

**H**

# LIBRETTO

**2**

**M**

Official Journal of the Hamilton Musicians' Guild

**9**

**G**

## September 2018

**3**



**CCMA  
AWARDS**

HAMILTON | SUNDAY, SEPTEMBER 9, 2018

HOSTED BY  
**SHANIA TWAIN**



# HAMILTON MUSICIANS' GUILD

LOCAL 293, AFM / CFM




**Hamilton Musicians' Guild**  
Local 293, AFM/CFM Since 1903

**1903 to 2018**  
**115 Year Anniversary**



*"We Can Help"*

THE HAMILTON MUSICIANS' GUILD LOCAL 293 AFM/CFM SINCE 1903

## Executive Board

2018 - 2019

 <b>REG DENIS</b> 1st Vice Pres	 <b>LARRY FEUDO</b> President	 <b>JANNA MALSEED</b> 2nd Vice Pres
 <b>PAUL PANCHEZAK</b> Sergeant-At-Arms	 <b>BRENT MALSEED</b> Secretary-Treasurer	 <b>RON PALANGIO</b> Marshal
 <b>BRENDA BROWN</b> Director	 <b>GLEN BROWN</b> Director	 <b>RYAN MCKENNA</b> Director




**MATT KENNEDY**  
President Emeritus



Enriching lives through

# MPf Music

MUSIC PERFORMANCE FUND



HAMILTON MUSICIANS' GUILD  
LOCAL 293, AFM

### GUILD CONTACT INFO

20 Hughson St. South, Suite 401  
Hamilton, Ontario L8N 2A1

Phone: 905-525-4040

Fax: 905-525-4047

email: local293hmg@bellnet.ca

[www.hamiltonmusicians.org](http://www.hamiltonmusicians.org)



### Libretto

*Official Newsletter of the Hamilton Musicians' Guild*

Vol. 2018, No. 2 September 2018

Publisher, Editor & Graphic Designer: **Brent Malseed**

Editor: **Larry Feudo**

## Changing Lives through music



HMC salutes Local 293 CFM

**an instrument for every child**

Creative culture is transforming our city and the Hamilton Music Collective is proud to be nurturing the very roots of this transformation.

[hamiltonmusiccollective.ca](http://hamiltonmusiccollective.ca)

Photography by Cathie Colvard



THE HAMILTON MUSICIANS' GUILD LOCAL 293, AFM/CFM SINCE 1903



# GENERAL MEMBERSHIP MEETING



Monday  
Sept 10, 2018  
7:00 pm

(Doors open at 6:30 pm)

## Mills Hardware

95 King Street East  
Hamilton, Ontario

### AGENDA

- Report of the President
- Reading of Previous Minutes
- Report of the Secretary-Treasurer
- 2017 Local 293 Financial Review
- Nomination for a 3 year term for Secretary-Treasurer & Delegate to AFM Conferences & Conventions
- Nomination for a 3rd Delegate and 2 Alternate Delegates to the 2019 AFM Convention

### Life Membership Presentations

Randy Gallant  
Paul Grimwood



*Draws for Special Gifts*

*Social Hour after the Meeting*

*Come Out & Join Us  
Get Plugged In  
Get Involved*



## President's Report



**Larry Feudo**

### Hamilton Musicians' Guild 115 Year Anniversary

This year marks the 115<sup>th</sup> anniversary of the Hamilton Musicians' Guild which was chartered on April 11 1903. Our founder and first president was George R. Robinson who as many of you know was the bandmaster of the 13<sup>th</sup> Battalion (RHLI) Military Band and was the man responsible for whipping the band into shape.

This December 8<sup>th</sup>, Local 293 will celebrate our 115<sup>th</sup> anniversary with an afternoon of music at the Corktown Tavern from 12 noon to 6 pm. Several of our member's bands will be playing pro bono in support of the Bob Pedler Memorial Fund. The funds raised will go towards helping our sick and disabled members who receive aid from the AFM's Lester Petrillo Fund. Last year's event raised over \$2000 for the fund.

As part of our 2<sup>nd</sup> annual fundraiser we will again be presenting the George R. Robinson Award which is given to individuals who have distinguished themselves with exemplary support of music in Hamilton with passion and selfless commitment over many years. We will be announcing this year's honorees in the next issue of the Libretto. Last year's honorees were Luis Pereira and Linda Fraser, Graham Rockingham and Kevin Barber.

Last year's event was a resounding success with corporate sponsorship and a packed house of enthusiastic Local 293 supporters. We look forward to your continued support to make this a great day for the local and our musicians. It's a great opportunity to socialize with our peers and celebrate a milestone for the Guild.

### Canadian Conference of Musicians 2018

This past June Brent, Janna and I attended the Canadian Conference in Kingston. We attended two days of officer training which was offered for the second year in a row. The training covered a lot of different ground with topics such as organizing, AFM contracts, the IN Tune Program (our data office system) and grievance scenarios. All of these training sessions were very educational and helpful to officers in their daily office duties.

The Conference started on Friday and reports were made by CFM staffers that were basically annual status reports from the various departments of the CFM. Among them were reports from Freelance Services, Symphonic Services, the Standards Committee and the International Representative.

All the reports gave us an up to date read on the health of the CFM. One interesting idea discussed was the emerging artist category of membership for younger prospective members just starting out. The idea was to create a special membership category that would encourage younger people to join. The idea was to have lower dues and special show-case fees that would give these artists an entrée into the competitive music scene. At this point, the idea needs to be further developed and beta tested. We will be keeping an eye on this concept to see if it will prove successful.

I served on the Standards Committee and the Election Committee while Janna served on the Advocacy Committee and Brent chaired the Diversity Committee.

Talks were given by both AFM President Ray Hair and Vice President from Canada Alan Willaert. These talks are always interesting because you gain a broader perspective on the challenges facing our organization. I'm happy to say that their advocacy on our behalf is impressive.

The final day of the Conference was topped off by the annual meeting of MROC- our performing rights organization. A financial statement was presented and discussed at length by the officers present.

Overall the Conference was a good opportunity to meet with other officers to discuss the issues and challenges we all face and work towards resolving them.

Yours in solidarity,

*Larry Feudo*





**Brent Malseed**

## Report of the Secretary-Treasurer

**M**embership of the Hamilton Musicians' Guild continues to grow and our membership currently stands at 666 active members. Our Executive Board is continually looking a ways to better serve the musicians in our community and have decided to send out a survey in order to get an idea as to possible seminars that we could offer in the future. Survey Monkey is an online service development cloud-based software service that was founded in 1999. Monkey Survey provides free, customizable surveys, as well as a suite of back-end programs that include data analysis, sample selection, bias elimination, and data representation tools.

