THE LIBRETTO

ISSUE 2026_3 · WINTER 2026











Season's Greetings

from the Hamilton Musicians' Guild

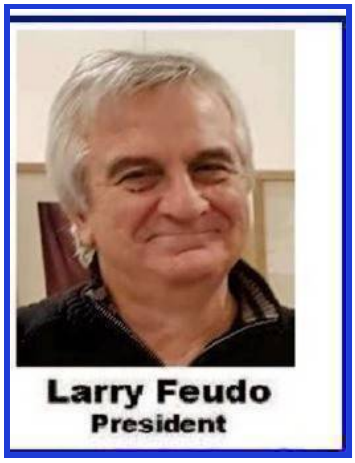
Inside this Issue:

★ In Memoriam: David Baldry
★ President's Report
★ MPTF in Pictures
★ MPTF: HST & Pension
★ Taxes for Musicians
★ Christmas Gift Guide
★ Holiday Music Listings
★ Petrillo & Pedler Grants
★ Membership Matters

Official Journal of the Hamilton Musicians' Guild · Local 293 AFM/CFM

Hamilton Musicians' Guild

Winter 2026 President's Report



It's hard to believe another year is winding down. I hope this fall has kept you busy, and that the gigs keep coming through the holiday season.

In October, Hamilton hosted the Folk Canada conference, five days of showcases, workshops and late-night sessions in our downtown. It was a terrific showcase for our city and our members. Thanks to special arrangements with the MPTF, we were able to support many of the performers without touching the allocation set aside for our own members. Thank you to everyone who volunteered, performed and helped make our guests welcome. And mark your calendars: Folk Canada returns to Hamilton October 13–17, 2027.

Our new three-year agreement with Theatre Aquarius, covering 2026 to 2029, is now signed.

It brings healthy raises in fees and pension contributions, and for the first time a steward to act as the players' go-between with management. If you play in the pit at Aquarius, please get to know your steward.

At this summer's AFM Convention, I had the honour of being elected President of the Canadian Conference of Musicians. It's a chance to make sure the voice of mid-sized locals like ours is heard at the national table, on everything from per capita dues to P2 visas to how our music is used by artificial intelligence.

Human Made, Human Paid. In October, the AFM launched its *Human Made, Human Paid* campaign. Its message is simple: when music is made by people, people should be paid for it. As AI-generated music floods the market, this is one of the most important fights our Federation has taken on, and I'll keep you posted on how you can get involved.

Per capita dues. The Federation and the Canadian Conference have proposed raising per capita dues by $4 a year for three years. The Executive Board is working out how best to handle this for our members, and we'll discuss it at the General Membership Meeting.

Bring a friend. From October 1 to December 31, new members pay no $105 initiation fee. You are our best recruiters. If you play with someone who isn't a member yet, now is the time to bring them in.

Remembering Sonny. We lost a giant of the Hamilton scene this fall. Thank you to everyone who came out to the Corktown Pub on November 14 to celebrate the life and music of Sonny Del Rio.

See you on November 30. Our General Membership Meeting is Monday, November 30, at 7:00 pm at the Guild office, 2B – 300 Fennell Ave East. Come out, ask questions and have your say.

From all of us on the Executive Board, best wishes for a happy and healthy holiday season, and a busy and prosperous 2027.

Yours in solidarity,

Larry Feudo

Hamilton Musicians' Guild

From the International Musician



Avoid the Bystander Effect

by Allistair Elliott, AFM Vice President from Canada

A summary of Allistair Elliott's column in the November 2026 International Musician.

Allistair Elliott opens his November column with an old workplace parable about four people named Everybody, Somebody, Anybody and Nobody. An important job needed doing. Everybody was sure Somebody would do it, Anybody could have done it, and in the end Nobody did. It's a lighthearted story, he writes, and for union members it's a timely call to action.

A union, Elliott reminds us, is more than an office, its staff or its elected officers. It is the collective power of working people standing together to support one another. In his words: "The union is you!"

Our collective bargaining power and workplace rights grow stronger when every member takes part, whether that means showing up to a rally, filling out a survey or casting a vote. Being a member means showing up, speaking up and standing up together.

Three things you can do today

- **Attend: spend an hour or two at your next local meeting and learn what's happening.**
- **Speak: talk to one or two colleagues this week about current union campaigns and advocacy.**
- **Act: vote in municipal, provincial and union elections.**

Start right here at home: the Hamilton Musicians' Guild General Membership Meeting is Monday, November 30, at 7:00 pm at the Guild office, 2B – 300 Fennell Ave East. Don't leave it to Somebody else. Be there!

"The union is you!"

Allistair Elliott, AFM Vice President from Canada

Read the full column in the November 2026 International Musician, or at www.internationalmusician.org.

Hamilton Musicians' Guild
Executive Board 2026-2027



Reg Denis
1st Vice Pres



Larry Feudo
President



Paul Panchezak
2nd Vice Pres



John Morris
Sergeant-At-Arms



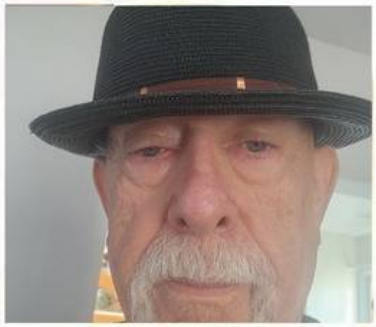
Ryan McKenna
Director



Ron Palangio
Marshall



Loralee McGuirl
Director



John Staley
Director



Ginger Graham
Director



Michael Bittle
Office Admin

Hamilton Musicians' Guild

Office Admin Report



The fourth quarter is always the busiest time of year in the office. Half of our members renew their dues between October and December, and this year that came on top of a membership drive, a national conference and a full slate of library concerts. Thank you to everyone who has already renewed. It makes a real difference.

