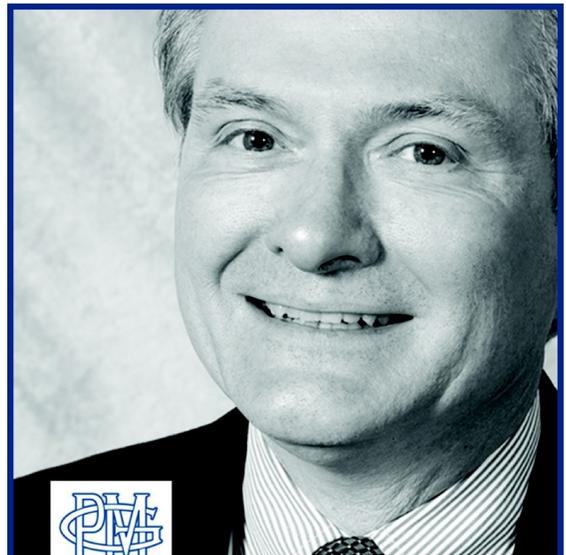
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MROC & NEIGHBOURING RIGHTS ROYALTIES

Musicians' Rights Organization Canada (MROC) distributes Neighbouring Rights and Private Copying Royalties to musicians and vocalists, across all musical genres, in Canada and beyond.

Most musicians know that songwriters collect money from SOCAN for radio airplay of their songs, but many musicians and vocalists remain unaware that they are entitled as musicians and vocalists to performers' royalties for the radio airplay of their recordings. Since 1998, Canadian law has recognized the performer's performance on a sound recording. As a musician or vocalist, you are entitled to **Neighbouring Rights Royalties** when a recording on which you performed gets radio airplay. These royalties are completely distinct from, and in addition to, any SOCAN royalties to which you as a songwriter are entitled.

Neighbouring Rights Royalties are paid to musicians based on tariffs covering commercial radio, satellite radio, pay audio and Canada's public broadcaster CBC/ SRC; and the use of recordings as background music in commercial/public venues. Tariffs for additional royalties are continually in the works. In Canada, royalties are also generated by a levy payable on blank audio CD-Rs sold in Canada. Distributions are based on a blend of radio airplay and album sales.

Their website www.musiciansrights.ca provides useful information on neighbouring rights and private copying royalties and on other revenue streams available to performers. There you'll find the forms you'll need to get signed up. They can also mail you an information package and forms. You can contact them at: **Musicians' Rights Organization Canada (MROC), 1200 Eglinton Avenue East, Suite 505 Toronto, ON M3C 1H9; info@musiciansrights.ca or 1-855-510-0279.**

**This information is used by permission.*



If you are a musician or vocalist who has performed on a sound recording released during the last 50 years, MROC may have money for you!

Who are we?

The Musicians' Rights Organization Canada (MROC) is a not-for-profit organization that distributes neighbouring rights and private copying royalties to musicians and vocalists.

MROC is the only collective in Canada for musicians governed by musicians

How it works...

MROC pays musicians and vocalists neighbouring rights and private copying royalties related to their sound recordings. AVLA and SOPROQ pay labels their share of neighbouring rights and private copying royalties. SOCAN pays songwriters and music publishers royalties for performances of their songs.

Neighbouring Rights

A sound recording must have been recorded in Canada or a Rome convention country or by a company/ independent artist from one of these countries. Every musician/vocalist that played on that recording is eligible to receive royalties regardless of nationality.

Private Copying

You must be Canadian or a permanent resident of Canada to be deemed eligible.

What territories are covered by MROC?

MROC works for you beyond Canada. MROC has agreements with collective management organizations from around the world - including the UK and the United States.

How do I sign up?

You can sign up for MROC in two easy steps:

1. Visit www.musiciansrights.ca and register.

2. Tell us about the sound recordings you played on.

Where can I find out more?

Website: www.musiciansrights.ca

Facebook: <https://www.facebook.com/MusiciansRightsOrganizationCanada>

Twitter: @mroc_canada

Or contact us...

Email: info@musiciansrights.ca

Phone: 416-510-0279 (Toll Free) 1-855-510-0279 F: 416-510-8724

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SO YOU'VE WRITTEN & RECORDED A SONG, SO WHAT'S NEXT?