Members of Local 293 will soon receive an email from Survey Monkey that will ask the following questions to give us a better idea of what informational seminar(s) would best suite your needs:

- The Hamilton Musicians Guild is considering holding a workshop led by a Certified Financial Planner to discuss various financial options available to musicians. Topics for discussion could be the differences between a Tax Free Savings Account, RRSP and RIF's.
- The Musicians' Rights Organization Canada (MROC) is a Canadian federally Incorporated not-for-profit organization whose primary purpose is to collect and distribute royalties to musicians and vocalists. MROC distributes the performer's share of neighbouring rights and private copying royalties. These royalties primarily flow from the broadcast and public performance of sound recording and are based on tariffs approved by the Copyright Board of Canada. MROC represents more than 6,500 musicians from session players to featured artists, recording across the full range of genres.
- The Musicians Pension Fund of Canada - The Plan was established April 9, 1962 as a result of collective bargaining between employers and the American Federation of Musicians. The Plan is registered under the Ontario Pension Benefits Act, 1990 and under the Income Tax Act. The Plan is a multi-jurisdictional plan, the pension legislation of the province in which the Member is employed will apply even though the Plan is registered in Ontario. The Plan is funded through contributions by employers. Employee contributions are not required nor are they permitted.
- The Hamilton Musicians Guild, Local 293 can help you to obtain a P2 Visa to work in the United States. Would you be interested in learning more about the P2 Visa process?
- Which time frame would work for your for the workshops?

This survey will be multiple choice and should only take a couple of minutes to complete. Please complete the survey when you receive the email to give us an idea of what seminar or seminars that we should schedule.

### General Membership Meeting - Monday, September 10, 2018 at Mills Hardware

#### Nominations for Local 293 Office of Secretary-Treasurer and Delegate to AFM Conventions & Conferences

As per Local 293 Bylaws, the term of office for the Local 293 Secretary-Treasurer shall be for a period of three years (Article 10, Section 3) and prior to the nominations, it shall be made known to members that by virtue of election to office of Secretary-Treasurer, they shall also be a delegate to conventions and conferences of the AFM.

#### Nominations of 3rd Delegate & Alternate Delegates to 2019 AFM Convention & Canadian Conference

AFM Bylaws, Article 17, Section 4(a) states that "All Locals of not less than 401 members and not more than 1,500 members shall be entitled to three Delegates. Local 293 Bylaws, Article 9, Section 1 states that "Delegates to the American Federation of Musicians Convention, Canadian Conference of Musicians shall be the President and/or the Secretary-Treasurer by virtue of their office. A third delegate as per AFM Article 17, Section 4 and/or alternate delegates shall be nominated and elected as per the AFM Bylaws. If elected, the third/alternate delegate will be required to pay his/her own expenses unless the Executive Board grants otherwise. Note: The local 293 Executive Board has decided to cover the air travel costs only for a 3rd Delegate to the 2019 AFM Convention & Canadian Conference.

### Canadian Country Music Awards (CCMA) - Hamilton 2018

Local 293 is pleased to announce that Hamilton, Ontario has been selected as host city of Country Music Week 2018. The CCMA Awards Show will be broadcast on CBC on Sunday, September 9, 2018. Canadian country music fans, artists and industry alike, look forward to the CCMA Awards Show every year – Canadian country music's biggest night. As a salute to the year that's been, this two-hour celebration features performances and appearances by some of Canada's brightest country stars and announces winners in eight award categories. Shania Twain hosts this year's event!

*L-R in the photo is Janna Malseed, 2nd V-P HMG, R Harlan Smith, singer, songwriter & record producer and Reg Denis, 1st V-P HMG man the CFM/HMG Booth at the Hamilton Convention Centre during Country Music*





Len Lytwyn  
Circa 1960's



**Remembering Len Lytwyn**

I was saddened to hear the passing of Len Lytwyn on July 26th, 2018. I had the pleasure of meeting Len in the summer of 1965 when he was performing with "Dee and the Yeomen" at a dance club in Sauble Beach just north of the Sauble

Falls and again in 1967 he was drumming with "The Rockshow of the Yeomen" at the Sauble Beach Pavilion. Len started off in the music business as a rock drummer and enjoyed a successful career performing and recording with many of the top bands in Toronto including "Dee and the Yeomen". He did admit that his desire to perform as a musician was overtaken by an overriding need to assist musicians when he accepted an offer to be a "Business Agent" with the Toronto Musicians Association (of which he was elected President).

Len was later offered the position of "Administrative Assistant" within AFM's Canadian Office and ultimately the position of Executive Director for Canada in 2004. Len was instrumental in changing the name "Canadian Office of the American Federation of Musicians of the United States and Canada" to the "Canadian Federation of Musicians" (CFM). This not only preserved the historical relationship of Canadian musicians as members of the AFM, but also established them as members of an association with a true Canadian identity.

Referred to by many as the "Father of MROC", Len was one of the three founding Directors of MROC and held the position of Chair of the organization through its inception and fruition. In 2012, Len retired as Chairman but remained on as a Director of MROC, and the title of "Chairman Emeritus" was bestowed upon him by a unanimous vote at the 2013 MROC Annual General Meeting. Len spent over four decades working for musical artists and when asked about MROC, he stated: "My goal in establishing MROC was to provide an independent Canadian collective controlled by musicians for musicians, looking out for the welfare of background musicians as well as featured performers."

MROC Chairman David Jandrisch said that Len had enriched the lives of many performers in the entertainment world. "Although he endured a series of health issues over the past couple years, he always fought back through each test and setback with amazing courage and will-power. Throughout all these challenges, he continued to serve as a Director (his dedication to MROC being evident in his constant preparation for meetings of the Board) and to participate in his inimitable productive and constructive manner." He was indeed a good friend to so many professional musicians and entertainers, many of whom never knew of him or met him personally, but all of whom benefitted from his constant efforts to better their musical careers.

Janna & I were able to join Ellen Versteeg-Lytwyn, with family & friends, for a fabulous Celebration of Life for Len Lytwyn on August 25, 2018 at the home of Len & Ellen in Keswick, Ontario.

Rest in Peace Len Lytwyn, you will be missed my friend



Yours in solidarity  
*Brent Malseed*

Photos below courtesy of Paul Sharpe



Graham Dunnett  
Dee of Dee & the Yeomen

# LIFE MEMBERS

Terrence J. Ball  
 Terry Basom  
 John Bebbington  
 Paul Benton  
 Terry Bramhall  
 Joseph E. Callura  
 Rita Chiarelli  
 David Clewer  
 Charles T Cozens  
 Reg Denis  
 Patti Denis  
 Nick Deutsch  
 Robert Devey  
 William J. Dillon  
 Albert E. Eady  
 Lynda Eady  
 Roger Flock  
 Stephen C. Fuller

Randy Gallant  
 Andrea Garofalo  
 Ginger A. Graham  
 Dennis Grasley  
 (aka Sonny Del Rio)  
 Brian Graville  
 Paul Grimwood  
 James Heaslip  
 Al Hirsch  
 Ruth Hoffman  
 Jean-Norman Iadeluca  
 Al Ippolito  
 Jude Johnson  
 Matt Kennedy  
 Michael Keys  
 John Laing  
 Daniel Lanois  
 Ralph Lefevre

Ralph Lefevre  
 David Linfoot  
 Robert Lowe  
 Maggie MacDonald  
 Michael Maguire  
 Brent H Malseed  
 Kevin A Mann  
 Peter Marino  
 Russell McAllister  
 Jack Mendelsohn  
 Diane Merinuk  
 Marsha Moffit  
 Frank Musico  
 Natalie Mysko  
 R. James Nelles  
 Carmen Nemeth  
 Neil Nickafor  
 Kyle Pacey

