

APRIL
2016

LIBRETTI

GENERAL MEMBERSHIP MEETING

Monday, May 9, 2016 - 7:00 pm

The Admiral Inn

York & Dundurn Streets, Hamilton

AGENDA

2015 Financial Review

Life Membership Awards

Ian Thomas, Lynda Eady, Carmen Nemeth,
Andrea Garofalo, Rita Chiarelli, John Bebbington,
Daniel Lanois, James Heaslip, Neil Nickafor

25 Year Membership Pins

Ginger Graham, Bill Wright, Helen Beese,
Sterling Stead

50 Year Membership Pin

Glenn Mallory

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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Larry Feudo

President's Report

As we head into the summer season we should take the opportunity to review some common sense practices regarding the filing of contracts. There's an unfortunate trend with members not bothering to file AFM contracts resulting in cancellation of gigs and promoters not delivering the agreed upon fee.

Lately there's been an upswing in disputes between members and promoters defaulting on payments. Whether it's the economy or just ineptitude on the part of promoters this situation prompts us to point out some key points for freelancers to always keep in mind.

1. Always file AFM contracts in advance of the date with the Local whose jurisdiction the gig is to be played. This provides the Local with the legal basis to represent you should something go wrong. There are no work dues on freelance gigs that fall outside of a collective bargaining agreement in the Local 293 jurisdiction.
2. Ask for a 50% deposit to be paid in advance of the date as a show of good faith. It should be presented to the promoter that the contract protects him/her as well by binding you to the date and a contract is mutually beneficial to both parties. Depending on your marketability and clout this could be advantageous to the owner should a better offer come along for that date.
3. When dealing with a promoter that you've never worked with before contact the Local for some insight about his/her past record of dealings with members. Promoters don't operate in a vacuum, if they're fair and honourable we'll know about it. Conversely, if they have a bad reputation of being unfair and disreputable that news travels fast.
4. From time to time we get the general public looking for acts and we try to recommend the names of members who would be suitable for the job. I would say the overwhelming majority of those people wouldn't present any problems for our members but I would recommend our members still file an AFM contract with the Local. Should something go wrong with a referral it would put us in an awkward position of responsibility.
5. The final point and possibly the most important one is - no AFM contract = no pension contribution. It's always worth the effort to get a portion of your fee for a pension contribution. If you're a full time musician it's important to start getting some pension contributions for your future.

Now at this point some of you are probably thinking no promoter/buyer will sign a contract if I ask for one and I'll lose the gig if I do. First of all that's probably a red flag right there-does a bar owner/promoter have to sign contracts with his suppliers? I would think so-any reputable businessman runs his operation on paper not on a nod or a wink. The point is if you don't ask you don't get. If everyone asked for contracts and stuck together as a collective that would be the norm rather than the exception. The point of this article is to avoid having to go to court for satisfaction by using these precautions to eliminate possible disputes. There's an adage that goes "he that goes to the law holds a wolf by the ears". In light of Local 293's past experience with the legal system we'd advocate avoiding that process by any means necessary.

Have a great productive summer!



Yours in solidarity

Larry Feudo



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Brent Malseed

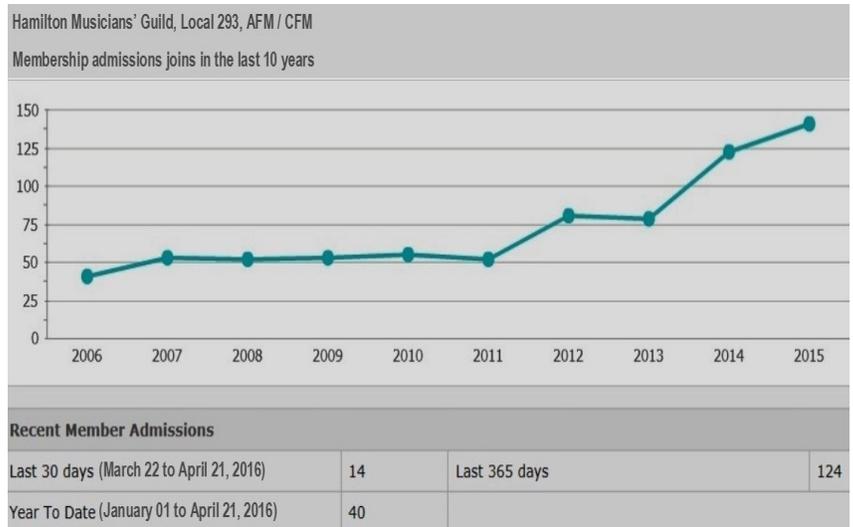
Secretary-Treasurer's Report

Membership Recruitment or Membership Retention? - Is recruitment the most important activity for local membership development and to secure its existence? Member recruitment is definitely a key factor, but if we want our local to thrive, membership retention is the most important piece of the puzzle. Although many may believe that if new members are not joining, the livelihood of the local will not survive. However, in order for new members to join, it is necessary to have a solid foundation of members which will always stimulate membership growth. Here are three reasons why retention is more important than recruitment:

1. Get retention right and we will have built the basis for recruitment. High retention rates are the signal that we have happy, satisfied members. These members tend to share the local success stories with others, automatically creating a grassroots recruitment campaign. We must start with retention, and follow with recruitment.
2. "A bird in the hand is worth two in the bush" is certainly true for local organizations. It's true not only because it takes less effort to keep a member than find a new member, but also it is less expensive to retain a member than recruit a new one. Recruitment often gets the attention, but retention will make our organization financially secure and strengthen our collective voice in meaningful decisions that affect all musicians in our community.
3. A low retention rate is a signal that we have serious underlying problems in our local. Recruiting members is primarily a function of great marketing, but member retention is a function of both marketing, and more importantly, a great membership experience. If we can not retain members, then we are wasting our money recruiting new members until we fix the problem that is causing members to leave. If we can't retain, recruitment will burn through prospects because they won't remain.