Since the MPTF year began on May 1, we have funded more than 60 performances by some 250 members. That's about $21,400 of our $44,849 allocation for 2026–27, at street festivals, waterfront concerts, seniors' residences and Hamilton Public Library branches across the city.

Ontario Culture Days alone brought live music to the Central, Valley Park, Terryberry, West Harbour, Barton, Saltfleet, Waterdown, Concession and Dundas branches in September and October. You'll find some of the photos in this issue.

Coming up next are Black History Month in February, International Women's Day in March and Jazz Appreciation Month in April. The library is already booking for February, so if you have a program in mind, apply now.

Each member is provisionally entitled to 3 MPTF gigs per MPTF year. Apply online at least 30 days before the gig, at hamiltonmusicians.org. And once again: please don't call the office looking for your cheque. We pay as soon as the funds arrive from the MPTF office in New York, usually within 30 days. The full rules are on the policy page in this issue.

Renewals. Annual dues for the year that began October 1 are $180. E-transfer to local293hmg@bellnet.ca is the fastest way to pay, with your name in the comments. A receipt and your new membership card will follow by email. Keeping your dues current keeps you in good standing for MPTF gigs, insurance and P2 applications.

Membership drive. Until December 31, new members pay no $105 initiation fee. Our membership has held up better than most large Canadian locals this year, and every new member makes us stronger. A member who joins now is covered to September 30, 2027.

P2 visas. More of our members are applying for P2 visas to work in the United States, and several have renewed their membership into 2028 to cover their visa period. Processing times and fees are set by US authorities, so plan as far ahead as you can, and the office will help with your application.

In October, our website had a security problem. It has been fixed and secured, and our passwords have been changed. If you get a strange email or social media message that seems to come from the Guild, especially one asking for money, a login or a “verification badge”, don’t click it. Call the office instead.

Keep in touch. If you’ve moved, or changed your email, phone number or instruments, please let the office know. It’s how leaders, engagers and MPTF hosts find you, and it’s one of your obligations as a member.

We plan to present 25- and 50-year membership pins at an upcoming general meeting. We’re also looking at bringing back the jam sessions at the office that were so popular. Watch your email for dates.

Remember, the office is at 300 Fennell East (beside the Bingo Hall), open Monday to Thursday, 10:00 am to 4:00 pm. Anytime you find yourself on the Mountain, stop by and say hi.

Michael Bittle, Office Administrator

Membership Information

	Nov. 2026	Oct. 2025	Sept. 2024
Current active members	**603**	**638**	**650**
New members (year to date)	**43**	**45**	**96**
Reinstated members (year to date)	**6**	**9**	**19**
Suspended members (current quarter)	**14**	**15**	**3**
Expelled members (year to date)	**29**	**25**	**26**
Resigned in good standing (year to date)	**38**	**39**	**4**
Deceased members (year to date)	**2**	**1**	**1**

CFM Locals: Active Membership

Local	City	Nov. 2026	Oct. 2025	Sept. 2024
406	**Montreal**	**3,009** (−7.6%)	**3,258** (+4.7%)	**3,112**
149	**Toronto**	**2,873** (+0.8%)	**2,850** (−5.8%)	**3,024**
145	**Vancouver**	**1,302** (−18.3%)	**1,593** (+1.5%)	**1,570**
293	**Hamilton**	**603** (−5.5%)	**638** (−1.8%)	**650**
390	**Edmonton**	**582** (−18.1%)	**711** (+5.0%)	**677**
547	**Calgary**	**557** (−4.9%)	**586** (−0.8%)	**591**
180	**Ottawa**	**527** (−13.7%)	**611** (+4.1%)	**587**

Percentages show the change from the previous column's year: Nov. 2026 vs Oct. 2025, and Oct. 2025 vs Sept. 2024.

What Does a Musician Want for Christmas?

Every December someone asks, “What do I get the musician in my life?” Here is the honest answer from the people who know: other musicians.

The good news: most of the best gifts are small, and some of the most wanted ones are free.

What musicians really want (and most of it is free)

- **Come to the show.** Bring a friend. A full room is the best present a musician can get.
- **Buy music and merch at the gig.** Money spent at the merch table goes much further than a stream.
- **Follow, share and review.** Share their posts, leave a review, tell people about them.
- **Hire live musicians** for your party, wedding or office event, and pay them properly.
- **Tip the band** and do not grumble about the cover charge.
- **Never ask them to play “for exposure.”** Exposure does not pay the rent.

What to buy: gift ideas by price

Stocking stuffers (under $25)

- Strings, picks, reeds or drumsticks
- A clip-on tuner
- Gaffer tape and a black marker
- Batteries (9-volt, AA)
- Musician earplugs that protect hearing
- A capo, string winder or polish cloth
- A small notebook for set lists and ideas
- A gift card for coffee after the gig

Before you buy strings, reeds or sticks:

Ask (sneakily) for the brand and the gauge or size. Musicians are very fussy about these, and the wrong ones end up in a drawer.

Nice gifts ($25 to $100)

- Good-quality cables
- A gig bag, stand or music stand light
- A phone power bank for long gigs
- Concert tickets (and go with them)
- A gift card for your local music store
- A book, songbook or sheet music
- A lesson with a teacher they admire
- A new strap or a comfortable stool

Big gifts ($100 and up)

- Studio time to record a song
- A professional setup or repair of their instrument
- A good hard case
- Custom-fit earplugs or in-ear monitors
- A pack of lessons
- A portable recorder for rehearsals

What NOT to buy

- **A surprise instrument.** Musicians like to choose their own. Give a gift card or go shopping together.
- **Effects pedals or gear you are guessing at.** Ask first, or keep the receipt.
- **Anything that says "Will play for food."** We have heard that joke.