Jack Pedler  
 Jon W Peterson  
 Peter Rihbany  
 Avis Romm  
 David Russell  
 Greg Smith  
 Steve Sobolewski  
 John Staley  
 Donald Stevens  
 Henry Strong  
 Jacqueline Sutherland  
 Ian Thomas  
 Valerie Tryon  
 Rudy Wasylenky  
 Russ Weil  
 Ailsa Weir  
 Arlene Wright



## 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](mailto: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 site of the home page, under **Links** click on

**Manage your AFM Profile**



# Membership Matters

(Membership activity since last Libretto (May 2018))



## WELCOME NEW MEMBERS

Timothy Allard  
Danielle Beaudin  
Graham Caldwell  
Anthony Carbone  
Gabriel DeSantis  
William Evans  
Georgia Harmer  
Nicole Johnson

Charles Kostash  
Glenn Stefan Laguna Guy  
Crystal Lee  
Marlon Liss-Nicolle  
James McLachlin  
Lyssa Pelton  
Ken Slavin

## REINSTATED MEMBERS

Sarah Nicole Blackwood  
Joel Lawrence Cassidy  
Albert Corbeil  
John Dinsmore  
Erme Paolo  
Giuseppe Manchisi  
Chelsea McWilliams

Giancarlo Nicassio  
Patrick O'Brien  
Terrance Pettitt  
Andreas Sparboom  
Michael Andrew Taylor  
Bradley Toews  
Serge Tremblay

## SUSPENDED MEMBERS

(3 months in Arrears)

Joel Banks  
Josh Bradford  
Lawrence Kevin Fournier  
Zachary J Gerber  
William Hamilton  
Vanessa Hellinga  
Paul Koehler  
Trevor McNevan  
Stephen Reid  
Paul Marc Rousseau  
Mark Schroor  
Shane Told  
Thompson Wilson-Shaw

## EXPELLED MEMBERS

(6 months in Arrears)

Kyle Bell  
Edgar Breau  
Daniel Bujalski  
Bret Carrigan  
Grant Dickinson  
Annette Haas  
Robert Horvath  
Erich Jelesits  
Darren Lachance  
Adam Martin  
Jacob Moon

David Nardi  
Matthew O'Brien  
Anne Marie Pavlov  
Steve Pelletier  
Sean Sandberg  
Peter Savoy  
Claude A Silveira  
Lisette St Louis  
Monica Tietz  
Lisa Winn

## MEMBERSHIP DUES

1st Quarter (January to March)  
2nd Quarter (April to June)  
3rd Quarter (July to September)  
4th Quarter (October to December)

### Annual Dues

(Payment of 4 Quarters)

**\$170.00**

Early Bird Special - Pay Dues (4 Quarters) prior to quarterly expiry date & Save \$10

**\$160.00**

### Semi-Annual Dues

**\$90.00**

### Quarterly Dues

**\$45.00**

## How To Resign 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.

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



14 Hester Street, Hamilton, Ontario L9A 2N2  
Tel & Fax: (905) 574-9212  
Email: info@themusicstandlessons.com

Kazimierz (Kaz) Chrapka  
Mohawk College Diploma | B.Mus. McMaster Univ.

www.themusicstandlessons.com

- MUSIC LESSONS
- MUSICAL INSTRUMENTS
- SHEET MUSIC
- ACCESSORIES
- GIFTS



## PRIVATE MUSIC LESSONS

14 Hester Street (at Upper James) - Studio & Store  
180 Hwy. #8 (Stoney Creek) - Studio



**\$50.00**

for 4 Lessons

Not valid with any other specials - Limited time offer



# Where the Music Begins



**Long & McQuade**  
MUSICAL INSTRUMENTS

sales · rentals · repairs · financing · print music · lessons

2444 Barton St E, Hamilton 3180 Mainway Dr, Burlington

905.538.0247

905.319.3330

[www.long-mcquade.com](http://www.long-mcquade.com)

## Additional Member Benefits at No Cost!

Through a partnership with American Income Life Insurance Company, additional benefits are being provided to all members of AFM Local 293.

### **BENEFITS INCLUDE**

- A Group Accidental Death & Dismemberment Benefit
- Eye Care Discount Card
- Child Safe Kit

Learn more at [www.aillife.com/benefits/sg7tc](http://www.aillife.com/benefits/sg7tc)



[www.aillife.com](http://www.aillife.com)  
Protecting Working Families

Elif Atici  
Public Relations  
647.447.4743

AMERICAN INCOME LIFE  
insurance company

*in Canada*

An AIL representative will contact members who return the reply card to arrange a convenient time to deliver their benefits and review other supplemental insurance benefits that may be available.

# HAMILTON MUSICIANS' GUILD

LOCAL 293  
AFM/CFM  
SINCE 1903



[www.HAMILTONMUSICIANS.ORG](http://www.HAMILTONMUSICIANS.ORG)



ENRICHING LIVES THROUGH MUSIC



WE CAN HELP!

HAMILTON MUSICIAN MEDIA

DIRECTORY  
NEWS  
EVENTS

MUSIC CAREERS SHOULD ONLY GO FORWARD

We document and promote Hamilton Musicians and Music Performances

[www.HamiltonMusician.com](http://www.HamiltonMusician.com)



## Social Media Can Unite Musicians, But Unions Hold the Power for Results

Alan Willaert  
AFM Vice President from Canada  
Reprint from June 2018 IM



Social media has provided our musicians and artists an entirely new way of reaching their target audience. It's a wonderful way of expanding a fan base, posting daily activities and itineraries, and generally keeping the band relevant in a very competitive music environment. Inevitably, use of social media has also helped create a unique bond between the musicians themselves, in supporting each other's shows, as well as sharing resources and information.

Social media has also become a place to red flag people and situations which are to be avoided, such as when a member of the musical community has suffered a loss or been defrauded by some less-than-honest person in the business. The case in point is an incident that occurred last year in the Brantford, Ontario, area, when an out-of-province husband and wife team acting as promoters engaged a number of bands/musicians for a concert near that southwestern Ontario city. Unfortunately for the musicians involved, they proved to be unscrupulous and defaulted on all payments and promises.

As expected, there was an immediate reaction from the musicians involved, and social media was lit up with the story. Others rallied to the cause, and the word spread to boycott the perpetrators. Nasty emails were also sent to the couple, who responded with threats to sue for libel. The entire region of players seemed to be involved, or at least have an opinion. There was also talk of a fundraiser to compensate the musicians who were shorted.

The good news, if that's possible under these circumstances, was that it united the musical community and inspired them into taking collective action, albeit through Facebook. They realized they must stick together against undesirables such as these and speak as one voice. An injury to one is an injury to all and strength lies with numbers.

The bad news is that it was grossly ineffective. Was the gig saved? No. Did the musicians get their money? No. Did the promoters suffer in any way for their actions? No. It was a complete disaster.

So what went wrong? The answers are surprisingly simple. Were the musicians involved AFM members? No. Was there a proper contract in place? No. Had the answer to these last two questions been affirmative, the outcome would have been entirely different. As members with a properly executed live engagement contract in place, they would have been able to access the Contract Defence Fund of the jurisdiction's local. Or, if they were from a different local, they could have gotten help from the Emergency Travel Assistance Programme administered by the Canadian Office. In either case, they would have received at least scale wages for the gig as an advance, and either the local or the CFM would then file a claim against the promoters to secure a judgement for collection of the entire contract. Once the funds were received, the musicians would receive the balance of their fees.