The bottom line is that recruitment is important for Local 293, but retention must be our first priority. If we master the art of member retention, then recruitment will be fun and easy, leading to success for all of our present and future members.

The chart to the right shows the continuous climb in new member recruitment as a result of member retention. In 2012, our membership stood at 283 members. At the time of writing this report, we now stand at 647 members. I would like to thank all the members of Local 293 for your continued confidence and support in rebuilding the Hamilton Musicians' Guild by retaining your membership. It is through solidarity that we will survive and grow to exercise our collective political power to ensure that our members' voices are heard at every level of government.



Mohawk College Music Program - In December of 2015, President Feudo and I presented a donation to the Richard Newell Memorial Scholarship on behalf of the Hamilton Musicians' Guild. Jamshed Turel, Head of the Mohawk College Music Program accepted the \$900 donation which will benefit a student in the Applied Music Program. On February 10th, 2016 the Hamilton Musicians Guild hosted a group of 2nd and 3rd year music students from Mohawk College along with Jamshed Turel, Academic Coordinator and Professor Pat Collins for their Entrepreneurship and

continued on page 4....



Mohawk College holds an "Entrepreneurship and Portfolio Class" at the Hamilton Musicians' Guild Office on Wednesday, February 10, 2016 for 2nd & 3rd Year Applied Music Students



....continued from page 3

Portfolio Class. We spent a morning with the class discussing the business side of the music industry and the many benefits of membership with the AFM/CFM.

Public & Community Relations Initiatives



City of Hamilton - In February, 2016, An Honorary Membership was presented to Hamilton City Councillor Tom Jackson and a Certificate of Appreciation was presented to John Hertel, Director of Finance, Administration, and Revenue Generation Corporate Services Department City of Hamilton for a motion to City Council that resulted in the musicians of the Falstaff Orchestra from Opera Hamilton being paid \$20,000 through a grant from the city for their performance that was unpaid by Opera Hamilton in 2013.



CFM Office Visit - President Feudo and Secretary-Treasurer Malseed attended a meeting at the Canadian Federation Offices (CFM) in Toronto on December 10th, 2015 to discuss a proposal for a Local Organization Plan with Paul Frank, Director of Organizing & Education for the AFM, Alan Willaert, AFM Vice-President for Canada and Paul Sharpe, Director of Freelance Services & Membership Development.

IATSE - A meeting with Cindy Jennings, President of Local 129 IATSE was held at the Hamilton Musicians Guild office on December 11, 2015 to discuss various matters including contracts with Theatre Aquarius, Hamilton Place and other venues.

Hamilton & District Labour Council - President Feudo and Secretary-Treasurer Malseed attended the Hamilton & District Labour Council meeting on January 21, 2016 and were both sworn in as official delegates to the H&DLC. Secretary-Treasurer Brent Malseed was nominated and elected to the Special Events Planning Committee of the H&DLC.

CORE Entertainment - President Feudo and Secretary-Treasurer Malseed attended a meeting with Scott Warren, General Manager of Core Entertainment at Hamilton Place on Friday, April 1, 2016 to discuss the role of the Hamilton Musicians Guild in the community and the history of agreement's with HECFI

Outreach to music students - Marshall Ron Palangio has arranged a seminar at Cardinal Newman High School on Wednesday, April 27, 2016 with the Hamilton Musicians' Guild to discuss the state of today's music industry and the power that the youth hold in the future of music. President Larry Feudo, Secretary-Treasurer Brent Malseed and Local 293 member Brent Wirth with attend this seminar with Ron Palangio.

On a closing note, I would like to take this opportunity pay my respects to Gus Figliola. I had the opportunity to get to know Gus over the years during the many gigs we played together, especially playing with the Matt Kennedy Trio in the O'Sullivan's Dining Room at the Royal Connaught Hotel during the 70's and 80's..



Yours in solidarity

Brent Malseed



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AFM/CFM Immigration Services

The AFM has been recognized by both US Citizenship and Immigration Services (USCIS) and Citizenship and Immigration Canada (CIC) as an authorized petitioner for temporary work permits on behalf of AFM/CFM member musicians. For P1, P3 and O1 Consultations, AFM provides the consultation letter required by the USCIS, but does not supply USCIS forms (see here for more information: <http://www.afm.org/departments/touring-travel-theatre-booking-immigration/visa-questions-and-answers>). You may also access information from the USCIS website: <http://uscis.gov/graphics/index.htm>.

Canadian members who wish to work in the US may be eligible for a Class P2 non-immigrant work permit. For more information on Immigration Visa Questions and Answers: <http://www.cfmusicians.org/services/work-permits>

Please note, at this time P2 permits are being processed within 75-90 days.