Members: a gift to yourself this Christmas

- **Protect your hearing.** Book a hearing test and wear good earplugs on every gig.
- **Insure your gear.** Members can get low-cost instrument insurance. Ask the Guild office.
- **Back up your music.** Copy your recordings, charts and photos to a second place.

A great gift for a musician friend: a Guild membership

Know a musician who is not a member yet? Give them a Hamilton Musicians' Guild membership. If they join by December 31, the $105 initiation fee is waived. Call or email the Guild office for details.

The best gift of all

Time to play. Help with the kids on a gig night, drive the gear, or just listen to the new song all the way through.

And come out to a show this season. Hamilton is full of great live music, and every ticket helps a local musician through the winter.

Merry Christmas and happy holidays from the Hamilton Musicians' Guild!

From October 1 to December 31,

join the Hamilton Musicians' Guild

and save $ 105.

HAMILTON MUSICIANS' GUILD

UNITY HARMONY ARTISTRY

As a mid-career professional, your gear is more valuable, your time is more precious, and your future deserves more security. That's why the Hamilton Musicians' Guild is making it easier than ever for veterans to go pro.

The Perk: If you join the HMG before December 31, we'll waive your initiation fees—a $105 savings!

Why Now?

- Pension Power: Opportunity to start earning credits toward the Musicians' Pension Fund of Canada.

- Gear Coverage: Protect your lifetime investment with world-wide equipment insurance.

- Professional Network: Connect with a community that respects the craft as a business.

Stop "gigging" and start building a professional career that lasts. Details at: https://www.HamiltonMusicians.org/join

GIVE THE GIFT OF SUPPORT THIS SEASON

The Bob Pedler Fund

When illness or injury keeps a working musician off the stage, the Bob Pedler Fund helps a fellow Guild member get through, adding to the AFM's Petrillo Fund grant. The fund is built entirely on donations and the annual Bob Pedler Memorial Fundraiser.

Donations of any size are welcome

Hamilton Musicians' Guild · 2B – 300 Fennell Ave East

905-525-4040 · local293hmg@bellnet.ca



Marie Phillips

Marie Phillips, BA (Hons), RRC, CFDS, PFP, FCSI, MFA-P, has been in the financial services industry since 1992.

Wealth Professionals named Marie as the 2023 Female Trailblazer of the Year & as well as placing her amongst the leading Top 50 Women in Wealth. She has received the IPC Cares Award for Community Service, Value of Advice Awards, Best Client Experience Awards, and the George R. Robinson Award (from the Hamilton Musicians' Guild), and has been published / profiled in a wide variety of articles including BNN, the Investment Executive and the Wealth Professional.

Marie was a recipient of a music bursary and, although she did not pursue a career in music, the ARTS sector is where her philanthropy is focused. An active member in her community, Marie volunteers her time advocating for financial literacy and supports many more initiatives that helps recognize achievement and advancement for the Arts.





Membership Matters

Membership Activity, October 1 – November 16, 2026

New Members — Welcome!

Joseph Amato
Victor Barreira
Peter Codsi
Cale Costello
Jonathan Harley
Bradley Howe
Sarah McCallum
John Petlichkovski
Christina Redgrave
Sahraan Melody Sohani
Micajah Sturgess
Kevin Voutour
Winnie Zheng

Expelled

Troy Dowding
Cole Gardner
Paul Hampson
Wioletta Markewycz
Mariusz Michaelak
Dragoslav Milanovic
Slobodan Milanovic
Jacob Moon
Ronald Porter
Dianne Rintjema
Miroslaw Wysocki

Resigned in Good Standing

Billianne Lowry
Nancy (Bourdon) Nelson

Suspended

Mike Alonzo
Michael Cavallo
Michele Cavallo
Shawn Cavallo
Sheldon Desouoza
Stacey Highes
Jonathsn Inghaam
Scott Komer
Anthony Moreino
Rich Oddie
Meangan Poutsoungas
Nathan Skeba
Pavel Soltys
Marc Walker

We regret any errors that may appear on this page.

If your email, phone or mailing address has changed, please let us know promptly.

We send reminder notices every month to everyone whose membership renewal is coming up or has recently passed.

If you have not received one of these renewal notices, please check with us to make sure we have your correct email address.

Suspensions and expulsions from the HMG aren't decisions we make. The HMG Bylaws set them out as an automatic procedure.

Renewals can easily be made by e-transfer or credit card payment.

Resigning in good standing means you can easily rejoin at a later date, even years later.

Hamilton Musicians' Guild
2B – 300 Fennell Ave East (beside Princess Bingo)
905-525-4040 · local293hmg@bellnet.ca

GoProHosting

AFM
AMERICAN FEDERATION OF MUSICIANS
UNITED STATES CANADA

An exclusive AFM members only service.



We know what musicians need:

- Domain name registration, transfers, and renewals
- Web hosting for new and existing sites
- Email and phone technical support

As low as **$19** per year for AFM members



www.GoProHosting.com

Hamilton Musicians' Guild

MPTF in Pictures

The MPTF brings live music by Guild members to library branches, seniors' residences and community stages across Hamilton, and the audiences keep growing.



Nine concerts, nine full houses: MPTF-funded performances by Guild members at Hamilton Public Library branches, from the Central Library on September 18, 2026 (top left) to the Jazz Appreciation Month series.

Hamilton Musicians' Guild

MPTF: Paid Gigs at Free Public Events

The Music Performance Trust Fund (MPTF) gives Artist Project Grants to AFM members who perform at free events open to the public. The MPTF year runs May 1 to April 30, and Local 293's allocation for 2026–27 is $44,849.