The musical community in the region had the right idea—we have to stick together, speak as one voice, an injury to one is an injury to all, and we are stronger together—but they chose the wrong vehicle. While media connectivity is a great way to bring attention to social injustice, the real power to correct that injustice or effect meaningful change starts with AFM membership, and once a member, to making use of all the services available. Let's talk about that on Facebook.

**A UNIQUE & REFRESHING APPROACH TO SHOPPING  
FOR YOUR NEXT ACOUSTIC INSTRUMENT**

*The  
Acoustic Room*

144 JAMES STREET SOUTH UNIT 1A HAMILTON • 905-524-0101 • THEACOUSTICROOM.CA



# HMG293 "AT LIBERTY" Group Now Setup Online



Remember the olden days before the internet and social media? A musician looking for work would walk into the local Musician's union office and pin a card on the "At Liberty" bulletin board or maybe purchase an ad in the Libretto or International Musician. No need to do that anymore, the At Liberty Facebook Group (HMG293 At Liberty) is online and open to all members of CFM local 293. Feel free to post ads for gigs, find musicians to form a group, to jam with or network. You can discuss trade secrets share experiences, lend advice or post any gear to sell. The group is monitored by the executive board and is open to CFM members only, visit our Facebook page and click on the link to the At Liberty Group, we'll approve your membership and you're good to go. Remember to like our page.

Check the "HMG293 At Liberty" Group on Facebook & join at -

<https://m.facebook.com/groups/1664999133614649>



Regards,

Ron Palangio  
Local 293 - Marshall  
At Liberty Group  
Administrator




**CITHARA GUITARS**  
HAMILTON, ONTARIO

Proudly supporting  
Canadian Musicians.

Custom Shop • Sales • Repairs • Restorations  
Artist Endorsements

519.806.8888 CITHARAGUITARS.COM FB: CITHARAGUITARSINC INSTA: CITHARAGUITARS

213-265-9866

Concerthouse Music

Cost effective Radio Promotion

Ross Tonkin  
CEO Concerthouse Music

New Music Matters !

Ross@concerthousemusic.com  
www.concerthousemusic.com



**VIN BON**™

World Class Wine • World Class Value

**Mauro Finocchi  
Margaret Finocchi**  
Owners

833 Upper James Street Unit 1B  
Hamilton, Ontario L9C 3A3

P: 905.318.2000

upperjames@vinbon.ca  
www.vinbonupperjames.ca



**AMERICAN INCOME LIFE**  
insurance company  
in Canada

www.aillife.com  
Protecting Working Families  
100% Union Company

A Proud Union Member of  
**UFCW**  
LOCAL 1518

**Deborah Boles**  
Public Relations Manager  
Western Canada  
djboles@aillife.com

Cell 778.316.4144  
Office 866.797.6455

# General Membership Meeting May 28, 2018



2018 SEPT LIBRETTO (Official Journal of Local 293)



Margo Jamieson presents Maggie MacDonald with a Certificate of 60 Years Membership with Local 293



Reg Titian receives his 25 Year Membership Pin from President Larry Feudo



Member Nick Adamson says a few words about Pete Rihbany and accepts a 50 Year Membership Pin for Peter in his absence at the meeting

# Life Membership Presentation

## General Membership Meeting - May 28, 2018



Member Lily Sazz says a few words on behalf of her friend Jack Pedler and presents Jack with a Life Membership Certificate to the Hamilton Musicians' Guild, Local 293, AFM/CFM

Jack entertains the audience with his great sense of humour and funny stories after his presentation of a Life Membership





George Frederick Purser  
passed on June 08, 2018  
at 97 Years Old

# My Memories of Fred Purser and the Washingtons

by Norm Tufts

Being born and raised in Toronto, I was only familiar with Toronto musicians and musicians that I had met playing with American name bands that were playing in Toronto. In 1956 that would change when I met Rick Wilkins and Fred Purser and The Washingtons.

In the spring of 1956 my friend, Ed Tighe and myself went to Buffalo on a Saturday to buy a few 78 RPM jazz records at Rab's Music Store on Main Street. By later afternoon we had cleared Customs and were on our way home to Toronto on the QEW. By 7:00

pm Ed was getting hungry and looking for a place to stop for supper. This is where we spotted a motel with a restaurant called "The Beacon". As we were enjoying supper Ed said, "Do you see who is coming into the restaurant? They appear to be musicians!" Well he was right, they were musicians and this resulted in my introduction to Fred Purser and The Washingtons.

This meant many return visits to "The Beacon" for Ed and myself. Here we met many people and musicians from Hamilton, St. Catharines and Buffalo.

Fast forward now to the 60's. By now The Washingtons were playing at The Innsville Hotel in Winona, Ontario. Both Ed and I were married and my wife, Bette and I were living in Hamilton on the west mountain and keeping in touch with The Washingtons. By now I had my union membership changed to Local 293, Hamilton. A young piano player, Bruce Harvey, who played in the tradition of Bill Evens was very interested in my tunes and started using many of them with The Washingtons. So a close musical connection was developing with the group.

Eventually the inevitable happened and Bruce graduated in 1968 and moved to Toronto and was in short order working with the best studio musicians including our old friend Rick Wilkins!

The Washingtons started working with a new jazz piano player who took seriously ill. His problem was diagnosed and Fred was told that the piano player would be off for at least 6 months to a year! As a result I received a panic call from Fred Purser asking me if I would like to join the Washingtons! My instant reaction was to say no! This was because I was originally a trombone player and a classically trained piano player. Jazz piano is completely different from classical piano. When I started writing however, I was learning to play jazz piano thanks to my association with Rick Wilkins. When Rick came to Toronto (by now I had written perhaps 250 tunes) he was my first encouragement and still is! Fred, however, would not take no for an answer. I said I can only play jazz piano in a few keys and one of them is not D flat (a favourite key for some black musicians). In D flat you play all the black notes. Fred insisted and said, "We will play in the keys you choose!" Don't forget that both Bruce Harvey and Rick Wilkins say that you'll do just fine and it will be a good experience for both of us! Also don't forget we like your tunes and this will give us an opportunity to play them for a jazz audience.



Fred Purser & the Washingtons from the early 1950s.  
L-R: Dick, Reg, and Delbert Washington, Fred Purser.

*Photo courtesy of the Purser family*



Matt Kennedy, Reg Washington, Brent Malseed, Fred Purser, Delbert & Dick Washington



Fred Purser and the Washingtons at The Beacon in Jordan on Dec. 31, 1955. Back row L-R: Delbert and Reg Washington, Hughie Wayner; front row L-R: Dick and Rose Washington, Fred Purser.

(Photo courtesy of Purser family)

Well Fred was right and the job lasted for 2 years and I was on call for many more. This also led to my taking The Washingtons on the road to play for many Ford Motor Company gigs. This eventually led to the jazz record album "50 Years Together" being made, the only jazz record ever made by Fred Purser and The Washingtons. The recording was completely paid for by the United Church in celebration of the 50<sup>th</sup> Anniversary of the United Church of Canada and the 25<sup>th</sup> Anniversary of The Washingtons. The record was well promoted and sold in every "Sam's" store in Canada!