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Professional musicians united through our Locals so that:

*We can live and work in dignity;
Our work will be fulfilling and compensated fairly;
We will have a meaningful voice in decisions that affect us;
We will have the opportunity to develop our talents and skills;
Our collective voice and power will be realized in a democratic and progressive union;
We can oppose the forces of exploitation through our union solidarity.*

We must commit to:

*Treating each other with respect and dignity without regard to ethnicity, creed, sex, age, disability, citizenship, sexual orientation, marital status, family status, or national origin;
Honoring the standards and expectations we collectively set for ourselves
in pursuit of that vision, supporting and following the Bylaws that we adopt for ourselves;
Actively participating in the democratic institutions of our union.*

**With that unity and resolve, we must engage in direct action
that demonstrates our power and determination to:**

*Organize unorganized musicians, extending to them the gains of unionism
while securing control over our industry sectors and labor markets;
Bargain contracts and otherwise exercise collective power to improve wages
and working conditions, expand the role of musicians in work place
decision-making, and build a stronger union;
Build political power to ensure that musicians' voices are heard at every level of government
to create economic opportunity and foster social justice;
Provide meaningful paths for member involvement and participation
in strong, democratic unions;
Develop highly trained and motivated leaders at every level of the union
who reflect the membership in all its diversity;
Build coalitions and act in solidarity with other organizations that share
our concern for social and economic justice.*



Ron Palangio

I recently came across the article at Musicians Unite (<http://www.musiciansunite.com/index.html>) and thought it would be worth sharing with the members of the Hamilton Musicians' Guild:

Why Cover Bands and Musicians are More Important than Ever

By Steve Witschel



"The world just learned that we lost yet another music icon...the incomparable Prince. As with when anyone else passes away, people all over the globe are celebrating his life and music. We're sure to see tributes to follow where well-known living artists will cover songs from his vast catalog of music.

But then, as with any other great loss, the attention and focus will slowly fade. It will never disappear; an artist that has had as much of an impact with music as Prince will always be remembered.

Unfortunately as the years pass - even just getting through this year - we're going to see this happen more and more often. Our heroes will all eventually be gone. We'll only be left with the art that they created. It will then be our job to make sure the music lives on.

Let's be honest. The millennials don't have any real young icons to look up to. There's barely any artist that I can think of that writes and performs with the integrity and passion of past generations.

But that's actually okay.

There is such a great wealth of popular music to discover and rediscover that has been written in the last 60 years.

What will keep this alive? Radio? Somewhat, although the tradition is that you only hear current and former hits. Perhaps we will pass it down to our children at home. That already seems to be the case.

But there's nothing that compares to the live music experience. And for cover bands and musicians that want to fulfill their own musical desires while still pleasing the masses, it's important that we carry the torch of the greats.

With the incredible library of music to choose from, and what is and will continue to be a demand to hear it played over and over again, my prediction and hope is that cover bands will become more lauded and respected, because music fans will still want to hear these songs for generations to come, and will still get to experience the feelings and inspiration that it has given us.

I said that it's important for us to carry the torch, but I think it's more than important. ***It's our responsibility.***"

Regards, Ron Palangio, Marshall



Frank Musico received his Life Membership Certificate at the December 2015 General Membership Meeting.



Paul Panchezak

Local 293 StreetBeat

The 2016 Juno awards were held in Calgary last month and once again Hamilton (and Local 293) was represented. After five previous nominations Harrison Kennedy finally prevailed in the "Blues Album of The Year" category with "This Is from Here". The CD was a co-production with Jesse O'Brien, one of our local's hardest working members who was also featured playing keyboards on the release. Congratulations go out to Jesse on a job well done. Jesse also found time in the last year to tour and record with Tom Wilson's group LeE HaRVeY OsMOND. Tom is another longtime Local 293 member. His latest LeE HaRVeY OsMOND project, "Beautiful Scars", was nominated in the "Best Contemporary Roots" category but lost to Canadian legend, Buffy Sainte Marie.

Jesse O'Brien will also take part in the fourteenth annual "Blues With a Feeling" tribute to the late Richard Newell a.k.a. King Biscuit Boy (an ex-293 member). Jesse will lead a band with guitarist Chris Caddell at this year's concert. Both musicians are also part of Colin James' touring band. Once again Local 293 is a proud co-sponsor of this event which raises funds for a scholarship in Richard's name. Also on this year's show is another member of our local, vocalist/guitarist Andre Bisson and his band. Rounding out the lineup will be Fort Erie native Spencer MacKenzie and legendary Canadian blues band, Fathead. The concert takes place Saturday June 4 at the Bay City Music Hall and is followed on Sunday June 5 by a three hour "Blues Cruise" on Hamilton Harbour featuring Local 293 members Trickbag and many special guests.

Blues singer Rita Chiarelli is another hard working member of Local 293. It seems she always has two or three musical irons in the fire. In February she performed a handful of dates in western Canada including an appearance at the Regina Mid Winter Blues Festival. For those dates she utilized an acoustic trio which included 293 member Michael Hickey on bass. Lately she is in the midst of an Ontario tour of soft seaters featuring her new all woman band, Sweet Loretta. They made an appearance in Hamilton on April 16 at the Molson Studio Theatre at Hamilton Place. A key member of that ensemble is keyboard player and Local 293 member Lily Sazz. Add to that a screening of Rita's full length documentary "Music From the Big House" at the Art Gallery of Hamilton on Thursday May 5 and you have an extremely talented and versatile performer with a very busy schedule.

Retro Party Groove, a group comprised of Local 293 members Frank Rocchi, Antoinette Krusto, Harold Lee and two members of our executive board, Secretary-Treasurer Brent Malseed and Marshall Ron Palangio, was recently honoured in the Hamilton Spectator's annual Readers' Poll. They received the top of the list "Diamond" award in the "Best Professional Entertainers" category. I think the key word here is "professional". It's what the Canadian Federation of Musicians is all about. The "Gold" award in the same category was taken home by new Local 293 member Robin Benedict. Congratulations to all concerned.