Who qualifies

- **The leader, or most of the band, must belong to the Hamilton Musicians' Guild, and every band member must be an AFM member in good standing.**
- **The event must be free and open to everyone. It can't be part of a religious service, a fundraiser, a private party or a commercial promotion.**
- **Bands can have up to 6 members.**
- **Each member is provisionally entitled to 3 MPTF gigs per MPTF year, so the money reaches as many members as possible.**

How it's funded. Gigs with our regular partners, such as the Hamilton Public Library and seniors' residences, can be funded in full. Other gigs can be funded at 50% of scale if the host pays the other 50%. The fee must be at least scale, so negotiate before you agree to a lower fee: if MPTF can cover half, you should be able to ask the host for more.

Example: a trio. Scale is $165 for the leader and $145 for each side musician, for a total of $455. The host is invoiced for half ($227.50) and MPTF pays the other half. After 5% work dues, the leader takes home $156.75 and each side musician $137.75, plus anything extra you negotiated with the host.

How to apply

1. **Fill in the online MPTF application at hamiltonmusicians.org at least 30 days before the gig. You can also submit a Local Performance Contract to the office.**
2. **Play the gig.**
3. **The office confirms the gig with the MPTF office in New York. When their payment arrives, the leader is paid, usually within 30 days, and pays the band.**

Hamilton Musicians' Guild

MPTF: Payment, Tax and Pension

Please don't call the office about your cheque. We can't pay you until the MPTF funds arrive.

Tax and pension. An MPTF payment is a grant, not a fee. Include it on your income tax return, but not on your HST return. The Guild is not your employer for an MPTF gig, so no pension contributions or HST apply, and the Guild doesn't issue T4s or T4As. Ask your tax advisor if you're not sure.

Questions about MPTF? Call the office at 905-525-4040 or email local293hmg@bellnet.ca. We're open Monday to Thursday, 10:00 am to 4:00 pm, and happy to help you fill in your application.

When your show is live, anything can happen.

Insurance for professional musicians

- Equipment Coverage
- Liability

For CFM Members
Cristina Omar
Tel: 519-325-1785
Toll: 1-800-463-4700
cristina.omar@hubinternational.com

hubinternational.com

HUB

MPTF Gigs: HST and Pension

What every member should know at tax time

MPTF gigs put money in your pocket for playing free shows for the public. At tax time, members ask: Do I pay tax on it? Do I add HST? Does pension get paid?

The answers come from one simple fact: **the Hamilton Musicians' Guild and the MPTF are not your employer.** They do not hire you. They give your band a grant to play a free public show.

The short version

1. **MPTF money is a grant.** It is not a normal gig fee.
2. **Put it on your income tax return.** You pay income tax on it.
3. **Do not put it on your HST return.** There is no HST on MPTF money.
4. **Do not count it** toward the $30,000 HST limit.
5. **No MPFC pension is paid on MPTF gigs,** because the Guild is not your employer.

Income tax and HST are two different things

	MPTF gig money	Normal gig fee
Income tax return	Yes, report it	Yes, report it
HST return	No	Yes, if you are registered for HST
Counts toward the $30,000 HST limit	No	Yes

Why is MPTF money different? HST is a tax on things people buy. At a normal gig, the person who hires you is buying your show, so HST applies.

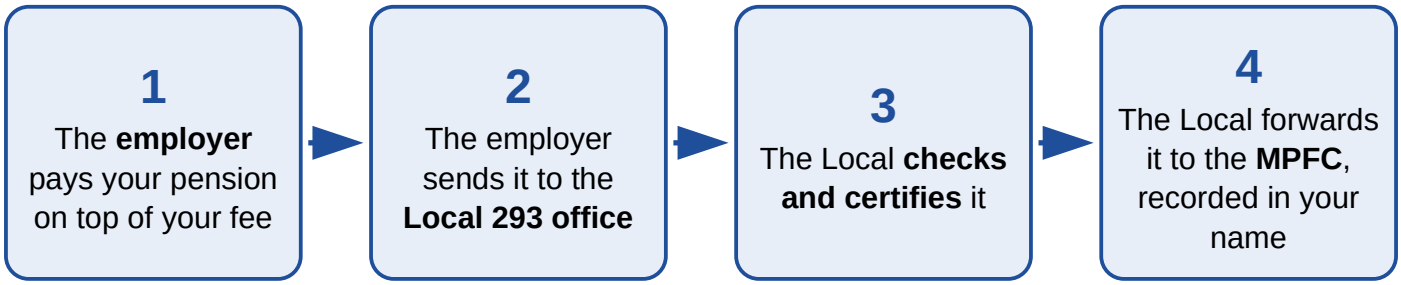
An MPTF gig is free and open to the public. The MPTF is not buying anything from you; it is giving you a grant. So there is no HST. But a grant is still money you earned, so it goes on your income tax return.

Do not add HST to MPTF money, and do not send the Guild a bill with HST on it. The Guild does not pay HST on MPTF grants.

What about pension?

On MPTF gigs: no MPFC pension payments are made. Pension payments to the Musicians' Pension Fund of Canada (MPFC) are made by an employer. The Guild is not your employer on MPTF gigs, so there is no pension contribution.

On other union gigs, this is how your pension gets paid:



File your contract with the Local 293 office, so the Local can match the payment to you.

Pension money paid for you is not part of your gig pay, so you do not report it as income now. When you retire and the fund pays you a pension, **that pension is income,** and you report it on your tax return then.

MPTF gig checklist

1. **Apply online at least 30 days before the gig,** using the MPTF application form at hamiltonmusicians.ca.

2. **Everyone in the band** must be an AFM member in good standing, preferably with the Hamilton Musicians' Guild.