By Alan Willaert

AFM Vice-President from Canada

In Canada, Copyright is an inalienable right, and is instantaneous immediately upon creation. The problem, is proving you did it first, if ever contested.

To actually obtain public record of Copyright, in Canada, you do so through the Canadian Intellectual Property Office (www.cipo.gc.ca). There are forms to fill out, and a fee to pay for registration. You can also do a US Copyright through the US Library of Congress.

Now, that is the absolute, best way of achieving what you want. There is then a public record, and if anyone every decides to steal your song, ostensibly they would check there first to make sure you hadn't done this.

Next best thing is to create a paper trail. For instance, when you register your songs with SOCAN (www.socan.ca), this ensures you will receive royalties for airplay if you are the songwriter. Also, half the royalty is retained since you are also the publisher, unless you have made a deal to sell/assign that exclusive right.

In doing the registration, SOCAN will tell you this is not a form of Copyright.

However, it creates a date stamp which can be later used in court if necessary, to show when you had possession of the song.

Same goes for when you record the song, and file an AFM recording contract. This is another date stamp.

Don't forget once you have recorded, to make sure you contact MROC (www.musiciansrights.ca), and register your repertoire with them. This ensures every musicians (and the label, even if it's yours), will get royalties for commercial use of the recording as well.

And many people forget about the Canadian Musical Reproduction Agency (www.cmrra.ca). They look after mechanical licences and synchronization rights.

They take a small percentage to represent your songs in a non-exclusive arrangement. People who are looking to place songs in a movie, or are looking for the master rightsholder to obtain a licence to re-record a song often don't look for the label, they will go here to find the rightsholder (you), and make a deal to use the song. The same function is carried out in the US by the Harry Fox Agency...

Another date stamp for completed or partially written songs looking for a collaborator, is the Songwriters' Association's song vault (www.sac.ca). You can "park" your songs there, creating yet another paper trail.

All these things will generate income through the Copyright Act (Right of Communication, Right of Reproduction and the Right of Making Available as well as moral rights). The royalties can be large, depending on the amount of airplay and use. However, an equal or greater revenue stream is available through contract law – i.e. the AFM recording contract. Once filed, we monitor the use of songs and invoice producers for New Use, which pays every musician on the original recording. This is by far the most important reason to file contracts, with pension being a close second. So make sure you FILE CONTRACTS on your recordings.

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- your song list or repertoire

Visit AFMEntertainment.org for more information.

Net wages will be at or above the local union's wage scales, and Locals will receive both work dues (if applicable) and contracts. AFM Entertainment will handle all communications with a potential purchaser.

AFM Entertainment reserves the right to accept, reject or edit any submitted materials.

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SALARIES SERIES

I want to be a session musician. What will my salary be?

JARED LINDZON

Special to The Globe and Mail
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Job: Session musician

Role: Session musicians, once primarily employed by major music labels to provide backing instrumental and vocal work for popular recording artists, have since evolved into other areas of studio-based musicianship, including the scoring of films, television programs and commercials.

"They are hired because they're very accomplished and they're quick learners, so if there are [music] charts to read, they can read through them once or twice, and do a take in two or three shots," said Alan Willaert, Canadian vice-president of the American Federation of Musicians union.

Mr. Willaert adds that some session musicians still work with artists to record popular music as well. In such instances, the role is less focused on delivering a predetermined product and more about contributing to the creative process, "filling in the blanks" of a work in progress.

"Oftentimes, they'll go into the studio and the song will develop as time goes on," he said. "The session musician is called in to augment or lay down the critical parts that are necessary."

Salary: The salary of a session musician will depend on their level of experience, the type of session and their location, though innovations in technology are making the latter less of a barrier.

The standard pay while working on the sound recording of a popular artist is just under \$400 for every 15 minutes of final product, which Mr. Willaert says takes about three hours. "That's the fee that's under our sound recording labour agreement, which is for audio only, although



there can be a video component for extra money," he said. Recording a 60-minute album, for example, will net session musicians \$1,600 for approximately 12 hours of work.

For lower-budget film and television productions, which Mr. Willaert says is most common in Canada, session musicians earn about \$330 per half hour of underscoring. For major motion pictures, however, session musicians earn only \$300 per half hour of underscoring, but the real money comes by way of residual payments.