Another thing the Canadian Federation of Musicians and Local 293 are about is taking care of our members needs. In the recent past a number of our members who found themselves unable to work on account of physical setbacks received payments from the A.F. of M.'s Lester Petrillo Fund. The fund is meant to provide short term relief to members dealing with medical conditions that prevent them from pursuing their musical careers. If you find yourself in a similar position contact the 293 Office and we can help you process your application to the Petrillo Fund. Likewise if you are dealing with job related medical issues keep in mind that Hamilton is home to the renowned Musicians' Clinics of Canada. Professional musicians, much like professional athletes, are prone to very specific job related problems. Dr. Chong and Dr. McMillan at the clinic, located on the West Mountain, are experts at dealing with such problems. With a referral from your family doctor an appointment at the Musicians' Clinic is OHIP covered.

Finally I noticed saxophonist Lou Marini on the cover of a recent edition of International Musician, the A.F. of M.'s monthly publication. Lou has played and recorded with everyone from the Blues Brothers to Frank Zappa and the Saturday Night Live House Band. Lou will be in Hamilton on May 8 appearing at First Ontario Center with James Taylor's All Star Group which also includes a number of other world famous union members including drummer Steve Gadd, trumpeter Walt Fowler and guitarist Michael Landau. We'll close off this issue's Streetbeats column with some words of wisdom from "Blue" Lou who points out in the IM article, "I'm a passionate defender of the union. Politicians seem to delight in claiming that unions are the source of all evil. It baffles me that the normal worker doesn't realize that, if you leave it to the man to determine what you are going to get, you are going to get less and less." Well spoken Lou!



Regards, Paul Panchezak, Sergeant-at-Arms





Membership Matters



(Membership activity since last Libretto)

WELCOME NEW MEMBERS

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PAUL BARNA
ADAM BEER-COLACINO
KYLE BELL
ROBIN BENEDICT
TYLER BERSCHE
PHILIP MICHAEL A BOYD
MICHAEL BRUSHEY
BRADLEY CHEESEMAN
BRIAN DAHL
DAVID DALRYMPLE
MICHAEL P DA VINCI
EVAN A DREAGER
IAN STUART FLYNN
JAMES GADON
JAROD GIBSON

DAVID R GOULD
ELLIOTT GWYNNE
ROBIN HATCH
ROBERT HEIDEMAN
JUSTIN W HILL
ADAM HINDLE
AIMEE ELIZABETH JESSO
BRANDON KUMMER
TYLER KYTE
CHRISTOPHER LAGOGIANNIS
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COLIN MORGAN
GEMMA NEW
JACQUELINE NORTON
CHRISTOPHER PATERSON
CHRIS PRUDEN
MOR SHARGALL
EDWIN SHEARD
CLAUDE A SILVEIRA
IAN A TAYLOR
JORDAN TRASK
MATTHEW DEMTRI TROZZI
CONSTANTIN A TZENOS
DENHOLM WHALE
LESLIE WHEELER

RESIGNED IN GOOD STANDING

DALE ANDERSON-IOVACCHINI
DON BERRYMAN
MATTHEW ALEC BURNS
PETER CROLLY
NICOLA D' AMICO
CARLO DI BATTISTA
CHASE DONOGHUE
PATRICIA DYDNANSKY
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NATHAN HANDY
EDWARD (TED) HARRIS
RONALD P JAMES
STEVE J KING
LOIS LANE
JOSEPH MCGARR
REBECCA MORTON
JOHN HENRY PERSICHINI
RON WILKINSON
ANDREW JOSEPH MARINANGELI

SUSPENDED

DANIEL P D'ENTREMONT
JEFF EAGER
JIM HOWARD
JERRY JOHANSEN
JASON LAMBERT MEINDERSMA
ANDREW LITTLE
KRZYSZTOF LYSIAK
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**NOTE: If you have any questions
about your membership status,
please contact the office.**

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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.

LIFE MEMBERS



Terrence J. Ball
Terry Basom
John Bebbington
Paul Benton
Terry Bramhall
Mikhail Brat
Geoffrey Brooker
Joseph E. Callura
Frank Chiarelli
(aka Frank Rondell)
Rita Chiarelli
David Clewer
Robert Devey
Lynda Eady

Roger Flock
Andrea Garofalo
Dennis Grasley
(aka Sonny Del Rio)
James Heaslip
Al Hirsch
Jean-Norman Iadaluca
Al Ippolito
Matt Kennedy
Daniel Lanois
Ralph Lefevre
David Linfoot
Robert Lowe
Maggie MacDonald

Michael Maguire
Glenn Mallory
Brent H Malseed
Kevin A Mann
Peter Marino
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Local 293, AFM/CFM

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Steve Kostyk, a board member of the Niagara Region Musicians' Association, Local 298, AFM/CFM contacted the office of the Hamilton Musicians' Guild in early April and asked us for support for an upcoming rally. The City of Niagara Falls had recently advertised looking for musicians to perform for one hour at the Farmers Market on Saturday mornings for 20 weeks beginning May 21 and running until October 8, 2016. It seems like a great way to gain exposure and make a few bucks, right? At a pay rate of \$50 per act the city is offering, whether it is one person or 10, the pay rate would be the same and this has enraged a lot of local musicians, including Rita Carrey, a member of the Hamilton Musicians' Guild. "The city put out in the newspaper that they needed musicians to send in their information if they want to play the Market Square and they are going to pay \$50 to play for one hour. This is ridiculous!" Carrey said in a recent interview with Music Life Magazine. "The worst thing is, the musicians who will play for free or 50 bucks screws over all other musicians," explains Carrey. "Most musicians are rallying behind me because they believe as I do – something has to change!"

Information was posted regarding the rally on the Hamilton Musicians' Guild Facebook Site and President Larry Feudo and Secretary-Treasurer Brent Malseed made the trip to Niagara Falls to show solidarity and support from Local 293 and stand with Rita Carrey and Steve Kostyk and all our fellow musicians at the "Fair Pay & We Play" rally.