3. **No more than 6 band members** per gig.

4. **After the gig,** the band leader is usually paid within 30 days and pays the other band members.

5. **You report your own income.** The Guild does not send T4 or T4A slips, or any report to the government, for you.

Still not sure? Ask a tax preparer, or call the Canada Revenue Agency at 1-800-959-8281. Questions about MPTF gigs or pension: email the Guild office at local293hmg@bellnet.ca. More at hamiltonmusicians.ca: "MPTF - HST and Pension" and "Taxes for Musicians".

This article is a simple guide, not tax advice. Tax rules change; check with the CRA or a tax preparer before you file.

Hamilton Musicians' Guild

Petrillo and Pedler Grant Policies

Lester Petrillo Memorial Fund

The AFM started the Petrillo Fund in 1951. It's a charitable trust that gives modest emergency help to members who can't perform because of illness, injury or disability. It doesn't replace health insurance and doesn't make loans.

- **Who can apply: AFM members in good standing for at least the past 12 months who are disabled, as the trustees define it.**
- **How: Get the application form from afm.org, or ask the office for a copy. Send the completed form to the Guild with supporting medical documentation. The Guild reviews it and forwards it to the AFM International Secretary-Treasurer, whose trustees decide on eligibility and the amount.**
- **Limits: One payment in any calendar year, and a payment one year doesn't guarantee another. Petrillo grants are not taxable.**

Bob Pedler Fund: the Guild's own top-up

The Guild revived the Bob Pedler Fund in 2017 to add to Petrillo grants for members who make their living from playing. The fund is built on donations and the annual Bob Pedler Memorial Fundraiser.

Eligibility. The Executive Board approved these criteria on January 26, 2026. To be eligible, a member must:

1. **have recently received a Petrillo grant**
2. **have been a member in good standing of the Guild for at least the past year**
3. **show professional activity within the past year**
4. **give the date of the illness or accident and the expected return-to-work date**

The Executive Board decides each case on its own merits. An approved Pedler grant is up to 50% of the Petrillo grant, in Canadian dollars. You don't need to apply separately: every Petrillo recipient is considered automatically. Pedler grants are not taxable. Like Petrillo, a grant doesn't set a precedent or guarantee future payments.

Confidentiality. The Guild never names anyone who has applied for or received a Petrillo or Pedler grant: not in the Libretto, at meetings or anywhere else. Applications and medical documents are seen only by the people who must review them.

Supporting the fund. Donations to the Bob Pedler Fund are always welcome. Contact the office, or come to the next Bob Pedler Memorial Fundraiser.

Hamilton Musicians' Guild

In Memoriam: David John Baldry

July 14, 1958 – October 14, 2026

The Guild is saddened by the death of trumpet player David Baldry, who died on October 14, 2026, at the age of 68.

Born and raised in Hamilton, Dave played music for most of his life. Over the years he performed with the Hamilton Firefighter Drum Corps, the RHLI and the Silver Swing Big Band, and he led the George Arnone Big Band. Fellow players remember him as a fine trumpet player and a great guy to share a bandstand with, and his neighbours remember hearing him practise.

Away from music, Dave worked at Stelco for 33 years, retiring in 2009. He was a member of Royal Canadian Legion Branch 163 for 49 years and served on the City of Hamilton's Veterans Committee. He was recently awarded the King Charles III Coronation Medal for his work planning and delivering the city's military remembrance and commemoration events.

Dave leaves his wife and best friend of 48 years, Tracy; his sons, Shawn (Melissa) and Craig (James); and his brothers and sisters, Robert, Maureen, Kathleen, Margaret, Pete and Scott, and their families. He was predeceased by his parents, Robert and Jane Baldry.

A celebration of his life was held on October 25 at The Waterfront Banquet and Conference Centre. The family has asked that donations in his memory be made to the Last Post Fund.

The members of the Hamilton Musicians' Guild extend their deepest sympathy to Tracy and the Baldry family.

In Flanders Fields

John McCrae, 1915

In Flanders fields the poppies blow
Between the crosses, row on row,
That mark our place; and in the sky
The larks, still bravely singing, fly
Scarce heard amid the guns below.

We are the Dead. Short days ago
We lived, felt dawn, saw sunset glow,
Loved and were loved, and now we lie
In Flanders fields.

Take up our quarrel with the foe:
To you from failing hands we throw
The torch; be yours to hold it high.
If ye break faith with us who die
We shall not sleep, though poppies grow
In Flanders fields.

For Dave, who gave many years to Hamilton's remembrance ceremonies.
Donations in his memory may be made to the Last Post Fund.

Click here:
https://www.long-mcquade.com/location/Ontario/Hamilton/



Sales · Rentals · Lessons · Repairs · In-Store Financing · Print Music · Online Shopping

Long & McQuade
MUSICAL INSTRUMENTS
long-mcquade.com

2444 Barton St. E
(905) 538-0247
hamilton@long-mcquade.com

YOU'RE INVITED

General Membership Meeting

Monday, November 30 · 7:00 pm

Hamilton Musicians' Guild office · 2B – 300 Fennell Ave East
(beside Princess Bingo)

Hear the President's and Office reports, get the latest on MPTF, the Theatre Aquarius agreement and per capita dues, and have your say. Bring a fellow musician!

Pension	Gear insurance	MPTF gigs	Contracts
Musicians' Pension Fund of Canada	Low-cost, worldwide coverage	Paid performances in our community	Enforceable, with help to collect

Live music is best — use live musicians.

Taxes for Musicians

A simple guide for working musicians

This is a simple guide, not tax advice. Tax rules change every year. If you are not sure, ask a tax preparer or call the Canada Revenue Agency (CRA) at 1-800-959-8281.

