



Quarter Notes

Musicians of Western Montana

January/February, 2021 Newsletter



At The Top

In this edition, we look review the most recent EB meetings, see when dues statements might be sent out, check out equipment insurance and remember Charley Pride.

We want and need your input for the newsletter. Please send comments to afmunion1@gmail.com with Newsletter Comments in the subject line.

President's Message

Going Forward

Happy New Year! I believe the year 2021 will turn out to be a vast improvement over 2020. With vaccines becoming available and local, state and national plans to control the continuing pandemic in place, we will come out of this very scary time and be healthy again with a revived economy and Americans back to work. We still need much patience.

I also believe that our country will rise above the crazy political events of late. It is upon each of us to express to our elected leaders how we want them to lead. As members of an international labor union, we must be mindful of opportunities to inform our elected officials of what we want or don't want from them.

I believe this is what we want our leaders to provide:

- a social environment in which musicians can go back to work. Sooner rather than later (but safely).
- a community in which organized labor's efforts on behalf of their members is respected and allowed to function.
- National, state and local economies running smoothly and robustly.
- renewed security in our nation, homes and the world.
- assurance that our democratic system works and will continue to work.

To that end:

I pledge that in 2021 our MOWM core of officers and board will continue our efforts to help working musicians thrive, inform the public of our existence and mission, and encourage others to join us as members.

Don Stone
President, Local 498-642 AFM

Remembering Charley Pride



Musicians Of Western Montana
American Federation of Musicians - Local 498-642
Don R. Stone, President
PO Box 1523, Helena, MT 59624
afmunion1@gmail.com

December 13, 2020

To the family of Charley Pride,

The musicians of Local 498-642 AFM wish to express our deepest condolences to the family of our union brother, Charley Pride. He was an extraordinary person with both great talent and great personality. He will be remembered fondly by many in the state of Montana and around the world.

The news of Charley's recent passing has generated many discussions among those who knew him and knew of him. Charley joined Local #642 at the start of 1959. He has remained a loyal, dues paying member for all of these 61 years even though his stellar music career took him far away from Helena, Montana. We have always been proud to claim Charley Pride as "one of our own". He started out the same way most Montana musicians do by playing and singing for the public in local clubs and taverns. We are grateful for his good luck in being discovered in Montana and moving on to fame and fortune. His success is a shining example for the rest of us. He was a true professional.

MOWM (Musicians Of Western Montana) aka L. 498-642 AFM, is one of only two Union locals in the vast state of Montana. We represent musicians in the cities of Helena, Great Falls, Missoula, Butte, Kalispell, Havre, Dillon and many other smaller communities. As President, I speak for all of our members, past and present, in thanking our departed brother, Charley Pride, for his music, his loyalty and his great contribution as a professional musician.

Don R. Stone

A handwritten signature in black ink that reads "Don R. Stone".

President - L.498-642 AFM
donrichardstone@gmail.com
[406-431-5312](tel:406-431-5312)

Insuring Your Instruments

By John Moore

We've all heard one horror story or another. A late winter's night, a lonely troubadour negotiating an icy road after a gig, a gut-churning slide into the ditch. The driver is unhurt, but his gear is badly damaged. Your neighbor in the symphony lends one of her violas to a niece; her brother trips and falls on it. Your cousin's house catches fire; all that's left from his collection of instruments are a few guitar strings.



To make matters worse, each of these unfortunate souls learns, far too late, that their auto insurance or homeowner's insurance or renter's insurance won't cover their loss. They have lost at least a part of the tools of their trade, and any repair or replacement has to come out of their pockets.

This doesn't have to happen to you. Preventing such a loss means taking proactive steps to insure your instruments and other gear. This requires two efforts: 1) taking stock of your inventory and 2) choosing an option for coverage.

TAKING STOCK

You need to build an exhaustive list of your musical assets, all the way from the piano in the parlor to the reeds in the clarinet case. I approached it by building a spreadsheet; it includes four columns: quantity / item / serial number / value. (You might add date of acquisition, although that can be a bit grueling.)

The spreadsheet has several benefits. One, it's easy to maintain and update. Two, you can sort the data. Three, it's easy to calculate the cumulative value you need to insure.

Remember the adjective I used above – “exhaustive.” Don't forget stands, stools, cords, pedals, cases, recording devices, amplifiers, mixing boards, headphones, harmonicas, stage lights, even sheet music. Not every item will have a serial number; for those, enter “NA.”

Since you want to insure items for replacement, the best value to assign is what you paid for each one. In some instances, you may need to do some research. For example, I have a 1956 Fender lap steel guitar; my son traded it to me for one of my bass guitars. It didn't take much poking around on the web to establish reasonable value for it.

For impermanent items, such as replacement strings, woodwind reeds, and brass lubricants, it's best to estimate the value of the stock you generally have on hand. One other thing – while you're going through all your gear, it's a good idea to photograph each item. Save the photos securely, such as cloud storage, USB drive, or both.