Addressing council, Carrey said it was disappointing an "entertainment city" such as Niagara Falls continually short changes arts and culture. "Unless we say what we do is of value, no one else will care," she said, stressing the need for local musicians to take a stand against poor rates, or performing free for 'exposure.' "Would you get a plumber to come in here for free? No," she said. "It's an entertainment city. The money seems to go to everything but us. "If they're good enough to play, they're good enough to be paid." Steve Kostyk, a board member of the Niagara Region Musicians' Association, said \$50 for one hour didn't take into account the cost of renting equipment, travel time, setup time or splitting the rate among two or more artists.



CFM Local 293 member Rita Carrey and CFM local 298 member Rick Richardson at the Rally

Following the rally calling for a better rate of pay, Niagara Falls City Council unanimously voted to double the rate

The City changed its tune when it comes to pay for musicians who will perform this summer at the Niagara Falls Farmers' Market. City politicians voted unanimously to back a motion from Councillor Mike Strange, who as a former bar owner, said he knows the struggles musicians face when it comes to making a living. "I ran a bar for 21 years. I know how hard it is, it's a lot, a lot of work," Strange said. "It's a passion. You do that because you love music." Strange was responding to an impassioned speech by Rita Carrey, a musician and former radio personality who implored council do something.



Larry Feudo, Brent Malseed, Rita Carrey and Peter Dychtiar

Rita Carrey is the sister to comedian Jim Carrey. She is a Canadian television and radio personality. Born in Canada, she grew up in Toronto and Burlington, Ontario. Rita is an accomplished singer/songwriter and public speaker. She is also the co-owner of a new organization called **TriStream Entertainment** which helps fund Parkinson's and other fundraising charities in North America. Besides giving to charity Rita has been performing classic rock for many years now and is currently performing all over Ontario with her new band RCB the Rita Carrey Band. She loves playing intimate venues as well because it allows her to interact with her audiences more closely. It gives her fans a chance to see her quick wit and talent with a show she calls **Carrey On, Growing Up Carrey**. In this show she performs big band, pop and sultry blues.

Rita comes from a musical background her father had his own big band and her mother occasionally sang in it. She is also in the process of writing a book called **Growing Up Carrey**, which she hopes will hit store shelves soon.

Last but not least Rita has her own online YouTube site which she calls **Peet & Reet** – www.peetandreet.com



Kevin Mann

You and Your Money

What they don't teach you in music school!

This month was marked with the passing of the American pop music icon Prince. I watched on CNN various interviews with people who were close to Prince as they gave glowing recollections of their involvement in his life and he with theirs. Aside from the artistry of his music and stage presentations, many people, especially those who worked with him behind the scenes, commented how fiercely independent Prince was. He gained control of all aspects of his production and the money that it earned and insisted that staff operate with the best decorum both in their mannerism and their attire while at work – a good example for us all.

This is another article designed to help our fellow musicians and their associates manage the money that they earn. Below are just some of the highlights regarding changes to Canadian tax regulations that will take effect in 2016. This presentation is intended only to serve as a broad overview of changes to personal taxation regulations and is by no means exhaustive. Always check with your accountant – your CPA – to make sure that you are current.

Key Personal Income Tax Changes

Old Age Security (OAS): The Budget formally outlines the government's intention to restore the eligibility of the Old Age Security program to age 65.

Canada Child Benefit (CCB): The existing Canadian Child Tax Benefit (CCTB) and Universal Child Care Benefit (UCCB) programs will be replaced with a new Canada Child Benefit (CCB) effective July 1, 2016. Payments under this program will not be taxable and will be phased out for higher income families. Lower income families will receive more funding than under the current rules.

Family Tax Cut: This measure, which allowed limited income splitting for families with at least one child under the age of 18, will be discontinued for 2016 and subsequent years.

Education and Textbook Tax Credits: The education and textbook credit will be eliminated effective January 1, 2017; however, the tuition tax credit will remain in place. Unused education and textbook credit amounts carried forward from years prior to 2017 will remain eligible to be claimed for 2017 and subsequent years. A new 15% refundable tax credit will be introduced for teachers and early childhood educators on the first \$1,000 of eligible school supplies acquired on or after January 01, 2016 for use in the classroom.

Children's Fitness and Arts Tax Credits: For 2016, the eligible amounts for fitness and arts credits will be reduced to \$500 and \$250 respectively. These credits will be eliminated entirely in 2017. The supplemental amounts for children eligible for the disability tax credit will remain at \$500 for 2016.

Canadian Private Business Tax Measures

Small Business Tax Rate: The federal small business tax rate will remain unchanged at 10.5%.

Eligible Capital Property: *Eligible capital property* includes intangible property such as goodwill and licences, franchises as well as certain other rights. The current cumulative eligible capital (CEC) pool will be replaced with a new CCA class with a 5% CCA rate. This measure, including the transitional rules, will apply as of January 1, 2017. The first \$3,000 of incorporation expenses will no longer be required to be capitalized and can be written off as a current expense.

*Any comments or viewpoints expressed in this article are those of Kevin Mann Accounting.
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Kevin Mann, MBA is a Chartered Professional Accountant, a member of the Hamilton Musicians' Guild, a performing bassist and the President of Kevin Mann Accounting. He has provided extensive financial and managerial expertise to a wide range of not-for-profit and for-profit businesses including being a board director and member of local symphonies.



Everything You Need to Know About Tax Numbers

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

Here's a recent email from an A.F.M. Member:

"Hi Robert,

I have a duo, and a tour of the US coming up in early 2016. We've been told that we'll need an IRS Tax #ID because they'll be withholding a percentage of our earnings. I'd appreciate your guidance on how you think we should proceed."