The short version

1. **Money from gigs is income.** You must report it on your tax return. Cash too.
2. **Keep every receipt** for things you buy for music. They lower your tax.
3. **Pay what you owe by April 30.** You can file the forms later, up to June 15.
4. **Keep your papers for 6 years.**
5. **If you made over $30,000** from music in a year, you must sign up for HST.

Step by step

Step 1. Know what kind of musician you are

If you...	You are...
Play gigs, teach lessons, or get paid by different people	**Self-employed.** To the CRA, you run a small business.
Get a pay cheque with a T4 slip (orchestra, theatre, school)	**An employee** for that job.

Many musicians are both. That is okay. Keep the two kinds of money separate.

Step 2. Write down all the money you get

• Every gig, lesson and session: cash, cheque or e-transfer.

• MPTF gig money (see “MPTF Gigs: HST and Pension”).

• Money from gigs in the US or other countries. Change it to Canadian dollars.

A notebook or a simple spreadsheet is fine. Write the date, who paid you, and how much.

Step 3. Keep receipts for what you spend on music

These usually lower your tax:

- Strings, reeds, sticks, repairs, cases
- Instrument insurance
- Sound gear, cables, software, sheet music
- Recording costs
- Website, photos, posters, ads
- Agent fees, union dues and work dues
- Driving to gigs (keep a log of the kilometres)
- Half (50%) of meals with business contacts
- Stage clothes you would not wear every day
- The part of your home you use for music

Big items like instruments, amps and PA systems are not claimed all at once. You claim part of the cost each year. Your tax preparer will do this for you. Just give them the receipt.

Step 4. Fill in the music business form

If you are self-employed, your music money and costs go on form **T2125.** It goes with your normal tax return. A tax preparer or tax software will help you fill it in.

If your costs were more than your music income, that loss can lower the tax on your other income.

Step 5. Pay on time

Date	What to do
April 30	Pay any tax you owe. After this date, the CRA charges interest.
June 15	Last day for self-employed people to file the tax return.

Tip: put some money aside from every gig. Then you will have it when tax time comes.

Other things to know

CPP (Canada Pension Plan)

If you made a profit from music, you pay into CPP on it. Self-employed people pay both halves: the worker part and the employer part. Your tax return works this out.

HST

• If you make **more than $30,000** from music in a year (or in any 3 months), you **must** register for HST.

• Under $30,000, you do not have to. You can sign up if you want to.

• Once you are registered, you add HST to your bills, and you get back the HST you paid on music costs.

• Once you are registered, you **must** send in HST reports on time, even if you owe nothing.

• **MPTF money does not count** toward the $30,000.

Pension payments

• On a union contract, the person who hires you (the employer) pays into your pension, on top of your fee.

• The employer sends the pension money to the Local 293 office. The Local checks and certifies it, then sends it on to the Musicians' Pension Fund of Canada (MPFC).

• The pension money is not paid to you, so it is not part of your gig income. When you retire, the pension the fund pays you **is income.**

• File your contract with the Local 293 office so the pension is recorded in your name.

If you have a pay cheque job as a musician

• If your job makes you supply your own instrument, you can claim repairs, rental and insurance for it.

• You may be able to claim other work costs, up to $1,000 or 20% of your pay from that job, whichever is less.

• Your employer may need to sign form T2200. Ask your tax preparer.

Need help?

• Ask a tax preparer who knows musicians, or call the CRA at 1-800-959-8281.

• Free tax clinics help people with low income: search "CRA free tax clinic".

• Questions about union contracts or pension: email local293hmg@bellnet.ca.

A simple guide, not tax advice. Information reviewed November 2026.

Hamilton Musicians' Guild

Around the Region

Pit work at Theatre Aquarius

Two big musicals are coming to Theatre Aquarius this season, under our new three-year agreement: Joseph and the Amazing Technicolor Dreamcoat (November 18 – January 3) and Matilda, the Musical (March 10 – April 4). That's good news for the members who play the pit, and a great night out for everyone else.

Hamilton Philharmonic Orchestra

The HPO, whose musicians are Local 293 members, continues its season with Music Director James Kahane. It also welcomed Thomas Burton as Conductor Fellow, and Charles Amoah and Keegan Thomas Hedley as Conducting Apprentices. Highlights are in the calendar on the next page.

Big names at TD Coliseum

The renovated arena keeps bringing major tours to Hamilton: Garth Brooks plays three shows December 4–6, Andrea Bocelli comes December 19, and Phoebe Bridgers on March 21.

Burlington and Oakville

The Burlington Performing Arts Centre marks its 15th season, with TD as season sponsor. The Burlington Symphony Orchestra presents *A Christmas Spectacular* there on December 13. In Oakville, the Oakville Symphony and the Oakville Chamber Orchestra both perform at the Oakville Centre for the Performing Arts this winter. On Burlington's waterfront, the new free Lakeshore Music and Arts Festival replaced the Sound of Music Festival in June. Members applying for 2027: remember that union contracts protect you at festivals too.

Folk Canada returns

After this October's conference in downtown Hamilton, Folk Canada is coming back October 13–17, 2027.

Holiday Music Around Hamilton, Halton and Haldimand

Christmas and seasonal shows, late November to early January

There is great live music all over our region this season, played by musicians like you. Here are the holiday shows we found, from big concert halls to small-town parades. Go out, bring a friend, and support live music.