"You can make a fair chunk of money, provided the movie has legs. If you recorded on an *Avatar* or a *Titanic*, then you're doing quite well," he said. "The secondary market is usually at least eight times what the session musician makes [during the recording session itself]."

Mr. Willaert estimates that the average session musician earns between \$40,000 and \$50,000 a year, while the top couple of hundred session musicians in the world, the "first-call musicians" on major productions, earn "well into the six figures, and almost closer to seven."

Challenges: While finding consistent work presents its own challenges, Mr. Willaert says there are other difficulties that come as a result of that.

"If you're not pulling in a living wage doing your main profession, unfortunately you'll have to do other things, and that's self-defeating," he said. "The unfortunate thing about being a musician is that you've got to do it all the time. Like an athlete, you're using specific muscles, and they need to be exercised or toned every single day or you start to lose it."

Why they do it: Mr. Willaert says that like any form of musicianship, most session musicians begin their careers with a love of the craft and hopes of becoming a star.

"People love to play," he said. "If you're a musician, or have any interest in music, there's hardly anything that will stop you from playing in some capacity."

Misconceptions: While there was a time when session musicians were largely employed by major record labels to assist mainstream artists, Mr. Willaert says this is no longer the case. While recording artists still employ session musicians, most are hired for film, television and advertising work.

Education: While most session musicians have earned a degree in music, the industry does not disqualify those who are self-taught or privately tutored, so long as they can demonstrate the same level of proficiency.

Mr. Willaert says there was a time when the AMF held auditions for those seeking membership, but the process has since become less formalized.

"The person that's contracting you will want to know that you can read charts; they'll put sheet music in front of you at a film session, and if you can't read it on the spot, then you're out of there," he said.

Job prospects: Mr. Willaert says that while top-tier session musicians are always in high demand, most people will have to compete in a difficult job market.

"Music is a crap shoot," he said. "You want to be a major star, but only a minor percentage of people actually get there."

While the industry has suffered of late, there are opportunities for those willing to be flexible.

"There's other things you can branch out into, if you have the chops or the ability or the talent to do this kind of quick reading of charts," he said, adding that such opportunities range from live television to jingle writing.

Manage Your Member Profile

The Federation is proud to announce the latest enhancements to the AFM.org website.

AFM members can update their addresses, phone numbers, privacy settings, e-mail addresses, and website addresses all in one place.

There are additional tools for local officers, such as access to the control panel to handle members, groups, registration, content, update dues structure, and more.

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For more information, please contact AFM Information Systems at support@afm.org.



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Miss Maggie M. MacDonald

Recently Local 293 was saddened to receive the news that one of our most energetic, enthusiastic and talented members, Maggie MacDonald had suffered a rather serious health setback. Miss MacDonald is one of the local's most distinguished members. In 2013 she became the first woman in the 110 year history of Local 293 to be awarded a fifty year membership pin.

A native of Scotland, Maggie began her musical career in her native land. After moving to Canada her talent was recognized immediately leading to work at the CBC on programs hosted by Elwood Glover, Gordie Tapp, Bob McLean and others. Miss MacDonald received instruction in the famed Bel Canto vocal technique from renowned voice coach Edward Johnson. Her musical development was such that Mr. Johnson encouraged her to become involved in teaching the Bel Canto method to young students thereby generously sharing her insights and talent with another generation of vocalists.

Of course her mastery of Mr. Johnson's technique also opened up the possibility of Maggie pursuing a classical career in the operatic field. Instead she decided to follow her musical muse into the jazz and 'pops' realms where she has enjoyed enormous success. She is quite possibly the only member of Local 293 to perform before a president of the United States. In 1971 she appeared with Frankie Laine in Washington D.C. at the National Columbus Day Concert. At the concert in Constitution Hall, Miss MacDonald, accompanied by the United States Navy Band, entertained then president Richard Nixon, the President of Italy, the Spanish Ambassador to the U.S. and many other notables.