Fortunately, some copies of the record are still available and can be obtained by contacting the Local 293 Office. It helped to introduce Fred and The Washingtons to people all over Canada and many parts of the USA. Of note are some of my tunes, e.g. "Last Train to Wawa". This album was in the Wawa radio station for many years and also in the 2 radio stations in Sault Ste. Marie, Ont. As well as the U.S. Sault Ste. Marie radio station. Another tune I wrote for Jazz Disc Jockey, China Vallees of Miami, was written for him to use as a theme. This tune was played by China as long as he was on the 50,000 watt station in Miami twice a day! So jazz lovers all over Florida remember The Washingtons!

As far as distribution of the recording is concerned, this record had the best, thanks to my good friend Guenther Nolen at Roblin Distributing Ltd in Toronto. Guenther was the manager of Roblin. When he was told about the recording he said, "Don't worry about distribution, Norm, I will look after that." One call to Guenther and the record was on its way anywhere in the world!

In later years I met people from England, Germany, Japan, France, Australia and other places that were familiar with the Washingtons and the recording. I once asked Fred, "What is your theme song?" He thought for a few seconds and replied, "Probably it's "50 Years Together" and added "someday we'll make it!" As you can see they did make it in the year 2000! It was always a pleasure playing with you and The Washingtons.

Rest in Peace, Old Friend!



Norm Tufts,  
AFM Local 279,  
London Musicians'  
Association



## Fred Purser loved his music and the Washingtons

By Leonard Turnevicius, Hamilton Spectator

<https://www.thespec.com/whatson-story/8664739-fred-purser-loved-his-music-and-the-washingtons/>

### 50 Years Together featuring the Washingtons

A limited number of copies of the Album "50 Years Together", are available for purchase at the office of the Hamilton Musicians Guild for \$12. \$2 from every album sold will be donated to the Bob Pedler Memorial Fund\* (BPMF), a Local 293 fund earmarked to augment the funding for local members from the AFM Lester Petrillo Memorial Fund (LPMF). The LPMF fund is a an AFM charitable trust fund that provides financial aid to disabled members.

\* Note: The second annual Bob Pedler Memorial Fundraiser will be held on Saturday, December 8, 2018 at the Corktown Tavern. Further details will be in the next issue of The Libretto



**50 years together**

This is an "Anniversary" album, but in calling it such, a word of explanation is necessary. For twenty-five years "The Washingtons" have been maintaining a group of talented (and long-time) members in the Hamilton-Niagara Falls area where they have occupied an available reputation for playing the type of jazz that consistently kept the concertgoers coming back night after night. One can dance to their music, if it were perfect, just relax and listen. Who could ask for more? Back in the days when the conventional blues jazz was playing the top American bands, The Washingtons were acknowledged to be "the group to go to" with many of the top jazz musicians appearing at the "show" under a variety of names. The resulting music was gratifying and exciting and one can't help but wish some of the fine jazz could have been taped for future listening and enjoyment.

In November 1975, the group celebrated twenty-five years of making music and as a byproduct, the United Church celebrated its 50th anniversary simultaneously. So when this recording session was done at Queen United Church in Hamilton during October 1975, the resulting album became more of a dual anniversary project for all concerned.

The suggested name of the group along with the suggested name of the album were on the album notes and I must say I am happy to say one section dedicated to my old friend Phil MacKellar who understood in making his personal comment to these fine lines I have written: "The Washingtons is an age act as far as Phil's approach to jazz is concerned. His name has always been impressive."

*R. J. Whitley Hints  
R.M.I. Canada Ltd.*

**Personnel:**  
Lester and Rose Sax  
Trumpet  
Frank and Flippen  
Graham Topping  
Saxophone  
Norm Tufts  
Bass  
Ray Washington  
Lloyd Spillman  
Steve MacKellar  
Ethan MacKellar  
Delbert Washington  
Delbert Washington

**Produced by:**  
Fred Purser  
Sam Noto  
Graham Topping  
Norm Tufts  
Ray Washington  
Lloyd Spillman  
Steve MacKellar  
Ethan MacKellar  
Delbert Washington  
Delbert Washington

**Recorded on:** November 14, 1975 at Queen United Church, Hamilton, Ontario.  
**Produced by:** Berkeley Studios - United Church of Canada.  
**Produced by:** Don Paul-Land  
**Engineers:** Paul Argenteau  
Dennis Sorenson  
Ron Smith

**Hamilton Office:**  
Copyright of Copyright of Dundas and Hamilton Instrumentation.

**BERKELEY STEREO SR110**

**50 years together**

This is an "Anniversary" album, but in calling it such, a word of explanation is necessary. For twenty-five years "The Washingtons" have been maintaining a group of talented (and long-time) members in the Hamilton-Niagara Falls area where they have occupied an available reputation for playing the type of jazz that consistently kept the concertgoers coming back night after night. One can dance to their music, if it were perfect, just relax and listen. Who could ask for more? Back in the days when the conventional blues jazz was playing the top American bands, The Washingtons were acknowledged to be "the group to go to" with many of the top jazz musicians appearing at the "show" under a variety of names. The resulting music was gratifying and exciting and one can't help but wish some of the fine jazz could have been taped for future listening and enjoyment.

In November 1975, the group celebrated twenty-five years of making music and as a byproduct, the United Church celebrated its 50th anniversary simultaneously. So when this recording session was done at Queen United Church in Hamilton during October 1975, the resulting album became more of a dual anniversary project for all concerned.

The suggested name of the group along with the suggested name of the album were on the album notes and I must say I am happy to say one section dedicated to my old friend Phil MacKellar who understood in making his personal comment to these fine lines I have written: "The Washingtons is an age act as far as Phil's approach to jazz is concerned. His name has always been impressive."

*R. J. Whitley Hints  
R.M.I. Canada Ltd.*

**Personnel:**  
Lester and Rose Sax  
Trumpet  
Frank and Flippen  
Graham Topping  
Saxophone  
Norm Tufts  
Bass  
Ray Washington  
Lloyd Spillman  
Steve MacKellar  
Ethan MacKellar  
Delbert Washington  
Delbert Washington

**Produced by:**  
Fred Purser  
Sam Noto  
Graham Topping  
Norm Tufts  
Ray Washington  
Lloyd Spillman  
Steve MacKellar  
Ethan MacKellar  
Delbert Washington  
Delbert Washington

**Recorded on:** November 14, 1975 at Queen United Church, Hamilton, Ontario.  
**Produced by:** Berkeley Studios - United Church of Canada.  
**Produced by:** Don Paul-Land  
**Engineers:** Paul Argenteau  
Dennis Sorenson  
Ron Smith

**Hamilton Office:**  
Copyright of Copyright of Dundas and Hamilton Instrumentation.

**BERKELEY STEREO SR110**

**50 years together**

This is an "Anniversary" album, but in calling it such, a word of explanation is necessary. For twenty-five years "The Washingtons" have been maintaining a group of talented (and long-time) members in the Hamilton-Niagara Falls area where they have occupied an available reputation for playing the type of jazz that consistently kept the concertgoers coming back night after night. One can dance to their music, if it were perfect, just relax and listen. Who could ask for more? Back in the days when the conventional blues jazz was playing the top American bands, The Washingtons were acknowledged to be "the group to go to" with many of the top jazz musicians appearing at the "show" under a variety of names. The resulting music was gratifying and exciting and one can't help but wish some of the fine jazz could have been taped for future listening and enjoyment.