Hamilton, Ancaster and area

When	Show	Where	Tickets
Now to Sun Jan 3	**Joseph and the Amazing Technicolor Dreamcoat (holiday musical)**	Theatre Aquarius, Hamilton	See website
Sat Nov 28, 8 pm	**A Skydiggers Christmas**	The Westdale, Hamilton	$65
Thu Dec 3, 8 pm	**A Holly Jolly Jill Barber Christmas**	The Westdale, Hamilton	$49.65
Fri Dec 4, 7:30 pm and Sun Dec 6, 3 pm	**Handel's Messiah: HPO with the Bach Elgar Choir**	St. Catherine of Siena Church, Rymal Rd E	See website
Fri Dec 4, 7:30 pm	**Steve Strongman: 15th Annual Holiday Show**	Ancaster Memorial Arts Centre	$52.72 + HST
Sat Dec 5, 2 pm	**All Star Jazz Holiday Concert**	Ancaster Memorial Arts Centre	$25 + fees
Sat Dec 5	**Home for the Holidays, with the Jazz Connection Big Band (sells out yearly)**	Ancaster Memorial Arts Centre	$50
Sat Dec 5, 4 pm	**Hamilton Children's Choir: Retold: The Sound of (Christmas) Music**	Faith United Church, Main St E	See website
Fri Dec 11, 8 pm	**Ashley MacIsaac: Christmas from the Atlantic**	The Westdale, Hamilton	$60
Sat Dec 12, 7:30 pm	**Murdoch Mysteries: Sugar Plum Murdoch (HPO plays the score live)**	FirstOntario Concert Hall	See website
Fri Dec 18 and Sun Dec 27, 6:30 pm	**Candlelight: Christmas Carols on Strings**	The Westdale, Hamilton	$35 to $72
Sun Dec 20, 2 pm	**Hamilton Concert Band: Sounds of the Season**	Ancaster Memorial Arts Centre	$28.72
Sun Jan 3, 2:30 pm	**Salute to Vienna New Year's Concert**	FirstOntario Concert Hall	From $73.50

Halton: Burlington, Oakville, Milton and Acton

When	Show	Where	Tickets
Fri Nov 27, 7:30 pm	**Oakville Symphony After Dark: Merry and Bright**	The Oakville Club, Oakville	See website
Sun Nov 29, 2 pm	**Men of the Deeps: Christmas program**	FirstOntario Arts Centre, Milton	$80
Fri Dec 4, 8 pm	**A Newfoundland Christmas with The Rowdymen**	Oakville Centre for the Performing Arts	$65
Sat Dec 5, 7 pm	**North Halton Community Singers: Let There Be Joy**	Bethel Christian Reformed Church, Acton	See website
Sat Dec 5, 7:30 pm	**A Choral Christmas Tapestry**	FirstOntario Arts Centre, Milton	$20 to $30
Sun Dec 6, 4 pm	**Holly Cole Swinging Christmas**	Burlington Performing Arts Centre	From $74.50
Tue Dec 8, 7:30 pm	**An East Coast Christmas with The Barra MacNeils**	Burlington Performing Arts Centre	$92
Sat Dec 12, 2:30 and 7:30 pm	**The Next Generation Leahy**	Burlington Performing Arts Centre	From $59.50
Sun Dec 13, 1:30 and 4:30 pm	**Oakville Symphony Family Holiday Concert (sells out yearly)**	Oakville Centre for the Performing Arts	From $22
Sun Dec 13, 4 pm	**Burlington Symphony: A Christmas Spectacular**	Burlington Performing Arts Centre	See website
Sun Dec 13, 7:30 pm	**Under The Lights: A Charlie Brown Christmas tribute**	FirstOntario Arts Centre, Milton	$49.30
Thu Dec 17, 7:30 pm	**Brott Music: Handel's Messiah**	Burlington Performing Arts Centre	$25 to $70
Fri Dec 18, 7:30 pm	**A Very Charlie Brown Christmas Concert**	Burlington Performing Arts Centre	From $39.50
Sat Dec 19, 7:30 pm	**Whitehorse Winter Classic**	Burlington Performing Arts Centre	From $59.50
Sat Dec 19, 7:30 pm	**Winterlude XIII: Milton Philharmonic Orchestra**	FirstOntario Arts Centre, Milton	$15 to $30

Haldimand County

When	Show	Where	Tickets
Sat Nov 28, 11 am	**Caledonia Santa Claus Parade**	Downtown Caledonia	Free
Sat Dec 5, 5:30 pm	**Dunnville Santa Claus Parade and Tree of Hope light-up**	Downtown Dunnville	Free
Fri Dec 11, 6 pm	**Hagersville Santa Claus Parade**	Main St, Hagersville	Free
Sat Dec 12, 1 to 8:30 pm	**Jarvis Light Up: live performances and fireworks set to music (about 7:30 pm)**	Jarvis	See website

Good to know

• Dates and prices were checked on each organizer's website in November 2026. Shows can change, so check before you go.

• Some shows sell out every year, including the Oakville Symphony Family Holiday Concert and Home for the Holidays in Ancaster. Book early.

• Ticket prices may not include fees and HST.

Playing a holiday show?

Tell us about it! Email the Guild office at local293hmg@bellnet.ca and we will share it with members in Music News at hamiltonmusicians.ca.

Happy holidays from the Hamilton Musicians' Guild!

Hamilton Musicians' Guild

Regional Concert Calendar

A selection of concerts and shows in Hamilton, Burlington and Oakville this winter. Check with each venue for times and tickets.