In her long career Maggie has appeared in countless venues including Hamilton Place and RoyThompson Hall, working the Paul Benton Trio, the George Rose Big Band, the Eddie Graf Orchestra and Michael Burgess among others. Added to her musical accomplishments are Miss MacDonald's talent as a dancer and choreographer. She has appeared in a number of musical theatre productions including South Pacific, The Pirates of Penzance and Showboat. Also her work in television and film, including the feature film Superstar, brought Maggie membership in that other performing arts union, ACTRA.

Here at Local 293 of the Canadian Federation of Musicians we are proud to include Maggie MacDonald in our membership and to acknowledge her talent and her long and distinguished career. We wish her a speedy and complete recovery. Members of the local who wish to contact Miss MacDonald are advised to call the office at 905-525-4040.

Paul Panchezak



14 Hester Street, Hamilton, Ontario L9A 2N2
Tel & Fax: (905) 574-9212
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Do we have your current contact information?

The Local 293 Office sends out important advisories to members by email and we want to make sure that you're not left in the dark!

It is important to notify the office of any changes to your contact information. This includes your email address, phone numbers and home address.

Call **905-525-4040** or email
(local293hmg@bellnet.ca)

to make sure that we have your correct contact information.

You can also update your contact information online by going to: <http://www.afm.org/>

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Harold Namaro

IN MEMORIAM

Life Member Harold Namaro passed away suddenly on Friday, February 20, 2015, in his 91st year. He is survived by his daughters Cynthia and Maureen plus his grandson Drew. Harold was predeceased by his brother and fellow musician Jimmy Namaro. Harold taught music at Hillfield Strathallan School until the age of 75. He was a 32nd degree Mason with the Valley Lodge in Dundas as well as a member of the Scottish Rite in Hamilton. Harold had a successful career as a professional musician. Harold carried on a mechanics business on Main St. W. and Ewen Rd. for 25 years. Harold worked many local venues, such as the world renowned Brant Inn, the "Thursday Night Music on the Waterfront" series as The Harold Namaro Jazz Band as well as having played often at "Music in the City" series in Gore Park with The Harold Namaro Dixieland Band and the Burlington "Summer in the Park" series with the Harold Namaro Quartet.

Harold really spiced things up at The Mustard Festival and was often enjoyed at Whitehern Historic House & Garden and the Cactus Festival, just to name a few. Harold was always asked back to any venue he played because folks loved his fine musicianship and charming manner.

Our Brother, Harold Namaro was born Sept. 12, 1922 in Hamilton. Harold came from a renowned musical family. Not only did he have his own bands in the Hamilton area, but, you might also remember that Harold was in the movie "Three men and a Baby".

Harold was a true gentleman and was proud to be a member of the Hamilton Musicians' Guild, Local 293, AFM/CFM.

Rest in Peace Harold

AFM UPDATES "ROAD GIG" ASSISTANCE POLICY

When musicians travel to perform they face a host of challenges—from transporting and setting up gear in a new space, to finding a great late-night eating spot, to getting their instruments across a border or in the cabin of an airplane. The last thing any traveling group wants to worry about is getting "stiffed" on a gig. If that ever does happen, though, the AFM offers help through "Road Gig," an AFM policy to assist traveling musicians in the event of contract defaults. But what exactly is Road Gig?

First, let's talk about what it isn't. Road Gig isn't roadside assistance, help at the border with a missing visa or passport, nor help in the event of stolen instruments or equipment (instrument insurance is offered through Mercer in the US and HUB/Intact in Canada). It is assistance with contract enforcement, in cases where a venue or purchaser defaults on payment.

Qualifications

The AFM will assist with collecting on defaulted contracts, when the following criteria are in place:

- The claim is for a traveling engagement.
- The engagement is covered by a written AFM contract (for US engagements only, other written contracts may also be accepted).
- The contract must have been filed with the appropriate union local, and must meet minimum scale.
- Each instrumentalist and member vocalist who performed/would have performed, must be a member in good standing at the time the engagement was scheduled/performed.

The policy does not apply in cases where the venue/establishment is covered by an existing AFM Collective Bargaining Agreement, or in cases where musicians are acting as a backup unit for a traveling "name" artist/act.