Revenue Canada and the IRS require tax numbers, both from individuals and businesses, for a variety of reasons:

If you are an individual applying for a tax waiver in Canada you need an ITN (Individual Tax Number).

If you are an individual filing a tax return in Canada you need an ITN (Individual Tax Number).

If you are a business submitting a tax return in Canada, you need a BN (Business Number).

If you are a business applying for a tax waiver in Canada you need a BN (Business Number).

If you are a business applying for a tax waiver in Canada you need to attach an application for an ITN (Individual Tax Number) for all employees or sub-contractors.

If you are an individual submitting a Tax Return in the United States, you need an ITIN (Individual Taxpayer Identification Number).

If you are an individual applying for a CWA (Central Withholding Agreement), you need an ITIN (Individual Taxpayer Identification Number).

If you are a business submitting a W-8-BEN-E or filing a Tax Return in the United States, you need an EIN (Employer Identification Number).

Both in Canada and the United States an individual tax number is required if an individual is not eligible for a SIN (Social Insurance Number in Canada) or an SSN (Social Security Number in the United States). Obviously, this applies to non-residents or occasional visitors such as artists on tour.

To get an individual tax number (ITN) in Canada you simply submit a completed Revenue Canada Form T-1261 (<http://www.cra-arc.gc.ca/E/pbg/tf/t1261/t1261-fill-14e.pdf>) and attach the required supporting documents (passport, driver's license or birth certificate). The documents must be originals or certified copies. Documents can be certified by local officials such as doctors, accountants, lawyers, teachers, or officials in a federal department, by having them signed, dated and noted: Certified a True Copy. Revenue Canada will send your ITN (and return any original documents) in 4-6 weeks.

To get an individual tax number (ITIN) in the United States you file a W-7 (<http://www.irs.gov/pub/irs-pdf/fw7.pdf>) along with an income tax return (unless you meet one of the exceptions), and a passport, or a certified copy of a passport. Passports can only be certified by the office of issue. It can take 8-10 weeks to get an ITIN. In certain circumstances you may have to apply for and be denied an SSN which means a visit to a Social Security Administration Office in the United States. The denial letter is attached to the W-7 when it is submitted.

To get a Business Number for Canada, simply submit Revenue Canada Form RC-1 (<http://www.cra-arc.gc.ca/E/pbg/tf/rc1/rc1-fill-14e.pdf>) along with a copy of your Certificate of Incorporation.

You can get an EIN (Employer Identification Number) by fax, mail or telephone (<http://www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Employer-ID-Numbers-EINs>). You can get an EIN immediately by telephone, 2 weeks by fax, 4-5 weeks by mail.

It is important to remember that when you work in a foreign country, you should satisfy the tax requirements of that country. With the provisions of the Canada-U.S. Tax Treaty, most tax liability is restricted to one's own country, but it is a good idea to file an annual non-resident tax return where applicable, even if no taxes are owing.

*I welcome your questions and concerns. Please write to me at: robert@bairdartists.com.
While I cannot answer every question I receive in this column, I will feature as many as I can and
I promise to answer each and every e-mail I receive.*



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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.

Members can self-manage their AFM information with these custom pages:

- ▶ **My AFM**—choose personal shortcuts to documents and searches
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- ▶ **My Privacy**—control information you make public
- ▶ **My Music**—list instruments you play, who you play with, and who represents you

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

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Gasper "Gus" Figliola
April 24, 1925 - April 6, 2016



Remembering Gus
By Matt Kennedy
Local 293 President Emeritus

From the "Jam Sessions" Sunday afternoons at the Moose Hall in Hamilton in the years immediately following W.W. II, to the Jack Ryan Orchestra at the El Morocco, Johnny Mario Band (co-led with Fred Purser) in 1950 at the Royal Connaught Hotel, Morgan Thomas and Alf Borsellino Bands, to a lengthy sojourn with Gav Morton at the Brant Inn in Burlington, the drumming prowess of Gus Figliola was well-entrenched in the Hamilton-Burlington area.

As the Big Band era came to an end, smaller jazz groups found new performance venues in coffee houses and jazz clubs. Gus could be found playing regularly with various groups of this genre.

In the 1970's and into the 1980's, CHCH TV in Hamilton was producing numerous live shows which provided work for Local 293 musicians, and Gus was very active in this area. In addition, he was performing regularly at the Burlington Golf Club and later at the Royal Connaught Hotel dining room.

Gus served on the Executive Board of the Hamilton Musicians Guild for over thirty years. He was also a member of the Executive Board, as well as President of the Glendale Golf Club in Hamilton.



The Gav Morton Big Band Jazz Concert Benefit for the Joseph Brant Hospital, Holiday Inn, June 8, 1986

Summing it all up, "He swung every band mightily"

As the song says, "Don't be so sad - let's be glad we had this time to spend together."

Festive Season Schedule

Monday, December 24th	
Nibbles	7:00 am - 8:00 pm
O'Sullivan's Open for lunch only	Closed
Duke's Lounge	12:00 noon until closing
Club Car	7:00 am - 8:00 pm
Room Service	7:00 am - 8:00 pm
Tuesday, December 25th	
Duke's Lounge	Closed
Club Car	Closed
Nibbles	7:00 am - 2:00 pm
Room Service	7:00 am - Closing
O'Sullivan's	1st sitting from 2:00 pm 2nd sitting 6:00 pm
Ballroom	Reservations required 1 sitting from 5:00 pm Reservations required
Wednesday, December 26th	
Duke's Lounge	Closed
Club Car	Regular hours
Nibbles	7:00 am - 8:00 pm
Room Service	7:00 am - Closing
O'Sullivan's	Closed
December 27 - 29th	
O'Sullivan's	Dinner only Regular hours for all outlets.
December 30th	
O'Sullivan's	11:00 am - 2:30 pm Sunday Brunch From 5:00 p.m. Dinner All other outlets regular hours.
Monday, December 31st	
Duke's Lounge	7:00 pm - Reservations only
Club Car	Regular hours
Nibbles	7:00 am - 8:00 pm
Room Service	7:00 am - Closing
O'Sullivan's	7:00 pm - Reservations only
Ballroom	7:00 pm - Reservations only
Tuesday, January 1st, 1985	
Duke's Lounge	Closed
Club Car	Regular hours
Nibbles	7:00 am - 12:00 noon
Room Service	11:00 am - 2:30 pm Brunch
O'Sullivan's	5:30 pm - Closing

