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Ron Borelli: “Music Makes Me Feel Complete”



The State of Our Pension Fund by David Schoenbrun, Local 6 President

Last summer all participants in the American Federation of Musicians Employers Pension Fund (“the Fund”) received a report entitled “Annual Funding Notice.” It is a notice required to be distributed annually to all participants and intended to inform them (you) about the health of the Fund, focusing on questions such as:

- What is the current funding percentage? This is the number revealing the general financial health of the fund – currently 81.6%, down from 85.7% the previous year, to be reevaluated April 2017.
- What was the year-end market value of the Fund’s assets? As of April 2016 it was \$1,704,000, down from \$1,818,000 the previous year.
- What is the legal status of the Fund? It is currently considered “critical,” worse than “endangered,” but better than “critical and declining.” The status is important because it takes all of the current financial information, including future obligations of the Fund (benefits to participants), and distills it into a label. This label has far-reaching consequences, and, among others, legally dictated the necessity

of the Fund’s implementation of its 2010 Rehabilitation Plan. This Plan was and is intended to help bring the Fund back into financial health (the “green zone”) by reducing some benefits, eliminating others, and requiring an additional 1% (or 0.9%) contribution by employers over and above their negotiated rates in order to bolster Fund assets.

Many members who read this report when it was distributed in July, including me, understood immediately that the Fund was in some trouble and wrote to Fund Executive Director, Maureen Kilkelly in August, asking questions intended to elicit more information about the health of the Fund and prospects for its future. The Fund finally responded to my and others’ questions in first week of January in the form of a formal letter that was sent to all Fund participants and is published below in its entirety.

While this well-crafted document does provide much important information by way of historical background and context regarding the decline of the Fund’s assets because of the recession, it has also, perhaps inevitably, raised many more questions. They range from technical “how and whys” regarding the Fund’s asset allocations,

investments and operational costs, to very personal concerns about whether members could completely rely on what they thought to be rock-solid guarantees of their current or projected retirement benefits.

As a Local AFM officer, I think it’s fair to say that I know more than most members about the workings of our pension benefits, but I freely admit that I am ill-equipped to serve as a proxy Fund representative, especially given the complexity of its financial mechanisms and the gravity of our members’ questions about its future. As a result, I wrote to Ray Hair, AFM President and Union-side co-chair of the Fund, on behalf of all eight California AFM Locals, asking that meetings between members and Fund representatives be convened in each Local so that members could ask questions and express their concerns directly. As of this writing I’ve heard back that the request is being considered by the Fund’s Trustees. In the meantime, President Hair suggests that we encourage participants to visit <http://afm-epf.org/maillingfaq.aspx> (a list of frequently asked questions that essentially reiterate information contained in the letter below) or call the Fund office at (800) 833-8065 with additional questions.

Pension Fund Letter

Important Information from the Board of Trustees of the American Federation of Musicians and Employer’s Pension Plan

December 2016  
This letter provides information developed in response to questions that surfaced since our July 2016 mailing – such good questions, in fact, that we thought it warranted a letter to all participants. Thank you to those of you who asked.

**Our History**  
Over the years, from its inception in 1959 until the 2008 financial crisis, the Fund’s assets experienced steady growth. The Fund suffered from occasional down markets, most recently in the early 2000s following the bursting of the tech bubble, but each time quickly recovered. As recently as April 1, 2007, our funded percentage was 107%, which meant that our assets were more than the amount our actuaries told us we needed to cover the Plan’s benefit obligations for both current and future pensions. Then, the financial crisis and subsequent recession hit.

Over the 18 months from its peak at the end of September 2007 through the first quarter of 2009, the Fund’s assets declined by nearly 40% or about \$800 million. A year later, we were in what the Pension Protection Act of 2006 defined as “critical” or “red zone” status. We were not alone in the magnitude of the decline in our assets; almost all multiemployer funds suffered substantial declines.

As required by law, we put a rehabilitation plan in place in April 2010. The rehabilitation plan mandated increased employer contributions and elimination of certain benefits. The Trustees had anticipated this need earlier and lowered the benefit multiplier to \$1.00 effective January 1, 2010.

Snapshot of Our Fund – and How It Works

To understand how the Fund works, we need to look at the money coming in and the money going out during the Fund’s most recent plan year ending March 31, 2016.

- Money coming into the Fund.** We have two sources of income:
  - Employer contributions, which were \$63 million
  - Investment earnings, which were not a positive source of income for this plan year because the Fund experienced a \$10 million loss
- Money going out of the Fund.** There are three categories of “expenses”:
  - Benefits paid, which were \$150 million
  - Administrative costs, which were \$14 million
  - Investment fees, which were \$11 million

So for the most recent plan year ending March 31, 2016, we had more money leaving the Fund (\$175 million) than coming into the Fund (\$53 million) which resulted in a shortfall of \$122 million.