In November 1975, the group celebrated twenty-five years of making music and as a byproduct, the United Church celebrated its 50th anniversary simultaneously. So when this recording session was done at Queen United Church in Hamilton during October 1975, the resulting album became more of a dual anniversary project for all concerned.

The suggested name of the group along with the suggested name of the album were on the album notes and I must say I am happy to say one section dedicated to my old friend Phil MacKellar who understood in making his personal comment to these fine lines I have written: "The Washingtons is an age act as far as Phil's approach to jazz is concerned. His name has always been impressive."

*R. J. Whitley Hints  
R.M.I. Canada Ltd.*

**Personnel:**  
Lester and Rose Sax  
Trumpet  
Frank and Flippen  
Graham Topping  
Saxophone  
Norm Tufts  
Bass  
Ray Washington  
Lloyd Spillman  
Steve MacKellar  
Ethan MacKellar  
Delbert Washington  
Delbert Washington

**Produced by:**  
Fred Purser  
Sam Noto  
Graham Topping  
Norm Tufts  
Ray Washington  
Lloyd Spillman  
Steve MacKellar  
Ethan MacKellar  
Delbert Washington  
Delbert Washington

**Recorded on:** November 14, 1975 at Queen United Church, Hamilton, Ontario.  
**Produced by:** Berkeley Studios - United Church of Canada.  
**Produced by:** Don Paul-Land  
**Engineers:** Paul Argenteau  
Dennis Sorenson  
Ron Smith

**Hamilton Office:**  
Copyright of Copyright of Dundas and Hamilton Instrumentation.

**BERKELEY STEREO SR110**

# Affordable Web Hosting for Musicians

Exclusively for AFM Members and Locals

## Solo Plan

100MB disk space  
Unlimited Bandwidth

\$19 per year

[BUY NOW](#)

## Duo Plan

250MB disk space  
Unlimited Bandwidth

\$29 per year

[BUY NOW](#)

## Trio Plan

1GB disk space  
Unlimited Bandwidth

\$89 per year

[BUY NOW](#)

## Quintet Plan

2GB disk space  
Unlimited Bandwidth

\$149 per year

[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.

## P2 VISA PROCESSING UPDATE!

**Regular Processing: Submit your P2 package to CFM at least 75 calendar days prior to first performance.** US Immigration reports a processing backlog for Regular Processing

**Premium Processing: Submit your P2 package to CFM at least 30 days prior to first performance.**

**NOTE:** When you submit a P2 application; you do so at your own risk. AFM does not have control over the decisions U.S. Immigration makes on their processing times. Therefore, USCIS processing times may increase/decrease at any time, without notice. The AFM's suggested processing timelines are based on an internal weekly observance of the average turnaround time from submission of application to receipt of approval.



**Kazimierz (Kaz) Chrapka**

14 Hester Street,  
Hamilton, ON L9A 2N2

email: [info@musicianswebstore.com](mailto:info@musicianswebstore.com)  
[www.musicianswebstore.com](http://www.musicianswebstore.com)

**Toll Free 1-888-849-9021**



**We specialize in harmonicas and music method books**





Musicians' Pension Fund of Canada  
Caisse de Retraite des Musiciens du Canada

## MUSICIANS' PENSION FUND OF CANADA UPDATE

May 23, 2017

Dear Plan Member/Local Officer You may have read the recent article by AFM President Ray Hair in the May 2017 International Musician regarding the conditions of the US Pension Fund (AFM-EPF).

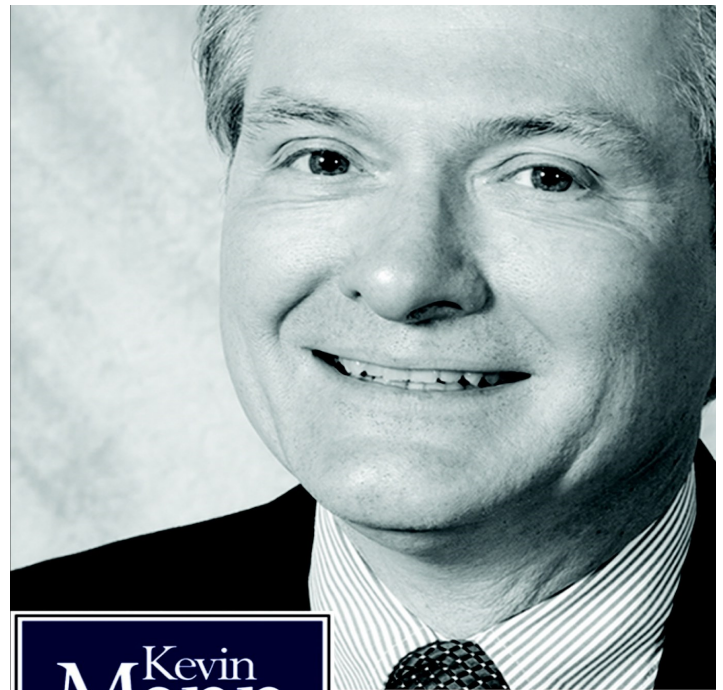
Please be advised that this article is not relevant to the Musicians' Pension Fund of Canada.

The Musicians' Pension Fund of Canada is a completely separate fund from the American Federation of Musicians and Employers' Pension Fund. It is administered by a separate Board of Trustees and governed by Canadian legislation.

If you have any questions about the Musicians' Pension Fund of Canada, please visit our website [www.mpfcanada.ca](http://www.mpfcanada.ca) or contact the Fund office by email [info@mpfcanada.ca](mailto:info@mpfcanada.ca).

Sincerely,

Ellen M. Versteeg-Lytwyn  
Executive Director



Kevin  
Mann  
Accounting

Kevin Mann, MBA  
Chartered Professional Accountant

Longstanding AFM Member | Performing Bassist

Comprehensive Accounting Services & Financial Management  
for Individuals and Business in Hamilton and the GTA.

[kevin.mann@kevinmannaccounting.com](mailto:kevin.mann@kevinmannaccounting.com) | 905.336.6902 | 416.571.9157



Tony Palumbo

Sales Manager

[tpalumbo@upperjamestoyota.ca](mailto:tpalumbo@upperjamestoyota.ca)

UPPER JAMES TOYOTA  
999 Upper James Street  
Hamilton, Ontario L9C 3A6

Tel: (905) 387-9287  
Fax: (905) 387-0120  
[www.upperjamestoyota.ca](http://www.upperjamestoyota.ca)

## CHEDOKE FLOWERS AND GIFTS

"Dare to be Different" with  
aromatic art designed by  
Carolyn Walsh

945 Garth Street  
Hamilton, Ontario L9C 4L3  
Phone 905-387-5773



Purchases from  
Chedoke Flowers & Gifts  
will help provide financial aid  
to disabled members of Local 293.

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.