1984

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Christmas at the Royal Connaught

December 17-21
O'Sullivan's Dining Room open for Lunch from 11:30 am to 2:30 pm with entertainment by Matt Kennedy. Open for Dinner from 5:00 pm with entertainment by Matt Kennedy.
Nibbles Coffee Shop and Club Car Piano Lounge will be open at regular hours during this period.
Dukes Lounge open from 12 noon. Light Lunch available.
December 21: O'Sullivan's Dining Room open for dinner from 5:00 pm until closing with dancing to The Matt Kennedy.

Christmas Day
Grand Ballroom - Enjoy our unique Christmas buffet. Christmas music by organist Ernest H. W. Burnham. Seatings available from 5:00 pm.
O'Sullivan's Dining Room - A special Christmas buffet with sitings at 2:00 pm and 6:00 pm. Reservations required.
Nibbles Coffee Shop open Christmas Morning from 7:00 am to 2:00 pm.

Christmas Eve
O'Sullivan's Dining Room Pianist Matt Kennedy will once again entertain during lunch. Reservations suggested.
Nibbles Coffee Shop open from 7:00 am to 8:00 pm.
The Club Car Piano Lounge open from 12:00 Noon until closing.

Boxing Day
Nibbles Coffee Shop open from 7:00 am to 6:00 pm.
Club Car Piano Lounge open for regular hours.
Join us for our New Year's Day Brunch 11 am - 3 pm.

Let the Royal Connaught Hotel make your office party or business entertainment special this year. We have facilities for groups large or small.

New Year's Eve

Celebrate New Year's Eve with us at one of three fabulous parties: The Grand Ballroom, O'Sullivan's Dining Room or The Duke's Lounge. Reservations Required.



Grand Ballroom
Join us for a special New Year's Eve "Live Double Show" broadcast live from our Grand Ballroom. \$45.00 per person includes a gourmet New Year's Eve buffet, dancing to the big band sounds, taxes, gratuities and party favours.*



O'Sullivan's Dining Room
Dinner and Dancing featuring The Matt Kennedy Trio and guest vocalist. \$57.00 per person includes a special New Year's Eve dinner, dancing, taxes, gratuities and party favours. For lovers at heart, this is the party for you - elegant, intimate atmosphere.



The Duke's Lounge
It is the place to be if you want to welcome in the New Year in a fun-happy of up-beat music and dance. \$30.00 per person includes light buffet, dancing, tax and party favours.

*For all special holiday activities reservations call 527-5077.

*Dinner-guest accommodation is available to New Year's Eve dinner guests at a preferred rate of \$45.00 plus tax, single or double occupancy.

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...

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KEEP THE IM COMING

The *International Musician* is available on the first of each month in the member's section at afm.org.

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.



LABOUR DAY



Last year, members of the Hamilton Musicians' Guild marched in the Labour Day Parade & Picnic under the AFM Banner.

We are asking Local 293 members to consider joining us in this year's Labour Day Parade & Picnic. You can bring your family and friends to march with members of the Hamilton Musicians Guild.

Watch for more information about this year's event on FaceBook and through email

2016

Annual Parade & Picnic



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You've got
m@il

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/> on the right hand side of the home page, under **Links** click on

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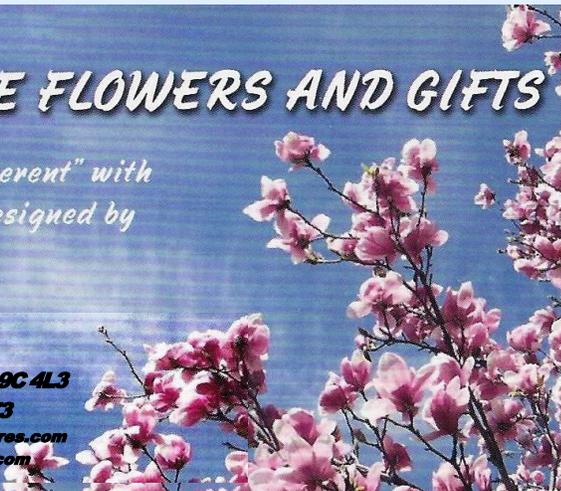
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When making a purchase at Chedoke Flowers & Gifts, let them know that you are a member of the Hamilton Musicians' Guild and 10% of your purchase will be donated to the Local 293 Bob Pedler Memorial Fund.

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.

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
- 800 number access all of North America
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All of these features remain the same, except as outlined below:

- **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:
<http://www.hamiltonmusicians.org/membership-benefits/>



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10 a.m. to 8 p.m.
Saturday
10 a.m. to 5:30 p.m.



Affordable Web Hosting for Musicians

Exclusively for AFM Members and Locals

<https://www.goprohosting.com/>

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Unlimited Bandwidth
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BUY NOW



GoPro Hosting is a service provided by the American Federation of Musicians of the United States and Canada. As a part of the largest organization in North America representing professional musicians, **we know what musicians need.** AFM GoPro Hosting is uniquely suited to serve AFM members' web hosting needs.