CHOOSING COVERAGE

It's good to have options. With regard to insuring your gear, I know of three.

AFM Equipment Protection Program. Union membership includes the benefit of access to Mercer insurance offered through AFM. With a \$100 deductible, it provides coverage up to 10% above the scheduled amount. It also covers the cost of renting equipment while you're waiting for new equipment.

The annual premium is \$2.20 per \$100 for the first \$1,500 of replacement value, and \$1 per \$100 for additional replacement value. The minimum premium is \$75.

Replacement Value	Annual Premium
\$5,000	\$75
\$10,000	\$118
\$15,000	\$168
\$20,000	\$218
\$25,000	\$268

The table illustrates premium costs at various levels of value. The cost of insurance can also be a deductible expense for taxes, depending on how you file.

To learn more about this option, go to www.afminsurace.com.

Anderson Musical Instrument Insurance. This company focuses on insuring instruments and related gear. It offers two types of coverage for musicians.

Economy Insurance Program This policy covers equipment up to \$7,576 in value; it covers rented instruments, as well as those you own. The coverage applies to students, as well as working musicians. The company uses “agreed value” in compensating losses.

Deductibles are \$50 for value up to \$2,500 and \$100 for value up to \$7,576. The annual premium schedule looks like this:

- \$59.95 covers up to \$2,500
- \$84.95 covers up to \$3,750
- \$109.95 covers up to \$5,000
- \$134.50 covers up to \$7,576

Signature Program This plan extends coverage to inventory exceeding \$7,576 in value. With a \$100 deductible, the base premium rate is \$.575 per \$100 in value.

Lower rates are available for pianos restricted to a designated location. Inventories higher than \$50,000 may qualify for “high value program” preferred rate. The company also offers a three-year policy at a savings of 25% per year. As with the AFM plan, the premium may be tax-deductible.

To look into this option, go to www.anderson-group.com.

Homeowner’s insurance rider. If you own your home, your insurer may issue a rider to cover your equipment. The terms and costs vary, so you would need to work closely with your agent or with the company. I mention this option because I used it for several years. On my policy statement, the coverage showed as “unscheduled items,” with the amount listed as the value of my inventory. My agent provided a breakout figure of the cost. I used this number for tax purposes.

An interesting note, my insurance agent was the person who turned me on to Anderson Insurance. She had done some quick figuring and determined it would cost me less. Nice service.

In my experience, I have used all three types of coverage at different times. Right now, Anderson is the best value for me, but it wouldn’t be best for everyone. You might find out that the AFM program covers your needs

best, or even a homeowner's rider. What matters most is gathering good information on your inventory and carefully researching your options.



Executive Board Happenings

The EB announces the resignation of Dave Thomas from the EB and the position of Vice-President. Any member in good standing is eligible to serve on the Board, and all members are urged to consider serving the Local in this way.

EB Zoom meetings:

December 6, 2020: scheduled meeting held for the purpose of electing officers and Executive Board members. There being no nominations presented, the current EB and officers were elected by acclamation.

January 10, 2021: scheduled meeting held for the purpose of installing duly elected officers and setting the next General Membership meeting. The EB also formally accepted the resignation of Dave Thomas from the Board and as Vice-President.

January 24, 2021: scheduled meeting held for the purpose of receiving officers' reports; Co-Funding Grant activity update; filling Vice-President vacancy; possible MPTF projects and starting discussion of wage scale updates. Next EB meetings will generally be every two weeks via Zoom.

New Executive Board Member Needed

If anyone is interested in becoming a board member please express your interest to the Local. Anyone in good standing in the Local may be nominated. Terms of service are three years. The Executive Board generally supervises and conducts the business and affairs of the Local between General Membership meetings. It's a great opportunity to learn more and expand your leadership skills!

New Vice-President

Larry Lytle has been appointed to serve as Vice-President, with the unanimous consent of the Executive Board. Congratulations, and Thanks, Larry!



Meetings Calendar

Until further notice, all meetings are held remotely via Zoom Meeting on designated Sundays at 3 pm. Next Executive Board meeting is planned for Sunday, February 21.

Local 498-642 Activities Update

► Dues statements for 2021 will be mailed out by the final week of February. You can help by getting your correct (or changed/updated) email address sent to afmunion1@gmail.com.

► Secretary Alex Lee is hoping more members will pay dues "on line". It speeds up both his work day and gets money in our treasury faster. Instructions soon!

► Please take a moment to honor your obligation to the Local by sending in your dues as soon as possible. Your continued support is appreciated more than you realize.



- ▶ Server maintenance has been needed recently, so if you've had any problems seeing our site (musicunionwestmt.com) we ask for your patience and to check back soon.
 - ▶ Exploration is underway to see if a group term life insurance policy is an affordable option to offer members once again.
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Musicians Of Western Montana Local 498-642

PO Box 1523, Helena, Montana 59624

406-916-8800

<http://musicunionwestmt.com/>

afmunion1@gmail.com