Date	Event	Where
Nov 18 – Jan 3	*Joseph and the Amazing Technicolor Dreamcoat*	Theatre Aquarius, Hamilton
Nov 24	Jason Bonham's Led Zeppelin Evening	FirstOntario Concert Hall, Hamilton
Nov 27	Vag Halen	Bridgeworks, Hamilton
Nov 28	Sarah Harmer	Burlington Performing Arts Centre
Dec 2	Basement Revolver, Mother Tongues, Bodywash	Ooey Gooey's, Hamilton
Dec 4 & 6	Handel's *Messiah*, HPO with the Bach Elgar Choir	St. Catherine of Siena, Hamilton
Dec 4 – 6	Garth Brooks	TD Coliseum, Hamilton
Dec 5	Myriad Ensemble, *All Aboard*	Burlington Performing Arts Centre
Dec 12	HPO, *Murdoch Mysteries: Sugar Plum Murdoch*	Hamilton
Dec 13	Burlington Symphony, *A Christmas Spectacular*	Burlington Performing Arts Centre
Dec 13	Oakville Symphony, Family Holiday Concert	Oakville Centre for the Performing Arts
Dec 19	Andrea Bocelli	TD Coliseum, Hamilton
Jan 16	HPO with pianist Marc-André Hamelin	Hamilton
Jan 30 – 31	Oakville Symphony, *Celebration*	Oakville Centre for the Performing Arts
Feb 7	Hayden	The Westdale, Hamilton
Feb 9	Shakura S'Aida	Burlington Performing Arts Centre
Feb 10	Men Without Hats	Burlington Performing Arts Centre
Feb 13	HPO, *Carmen* in Concert	Hamilton
Feb 20	Oakville Chamber Orchestra, *The Height of Elegance*	Oakville Centre for the Performing Arts
Mar 6	Natalie MacMaster with the HPO	Hamilton
Mar 10 – Apr 4	*Matilda, the Musical*	Theatre Aquarius, Hamilton
Mar 21	Phoebe Bridgers	TD Coliseum, Hamilton

Playing a show this winter? Let the office know, and we'll consider it for the next Libretto.

Hamilton Musicians' Guild

Christmas Festivals & Sacred Music

The season is full of music, from tree lightings to sacred choral works. Here's a selection from around the region.

Christmas festivals and tree lightings

Date	Event	Where
Fri, Nov 20, 5–9 pm	Light Up the Night, with the holiday tree lighting	Oakville Towne Square, 166 Lakeshore Rd E
Fri, Nov 20, 8 pm	CPKC Holiday Train, with lights and live performances	West Kinneary Yard, 270 Gage Ave S, Hamilton
Sat, Nov 21	Winterdown Tree Lighting, with entertainment all day	Waterdown Village
Sat, Nov 21, 3–7 pm	At Home in Bronte for the Holidays	Bronte Market Square, Oakville
Through the season	Burlington Festival of Lights (check burlington.ca for dates)	Spencer Smith Park, Burlington

Sacred and choral music

Date	Event	Where
Sun, Nov 22, 3 pm	Bach Elgar Choir: Purcell, *Hail! St Cecilia*, with orchestra and Capella Intima	Central Presbyterian Church, 165 Charlton Ave W, Hamilton
Fri, Dec 4, 7:30 pm & Sun, Dec 6, 3 pm	Handel's *Messiah*: Bach Elgar Choir with the HPO	St. Catherine of Siena, 620 Rymal Rd E, Hamilton
Sat, Dec 5, 7 pm	Paul Baloche Christmas Tour	Bethel Gospel Tabernacle, Hamilton
Sun, Dec 20, 3 pm	Christmas concerts	St. Paul's United Church, Dundas (free), and St. Nicholas Ukrainian Catholic Church, Hamilton

Many churches and community choirs hire professional musicians for Christmas services and concerts. If you're booked for one, file an AFM contract with the office. It protects your fee and earns pension contributions.

EVERY GIG WILL BE A UNION GIG!

AFM
AMERICAN FEDERATION OF MUSICIANS
UNITED STATES CANADA

Net wages will be at or above the local union's wage scales, and Locals will receive both work dues, if applicable, and contracts — and we'll handle all communications with potential purchasers.

AFM Entertainment is now accepting registration from AFM members who are solo artists or leaders of self-contained bands and ensembles, in every genre of music.



AFM Entertainment.org
THE FIRST FEDERATION-OPERATED INTERNATIONAL BOOKING AGENCY



Hamilton Musicians' Guild

Notices and Dates to Remember

Date	What
Thursday, November 19	AFM Officers' Edge Live! (online)
Wednesday, November 25	Executive Board meeting, Guild office
Monday, November 30, 7:00 pm	General Membership Meeting, Guild office, 2B – 300 Fennell Ave E
December 31	Last day to join with no initiation fee
December 31	Renew your dues to stay in good standing for 2027
February 2027	Black History Month concerts at HPL (MPTF)
March 2027	International Women's Day concerts (MPTF)
April 2027	Jazz Appreciation Month (MPTF)

New Member Orientation is held monthly at the Guild office. Call to book a seat.

Travelling with instruments. The AFM has updated its CATSA guidance for musicians flying with instruments. Ask the office for a copy before your next flight.

Keep your information current. If you've moved, changed your email or phone, or added an instrument, tell the office so leaders and engagers can find you.

In Memoriam

The Guild remembers members who passed away this fall: Sonny Del Rio, Wayne Middlemiss and Keith Lindsay. A Celebration of Life for Sonny was held November 14 at the Corktown Pub.

Live music is best — use live musicians.

Merry Christmas & Happy Holidays

FROM YOUR HAMILTON MUSICIANS' GUILD



Thank you for every gig, every contract filed and every note played this year.
Wishing you and your family a joyful holiday season
and a busy, music-filled 2027.

The Executive Board & the Guild Office

Give the gift of membership

Join the Hamilton Musicians' Guild before
December 31 and the $105 initiation fee is waived.
2B – 300 Fennell Ave East, Hamilton · 905-525-4040 · local293hmg@bellnet.ca · HamiltonMusicians.org

Official Journal of the Hamilton Musicians' Guild · Local 293 AFM/CFM