Making a Claim

Claims can be made by calling 1-800-ROADGIG (762-3444) in the US, or 1-800-INFOFED (463-6333) in Canada. Claims can also be made via e-mail, to roadgig@afm.org. Any calls or e-mails received after normal business hours will be responded to on the next business day. Claimants should include a copy of the defaulted engagement contract, and all other pertinent information, such as venue and purchaser details, in their claims. Upon reviewing all this, the AFM will determine the appropriate course of action, and do everything it can to effect an equitable resolution to the claim.

Enforcement and Collections

When claims are made, the AFM's Touring, Theatre, Booking and Immigration Division will determine how best to pursue the claim. This usually begins with an official letter to the purchaser/venue to demand payment. If there is no immediate resolution, the AFM will seek authorization from claimants to pursue a legal collection process. At a minimum, the AFM may elect to pay musicians the Traveling Scale, at \$150 for leader and \$100 for sidemusician, for the defaulted gig.

When it comes to road gigs, the AFM isn't going to rush in and change a flat tire or keep a restaurant open past midnight. But we can help our AFM traveling members from being left out in the cold, when it comes to their gig contracts.





Current Benefits:

- The member chooses the value of each item to be insured. Only items above \$10,000 require an appraisal. The policy pays the limit shown on the policy.
- The members are only required to insure the items they wish to insure.
- If an item that was stolen is ever recovered the member has the right to purchase that item back
- You can schedule any item you use in your performance. It does not necessarily have to be a musical instrument.
- Claims under \$5,000 are settled in our office allowing for quicker claims payments
- Equipment Rental reimbursement should you need to rent equipment because your scheduled equipment was damaged or stolen.
- Promotional Items (CD's ; T-shirts, Posters) for a limit of \$2,500 is included free with the policy
- Low Deductible Most commercial policies have a \$500 or \$1000 minimum deductible
- Multiple Liability limits available 1, 2 and 5 Million limits. This allows the member to meet most if not all venue requirements for liability certificates
- Great Customer Service - Email accepted 24/7 for adding or deleting equipment
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- **New Rate:** The equipment rate has been reduced from \$2.75/\$100 to \$2.00/\$100. The \$2.00 rate is 37% lower than the old rate.
- **New Deductible:** The deductible has been increased to \$100.00 from \$50.00. You should still insure items under a \$100 in value because if a case of gear goes missing it could have a number of items worth under a \$100 but together total \$500 - \$1000;
- **New Liability Rate:** The liability premiums have been increased to \$50.00 for 1 million and \$100 for 2million
- **Added coverage** for Advertising & Personal Injury
Note - Personal Injury is liable slander not bodily injury which the policy has always covered
- **Increased Equipment Rental Limit**
The rental reimbursement limit has been increased from \$1,000 to \$10,000 for no additional charge, should you need to rent an instrument, when yours has been lost, stolen or damaged.
- **New Coverage at No CHARGE : Lost Income**
Should you be unable to play as scheduled due to an insured loss to your equipment or if the venue experiences an insured loss and is closed, your policy will pay your lost income less expenses to a maximum of \$5,000 for contracts signed prior to the loss for up to 21 days. Your signed AFM-CFM contract form is your best tool for proving loss of anticipated revenues.

Note: Application Forms are available on our website at:
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Kevin Mann

You and Your Money

What they don't teach you in music school!

This is the first of a series of articles that I have been asked to write to assist fellow musicians with managing their money. All musicians work hard for their money and my aim is to help you learn how to manage it and keep. Easier said than done!

No one is born knowing how to manage money - even Warren Buffet had to learn from the beginning. I expect that most of the readers of this newsletter will ignore it and continue to spend beyond their means as most Canadians do. If I only get one, and perhaps two readers, to implement the ideas after reading the article, then I will consider that I've been very highly successful – mission accomplished. Going forward the points that I will make will come from my own experiences both as a working musician, as a corporate controller, and from the interactions I have had with my tax clients. In later articles I will discuss my personal viewpoint that it is better to owe the money to the government on April 30 then it is to apply for, and expect, a refund.

You have just received the tax refund - so what? What are you going to do with it? Most of us will treat the money as a free gift and go out and buy a treat for ourselves – some personal indulgence - whatever it is we think we need to purchase now. If you're starting out in your career – perhaps you just graduated from music school – and you have not moved into a lucrative position right away, then you have a financial learning curve to surmount. No one is going to throw gobs of money at you and you better get used to the idea fast. You may be rich in 10 years but in the interim you have to manage your earned money and manage it well.