*Moving Hamilton with Music!*

*Call Us - Email Us*

*We Know Real Estate!*



Westdale  
905-522-3300

Locke Street  
905-529-3300

Ancaster  
905-648-6800

[www.judymarsales.com](http://www.judymarsales.com)



**When your show is live,  
anything can happen.**

**Insurance for professional musicians**

- Equipment Coverage
- Liability

For CFM Members

**Cristina Omar,**

Commercial Account Manager, HUB International Ontario Ltd

24 Seacliff Dr. E. Unit 100, Leamington, ON N8H 0C2

Office: 519-326-9339 Toll-free: 800-463-4700

Fax: 866-898-9046

[cristina.omar@hubinternational.com](mailto:cristina.omar@hubinternational.com)

[hubinternational.com](http://hubinternational.com)



**Local 293**  
**CFM**  
**Hamilton**  
**Musicians'**  
**Guild**

Business Insurance ○ Employee Benefits ○ Risk Services ○ Personal Insurance

## Instrument, Equipment & Liability Coverage

Full Name of Insured:	Telephone Number:	CFM Local No:
Mailing Address (including Postal Code):		Member Number:
Street	Town, Province	Postal Code
Member's E-mail Address a/o Website Address:		
If you are a member of a group, provide the name of the group:		Number in Group:

## Insurance Coverage Requirements List each instrument or piece separately. Attached separate sheet, if necessary

Description of Item	Quantity Set	Make, Model & Serial Number	Total Replacement Cost
Total Replacement Cost of all Instruments & Equipment			
2% of replacement cost (round 2% replacement cost to nearest dollar)			
Liability Limit \$1,000,000 = \$50 multiplied by No. of members			X \$50
Liability Limit \$2,000,000 = \$100 multiplied by No. of members			X \$100
Total Policy Premium:			
Applicable Taxes:			
(Saskatchewan 6%   Manitoba & Ontario 8%   Quebec 9%   NFLD 15%)			
Total Policy Premium			
<small>(Please make cheque payable to HUB International Ontario Limited or provide credit card number &amp; expiry date below)</small>			
Visa or Mastercard Number	Expiry Date:	Three digit Security Code (on reverse):	
<p>I may have provided personal information in this document and by other means and I may in the future provide further personal information. Some of this personal information may include, but is not limited to, my credit information and claims history. I authorize my broker or insurance company to collect, use and disclose any of this personal information, subject to the law and to my broker's or insurance company's policy regarding personal information and underwriting my policies, renewals, changes of coverage, evaluating claims, detecting and preventing fraud and analyzing business results. I confirm that all individuals whose personal information is contained in this document have authorized that I agree to the above on their behalf.</p>			
Signature:		Date:	

\*By providing my signature, I certify that I am a member in good standing of the Canadian Federation of Musicians or the Musicians' Rights Organization of Canada (MROC).

Return this application with payment by email, mail or fax to:

**Cristina Omar** | [cristina.omar@hubinternational.com](mailto:cristina.omar@hubinternational.com) | Phone: 519-326-9339 | Fax: 866-898-9046

HUB International Ontario Limited, 24 Seacliff Dr. E. Unit 100, Leamington, ON N8H 0C2

*In Memoriam*  
**Mary-Ann Lange-Kellie**  
 1963 - 2018



Mary-Ann: Mother, Sister, Wife, Daughter, Dear Friend, Musician, Singer, Artist, Band Leader, Confidante, Beautiful Soul, Animal Lover. She was born in Toronto and resided in Orangeville.

Mary-Ann was a giving, thoughtful person who also happened to be a wonderful band leader and artist. Always putting others before herself, she ensured that everyone was good to go regardless of what she was dealing with behind the scenes. No false ego. Music was what she was best known for, but as an artist, her pet sketches are stunning and beautifully detailed.

I share a personal view, not only as a musician in her band, but as someone who gained an incredible friend. Music brought us together, and her beautiful, giving spirit is what kept us close throughout the years. Mary-Ann never said a bad word about anyone, and that is a gift. To be so kind as to keep any negativity away from all around her, was the way she lived.



She, along with drummer/husband Gordie, forged a musical partnership in the mid 80's, when he came to audition for her cover band, 'Recoil'. Then, around '96, 'Rumours', their Fleetwood Mac tribute show was launched. It was a seminal catalogue of music, with many players coming from the Hamilton area.

With the road trips, we all spent a LOT of windshield time together. There were long conversations about music, people, and life's philosophy as the cities passed by. She made the travel fun, as we

often stole the front seats and made the guys sit in the back. For those many miles...we all talked, laughed, and snoozed as those wheels turned. Every musician that came thru the 'Rumours' door knew they could speak freely with Mary-Ann about anything in confidence without judgement. In rock n' roll, there has been a bit of a stigma regarding women in bands, but I would say that the strength stemmed from her, as did the overall vibe, especially toward myself - being another female in the group. During performances, her conviction to include the whole audience was paramount.



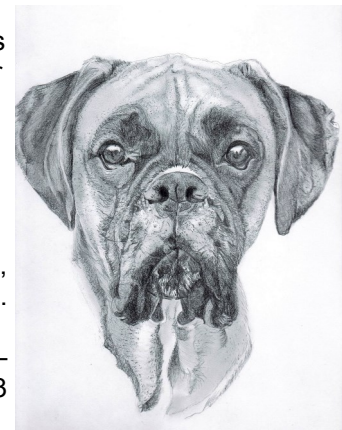
She delivered an endearing performance at every show with stories about children, animals, and people close to her.

We sure gave her a bit of a ribbing about it – but her heart was always in the right place.

As a dedicated musician, Mary-Ann spent her life performing, organizing, and leading shows while raising a wonderful family with whom we all became a part. It was a treat for her and Gordie to bring their two now-grown children, Kyle and Sarah-Ann, on some road trips with the band. The music world is a smaller and harsher place now that she is gone...and it still seems hard to grasp that she left us here with such short notice. We'll miss her, this giving soul, and all the fun shows we had out there across North America.

I was so lucky to know her,  
 we all were.

Suzanne O –  
 Hamilton AFM - Local 293



# 2018 Hamilton Labour Day Parade & Picnic



## THE ANDRE BISSON BAND

Funding for entertainment at the 2018 Labour Day Picnic was from the Hamilton & District Labour Council (HDLC) with co-funding from the Recording Industry's Music Performance Trust Fund (MPTF)



The 2018 Labour Day Parade & Picnic, organized by the Hamilton District Labour Council, was a great was to see how much of a force organized labour is in our great city. Dozens of local labour groups were present with many of the locals have hundreds of their members family and friends turn out for this years parade. Overall the picnic made for a significant showing and was a great reminder of the siz, diversity and power of our labour force in Hamilton. The event was characterized by colourful diversity with each group showing their unique flags and T-shirts. Many politicians at the parade visited the tent and staging area of the CFM's Hamilton Musicians' Guild, Local 293 including Andrea Horwath, Leader of the Provincial NDP Party, Scott Duvall, NDP Federal MP and Hamilton Mayor Fred Eisenburger to name a few.