With this understanding of how the Fund works, let’s back up and look at the five plan years that followed the recession and showed some recovery. Starting in plan year ending March 31, 2010, the Fund experienced gross annual returns of 32.0%, 12.8%, 2.2%, 8.8%, and 8.3% for an annual average of 12.5%. This meant we had a \$500 million increase in the market value of our assets (money coming in) as of plan year ending March 31, 2014. However, the amount of our liabilities (or money needed to go out to pay future benefits) also increased in that time period from \$2.1 billion to \$2.4 billion, as we expected.

The past two plan years have not been as kind as the market value of assets was further dampened by lower returns with a 5.2% return for the plan year ending March 31, 2015 and an essentially flat return (-0.1%) for the plan year ending March 31, 2016.

**Making Up the Shortfall**  
For many decades, pension plans have had the good fortune of using strong investment returns as an adequate source of income, which has been particularly useful to strengthen plans such as ours where the number of people receiving a benefit has increased over the years (money going out) and the number of active participants (money coming into the plan) has slowly declined. For last year, the \$122 million shortfall had to be pulled directly from our existing assets since money going out exceeded money coming in and our investment earnings for the year

# Musical News

Official Bulletin of  
Musicians Union Local 6  
American Federation of Musicians

Beth Zare, Editor  
Alex Walsh, Managing Editor

The Musical News is published bi-monthly by Musicians Union Local 6, AFM. Any notice appearing herein shall be considered to be an official notice to the membership. The appearance herein of an article or an advertisement does not imply an endorsement by the editors.

## Contact Us

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San Francisco, CA 94103  
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fax (415) 863-6173  
info@afm6.org  
www.afm6.org

## Office Hours

Monday - Friday  
10:00 am - 4:00 pm

## Schedule

### Holiday Schedule

Office Will Be Closed:

New Year's Day  
Martin Luther King Jr. Day  
Presidents' Day  
Memorial Day  
Independence Day  
Labor Day  
Columbus Day  
Veterans Day  
Thanksgiving Day (and day after)  
Christmas (and day after)

### Meetings Schedule

General Membership  
April 24, 2017 1:00 pm

#### Board Of Directors

Bi-weekly board meetings are open to the membership. Call for meeting schedules.

## Dues

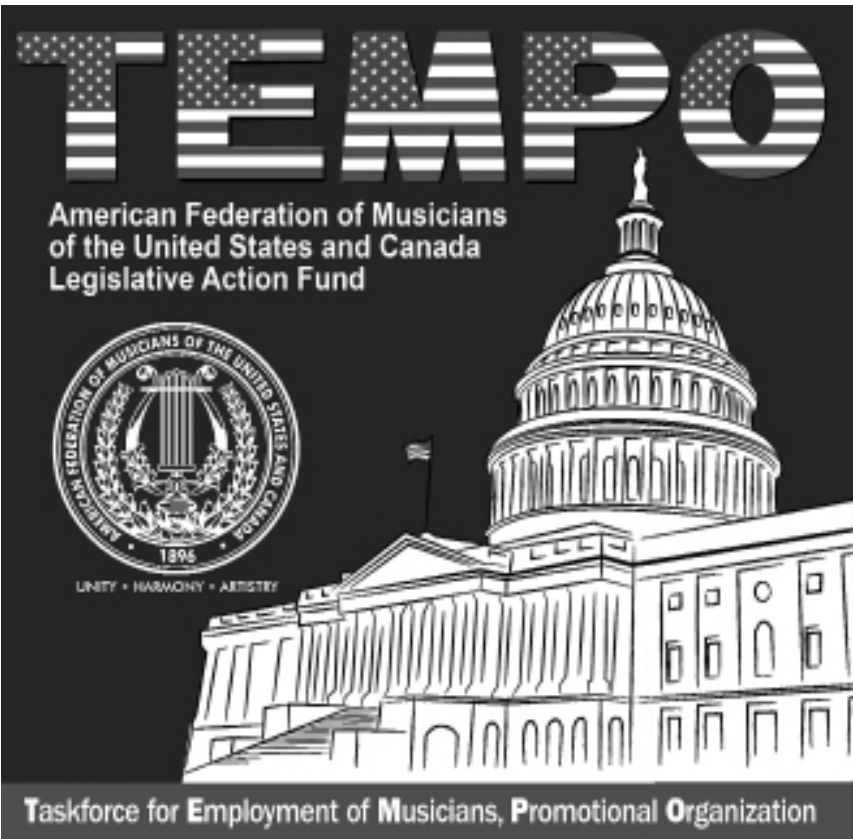
### 2016 Membership Dues

Regular Membership	\$52.50/Quarter
35 Year Membership	\$38.50/Quarter
Life Membership	\$25.25/Quarter
70/20 Year Membership	\$29.25/Quarter
Late Charge	\$5.00

### Pay Your Dues, Keep Your Benefits

If you have been suspended or dropped as a member of Local 6 for non-payment of dues, you have lost the following union benefits: death benefit, defense and contract guarantee fund payments, the International Musician, access to the Lester Petrillo Fund and other benefits that require membership in Local 6.