If you have a day gig and you work for a T4 some issues will be taken care of: your unemployment insurance premiums will be paid for you, your CPP (Canadian Pension Plan premiums) will be paid for you and perhaps there's a bit of an employee savings plan that's available. If you do not have this steady daytime gig or if you do have one and you have employment income from self-employment as a musician then money management requires a little more effort on your part.

When you are just starting out in your career and trying to piece together a reputation you are probably doing gigs with many groups and playing several types of music. Money is not coming in in gobs and you're most likely you trying to get by from week to week. Still there is something that you can do to begin managing your money and there is no better time to start than now. Contributing amounts to the normal investments like RRSPs, buying some stocks or bonds, and so on, may be beyond you for a while. I do encourage everyone to start saving as soon as possible and I contend that it is never too late to start – no start no savings.

If you do not have an RRSP savings plan and if you have not contributed substantially to one or you are not in the process of doing so then consider opening a TFSA a *tax-free savings account*. If money is tight try to find a way to put just five dollars away every week. I understand that it can be very difficult. **The point is:** you need to get into the habit of saving and the only way to get in the habit of saving is to start and do it and stick to it no matter how hard it gets. Five dollars a week is a couple of designer coffees a week or maybe even just one. If you are scraping by trying to get your career off the ground and you are drinking designer coffees then shame on you. Keep those coffees for celebrating key points in your life over the year – like when you achieved a personal milestone or goal, played a difficult performance past your expectations, or when that lovely person that you have been courting finally agreed to become your spouse – well perhaps something other than a designer coffee is more appropriate in this case.

Get someone to set up a tax-free savings account for you. While contributions to a TFSA will not generate deductions on your annual tax return any earnings that your deposits generate do not attract income tax when you make a withdrawal. What the TFSA does is give you a buffer that you can use as an emergency fund should a real emergency arise - not an impulse buy – I said a real emergency. My elderly uncle told me more than 20 years ago that when he was married with two young kids he used to set aside three months of living expenses in a savings account for emergencies in case he lost his job. With the structural changes in the Canadian economy over the past few years that living expense buffer is probably more like six months. If you have not started any financial planning or savings program there is no better time to start than NOW.

Take your tax refund and start now.

When the musical chairs in the game of life stop, will you have a financial chair to sit on?

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Kevin Mann CPA, CMA, MBA is a performing bassist and the President of PMG Business Services Inc. He has provided extensive financial and managerial expertise to a wide range of organizations in not-for-profit and for-profit service oriented businesses including being a Board Director and Member of the Mississauga Symphonic Association and The Oakville Symphony.

WHAT NEXT *Festival of New Music*



APRIL 29 to MAY 5, 2015 *Alter Egos: Orchestral Minds and Other Instruments*

Admission to all What Next Festival events is PWYC (pay what you can) at the door.

Cocktails and Culture Opening Reception
Wednesday, April 29 from 5:30 to 8:30pm
Nathaniel Hughson Gallery
(27 John St. N.)

Join us for a reception and evening of socializing as we kick off the 2015 What Next Festival and enjoy the current exhibit at the Nathaniel Hughson Gallery. Cash bar and refreshments served.

🎵 – Concert

Discover the Unusual 🎵
Thursday, April 30 at 7:30pm
Christ's Church Cathedral (252 James St. N.)

Presented in-the-round in the intimate and beautiful setting at Christ's Church Cathedral, this concert features HPO musicians showcasing unique techniques. Hear Principal Flutist Leslie Newman as well as guest composers the Toy Piano Composers.

Invisible Orchestra – Electronic Works
Saturday, May 2 from 10am to 4pm
(270 Sherman Ave. N.)

Experience electroacoustic music composed for and played by computer. In partnership with the Canadian Music Centre, we bring together unique works from across the country as the What Next Festival joins Doors Open Hamilton.

Coffee with Composers
Sunday, May 3 from 2 to 4pm
Mulberry Street Coffeehouse
(193 James St. N.)

Join us in this casual drop in event at the Mulberry Street Coffeehouse. Grab a coffee and chat with composers featured in the festival, including Christien Ledroit, HPO Composer-in-Residence Abigail Richardson-Schulte and other composers.