# You and Your Money

## What they don't teach you in music school!



Kevin Mann

For the Hamilton Musicians' Guild, September 2018

Dear colleagues and fellow musicians;

*If I may be so bold, let me offer you something that most of you will think is probably twisted and bizarre - well, I'll settle for bizarre anyway.*

*After years of experience both as a musician, an accountant and other business endeavours I suggest the following to you:*

*That despite whatever you choose as a career, the two single most valuable courses you can take are introductory accounting and introductory business law!*

*And when I say this I'm just talking about taking evening courses perhaps one or two nights a week for one semester - nothing terribly laborious. These are courses that present rudimentary concepts. I see people every year get in trouble with their businesses and their personal lives and finances because they do not understand the basic principles presented in these introductory courses.*

*If you think that I am kidding, as I write this article, I am working with a man who is going to lose his life's work because he entrusted his affairs to other people, who then ended up letting him down, and he does not understand the concepts so that he can turn his business around. If you cannot understand simple accounting then you can't manage cash, you really can't start your own business and see it become successful (you'll never know whether or not you're making any money; how to cost a job; or which activity generates more profit for you).*

*Similarly, an understanding of some rudiments of business law - again nothing fancy - have the same potential to offer valuable benefits over your working career. In society we take for granted things that are common sense that may not be practical common sense; and common sense varies depending on your social economic background and life experiences. I have saved myself more grief, frustration and wasted time over the years by understanding some rudimentary legal concepts.*

*A few years ago, in Toronto a man got a new job as a general manager in an organization and decided that he wanted to purchase a good quality, but used, vehicle to make a good impression on his first day at the new job - smart thinking. On the Friday before his start date he went to a dealership and found a car that was to his liking but not exactly what he wanted so he asked the dealership if it would hold the car until Monday morning because he was still looking around. The dealership said it would hold the vehicle for him if he left a \$500 deposit. The deposit was made but in the interim the new manager did indeed find another car that he preferred. He went back to the dealership on Monday to get his \$500 back and they told him that he had purchased that car and that the \$500 deposit on it created a binding contract. He was able to break the contract, but he had to pay the dealership a lot more money than \$500 to get out of it. This kind of situation could have been avoided if this man had attended one of the early lectures of a basic business law course. What would've happened if this had been a much larger contract? How good a manager do you suspect he was?*

*Again, it is my own observation, that except in rare circumstances, no one is going to look out for you except you. If you do not know these concepts, then you can expose yourself to being taken advantage of by people who have taken the time to educate themselves. It is far less expensive to spend a few bucks to take a couple of courses that will last you the rest of your life than it is to run to an accountant or lawyer every time you have a question regarding simple basic business transactional matters.*

*From time to time I write articles for the Hamilton Musicians' Guild and you can see a selection of these articles on my website [KevinMannAccounting.com](http://KevinMannAccounting.com). Look for the tab that says Published Articles. These articles are offered for free with the aim of helping readers to live financially successfully lives.*

*Any comments or viewpoints expressed in this article are those of Kevin Mann Accounting  
Copyright Kevin Mann Accounting, 2018*

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.

# Micro Loans for Musicians

Article by Les Szamosvari (Leapin' Laszlo), AFM Local 293 member

Recently, I sat down with Dani Dada, my loans officer at First Ontario Credit Union. Just after our latest Local meeting at Mills Hardware, I decided to learn more about the Micro Loans for Musicians process.. It has been on offer for months, but I discovered that many union and non-union musicians have not taken advantage of this arrangement.

Basically, these micro loans are small loans with easier terms designed to help anyone in Hamilton's music industry to complete a musical project. The loans can be used for anything; recording, promotion, payments, bookings, etc., etc. A loan can be very beneficial for a group as each member could apply and pool the money. So, if a quartet had \$2,500 (the maximum amount for a First Ontario CU micro loan) from each member, the combo could have enough money for a decent recording. Solo musicians could finish a project (my scenario) by having money to pay a company such as Indie Pool for CD/Vinyl pressings, or additional mastering, or promo materials, or to pay for an Album release event.

You have to prove that you have a steady income, or positive cash flow, monthly from any source. So, prepare some pay stubs or invoices to show the loan officer. Prepare an approximate evaluation of main living expenses such as, taxes, mortgage/rent, and all that. Remember that Dani says terms are lax for adjudicating. That is, the terms for acceptance and the repayment terms are less formal than for other, larger, loans.

The minimum loan is \$500 and, as I mentioned, you can apply for up to \$2,500. You can have a 2 year option to pay off the loan, or....12 months for \$500 to \$1,000, 18 months for \$1,000 to \$1,500, and 24 months for \$1,500 to \$2,500. The interest rate is 12.99%, which is not bad considering the amounts of the loans and the short repayment time line. There is an option to make monthly payments of \$85 for a \$2,500 loan over 3 years, as well. All in all, one can see that these micro loan arrangements can be quite flexible.

Requirements are:

- a minimum Beacon score (something like one's credit rating) of 590
- no unpaid judgements
- bankruptcy
- no bad debts
- one cannot be signed up for a debt repayment program at the same time (e.g. Credit Counselling Services)
- proper identification

Dani Dada's main office is in Stoney Creek at 95 Highway 8. However, he made it clear that he would gladly come to the Hamilton office to negotiate a micro loan.

All the best!  
Les



Contact Dani at: First Ontario Credit Union: 905 662 5959 email: Dani.Dada@firstontario.com

## WE PUT OUR MEMBERS FIRST

- Free chequing
- Convenient services
- Investing back in our communities
- Great rates

**Become a Member now! Call us at 1-800-616-8878.**

**FirstOntario**  
CREDIT UNION

Visit us at [www.FirstOntario.com](http://www.FirstOntario.com)   



“Musicians are some of the most driven, courageous people on the face of the earth. They deal with more day-to-day rejection in one year than most people do in a lifetime. Every day, they face the financial challenge of living a freelance lifestyle, the disrespect of people who think they should get real jobs, and their own fear that they’ll never work again. Every day, they have to ignore the possibility that the vision they have dedicated their lives to is a pipe dream. With every note, they stretch themselves, emotionally and physically, risking criticism and judgment. With every passing year, many of them watch as the other people their age achieve the predictable milestones of normal life - the car, the family, the house, the nest egg. Why? Because musicians are willing to give their entire lives to a moment - to that melody, that lyric, that chord, or that interpretation that will stir the audience’s soul. Musicians are beings who have tasted life’s nectar in that crystal moment when they poured out their creative spirit and touched another’s heart. In that instant, they were as close to magic, God, and perfection as anyone could ever be. And in the own hearts, they know that to dedicate oneself to that moment is worth a thousand lifetimes.”

David Ackert, LA Times

### Now’s the Time to Visit Us Online!

Go to [www.mpfcanda.ca](http://www.mpfcanda.ca) today! When you do, you’ll be able to:

- Sign up for email notices and e-newsletters (In Concert) under the **Member** tab.
- View your own account information – login to member self-service (MSS).
- Access forms to change your beneficiary or address, or request a Pension Application; under the **Resources** tab, click on **Forms**.





**705 Mohawk Road East,  
Hamilton, Ontario L8T 2P7**

**905-574-2800**

For all your musical instrument needs...

**BUY • SELL • TRADE**  
New, Used, Scratch & Dent, and Demos



GUITARS

SOUND SYSTEMS

DRUMS

KEYBOARDS

EFFECTS

ACCESSORIES

USED

REPAIRS

CONTACT US



*Celebrating  
30 Years  
in Business!*

Hours of  
Operation:  
Monday to Friday  
10 a.m. to 8 p.m.  
Saturday  
10 a.m. to 5:30 p.m.

**Experienced musicians on staff to help you make the right choice.**