AFM members and locals frequently save **substantial money** by switching to GoPro Hosting—as much as hundreds of dollars a year.

We put a **friendly face** on an often impersonal business. Remember, the AFM is here to serve our members. In addition to online technical support, we also offer phone support with living,

breathing staff.

We offer **feature-packed web hosting**, starting at \$19.00 a year, and **bandwidth is always unlimited.** You can simplify your life and register your domain name with us as well; everything is billed and managed from the same company. Don't have a website yet? Try AFM Adlib!

Most importantly, as you're dealing with the AFM, you can be sure that **we're looking out for you**, unlike many fly-by-night web hosting companies out to make a quick buck.

Have you submitted your profile on the Hamilton Musicians' Guild Webpage?

"Cootes Paradise" has submitted their band profile
 To register your profile, login to the Private Members Area at
<http://www.hamiltonmusicians.org/>

HAMILTON MUSICIANS' GUILD
 UNITY HARMONY ARTISTRY

Home Phone: 905-730-5459
 Personal Email: lilypad@cootesparadiseband.ca
 Website: Cootes Paradise

HAMILTON MUSICIANS' GUILD
 UNITY HARMONY ARTISTRY

Home » Login
 Login

Please login with the same username and password you use for the AFM.org members area. If you don't already have an AFM.org username, you'll need to register on the AFM website first.

AFM Entertainment
 Hamilton in Ontario

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Request a Quote Andre Bisson Rhythm & Blues Experience

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Audio
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 Bad Scene
 Signed Sealed Delivered
 Soul Man
 One More Chance

Hamilton Musicians Guild member Andre Bisson has registered with AFM entertainment

Styles
 Blues
 R.B.B
 Soul
 Variety/Oldies

Listed under
 Southern Florida
 Buffalo
 Toronto
 Hamilton
 Vancouver

More Photos

Watch Andre Bisson Rhythm & Blues Experience
 Andre Bisson Rhythm & Blues Experience
 Andre Bisson (Hamilton, ON Canada) and his 5 piece band have performed classic Rhythm & Blues, Funk, Rock, Swing and Soul in Canada, US, England, Wales, and Ireland. To celebrate the band's 10th Anniversary, they will be doing their 5th European Tour this August 2015 and releasing a brand new album. Andre has released 5 award winning studio albums that are played internationally on Radio/Satellite. He won Male Vocalist of the Year for the 2015 Hamilton Blues Awards and was nominated Overseas Artist of the Year for the British Blues Awards. Notable note: the band has appeared for the Polin Theater, Seattle, Washin

Music is our Business

Register today for AFM Entertainment,
 the new booking and referral service of the AFM
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When you're paying for live music, deal with the pros.
Buy Union.
 Your event is special—don't settle for less than the best.

AFM Entertainment
 We're professional, we're affordable, and we'll make your event more memorable.
 Brought to you by: The American Federation of Musicians of the US and Canada

The AFM-operated booking agency allows AFL-CIO/CLC brothers and sisters throughout the US and Canada to be certain that genuine professional union musicians are hired when booking musical acts.

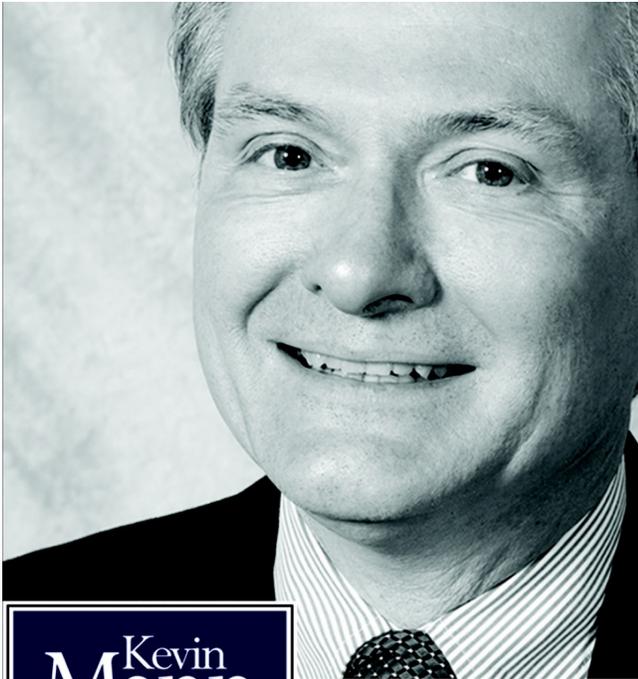
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afmentertainment.org

Our images will be set to show the local artist's stage name, and credit will be given to the artist and the AFM Entertainment website. AFM Entertainment will handle all correspondence with your artist/band. AFM Entertainment reserves the right to accept, reject or edit any submitted materials.



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Mann**
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Do you have products or services targeted for musicians, artists, singer-songwriters and producers?

The Libretto is published a minimum of three times a year and is sent to over 700 regional, national and international recipients, including Local 293 members and AFM Locals in all major cities throughout Canada and the United States.

Advertising Price List for Libretto

Business Card Ad - \$100 per year
or \$50 per issue
Quarter Page Ad - \$150 per year
Half Page Ad - \$175 per year
Full Page Ad - \$200 per year

For additional information or to place an advertisement contact the office at
905-525-4040.

Ask about the members discount for advertising



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Musicians' Pension Fund of Canada

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

Musicians' Pension Fund of Canada
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Toronto | Ontario | M2J 4Y1 | FAX: 416-497-4742
TEL: 416-497-4702 | TOLL FREE: 1-888-462-6666
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