Alter Egos 🎵
Tuesday, May 5 at 7:30pm
The Gasworks (141 Park St. N.)

Join us for a concert that tests the perceptions of a traditional symphonic musician. In a program featuring guitar, saxophone, basset horn and electric bass, along with HPO musicians on the violin, trumpet and trombone, this evocative concert features two world premieres by Hamilton composers Christien Ledroit and our own Composer-in-Residence Abigail Richardson-Schulte.



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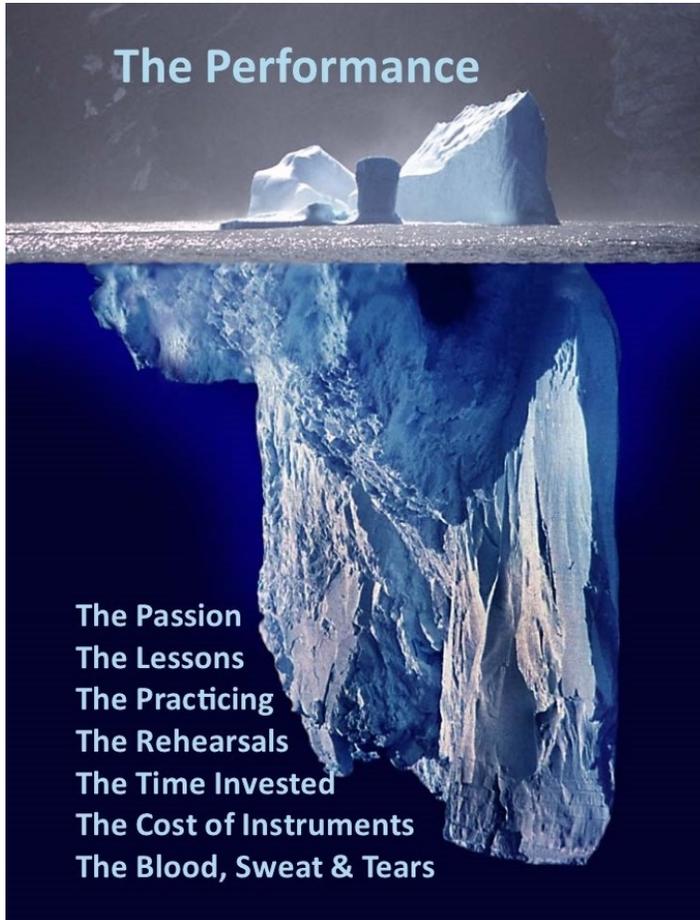


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The Pension Fund provides:

- Retirement Benefits
- Disability Benefits
- Survivor Benefits

Who are we?

Musicians' Pension Fund of Canada was established primarily as a result of collective bargaining between employers and the Federation.

The Plan is registered under the Ontario Pension Benefits Act, and under the Income Tax Act.

Employee contributions are not required nor are they permitted. Contributions are made by employers and are held in trust for the purpose of providing benefits to eligible members and their beneficiaries.

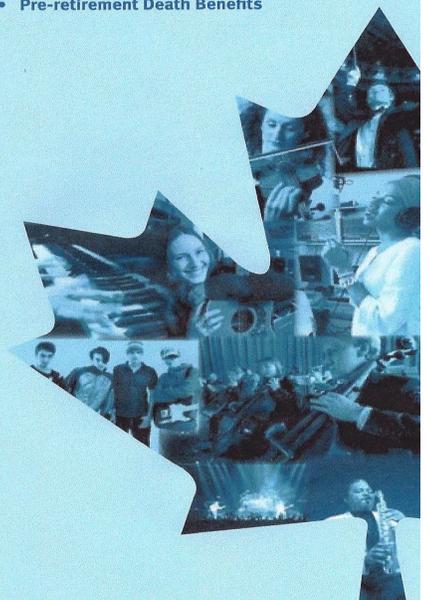
The Fund presently has assets in excess of \$575 million.

The Plan is administered by a Board of Trustees, consisting of an equal number of employee and employer representatives. They are responsible for the overall operation of the Plan and serve without compensation.

What's in it for me?

The Pension Fund provides:

- Normal Pension
- Early Pension
- Disability Pension
- Pre-retirement Death Benefits





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