To avoid being suspended, members must pay their dues by the last day of each calendar quarter. Please remember, we do not bill for dues. But, we do print one or more of the following lists in each issue of the Musical News: Suspended, To Be Dropped, and/or Dropped. Also, Late Notices are sent each quarter to all suspended individuals prior to their being dropped, and a reminder is included in our quarterly e-newsletter.



***Why Should You Become a Member of the AFM TEMPO Club?***  
**With a \$1 dollar per week donation, the AFM can make a meaningful and significant contributions to our allies in Congress.**


These donations will help to re-elect our allies and keep musicians' issues on the agenda. Additionally, these funds will work to maintain a number of issues such as performance rights, the NEA, the pension system, and copyright enforcement.

#### AFM TEMPO CLUB PERSONAL BENEFITS

Initial membership gift  
Special invitation to the annual AFM Legislative Political Conference in Washington, DC  
10% discount on new TEMPO gear  
Complimentary entry into upcoming National TEMPO Giveaway

*AFM TEMPO may accept contributions only from members of the American Federation of Musicians of the United States and Canada, executive and professional staff of AFM and its affiliates, and their immediate families living in the same household. Contributions to TEMPO are NOT tax deductible. Your decision to give is strictly voluntary and is NOT a requirement of membership in the union.*

***Join Signature TEMPO Club with a donation of \$1/week. Send the application and your \$52 check to Local 6.***



THE AMERICAN FEDERATION OF MUSICIANS NATIONAL

*Signature TEMPO Club*

MEMBERSHIP APPLICATION

Name (print) \_\_\_\_\_ Date \_\_\_\_\_


Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Employer: \_\_\_\_\_

Local No. \_\_\_\_\_ Job Title \_\_\_\_\_

E-Mail: \_\_\_\_\_ Telephone No. \_\_\_\_\_



Tier 1 (Club TEMPO)	\$1.00 Weekly	CAP	\$ 52.00 Annual
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**IMPORTANT: Forward your payment "only" (please include your local number) directly to:**  
**American Federation of Musicians - TEMPO**  
**Attn: Michelle Ledgister - 1501 Broadway – Ste. 600 New York, NY 10036-5501**

**Return the completed application and a COPY of your check to:**  
**AFM National TEMPO Club**  
**5335 Wisconsin Ave NW – Ste. 440**  
**Washington, DC 20015**

AFM TEMPO PAC may accept contributions only from members of the American Federation of Musicians of the United States and Canada, executive and professional staff of AFM and its affiliates, and their immediate families living in the same household. Only United States citizens and lawful permanent United States residents may contribute. AFM TEMPO PAC makes contributions and expenditures in federal, state and local elections. All contributions are voluntary and an individual may refuse to contribute without any reprisal. Any guideline contribution amount is merely a suggestion and an individual is free to contribute more or less and AFM will not favor or disadvantage the individual by reason of the amount of a contribution or a decision not to contribute. Federal law requires us to use our best efforts to collect and report the name, mailing address, occupation and name of employer of individuals whose contributions exceed \$200 in a calendar year.

Contribution or gifts to the American Federation of Musicians of the United States and Canada TEMPO Political Action Committee are not tax deductible as charitable contributions for federal income tax purposes. Donations must be made from a personal bank account or by money order. **Corporation or company checks are prohibited.**

For Office Use Only

Check ( )    Cash ( )    Text to Donate ( )    Swipe ( \_\_\_\_\_ )

Date received \_\_\_\_\_    Item sent: \_\_\_\_\_

## Your Trusted Servants...

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Gretchen Elliott, Trustee  
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Steve Hanson, Trustee  
Josephine Gray, Director  
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### President Emeritus

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Lori Ponton Rodriguez - Treasury (x304)  
Joe Rodriguez - Casuals (x306)  
Cheryl Fippen - MPTF, Death Benefits (x307)  
Alex Walsh - Member Services (x308)

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North Bay Labor Council – Jeanette Isenberg  
SF Central Labor Council – John Fisher, Cathy Payne  
San Mateo Labor Council – David Schoenbrun  
South Bay Labor Council – Sofia Fojas  
Monterey Bay Central Labor Council – Tom Daly

### Union Stewards

Berkeley Symphony – Alden Cohen  
California Symphony – William Harvey  
Carmel Bach Festival – vacant  
Festival Opera – Betsy London  
Fremont Symphony – Forrest Byram  
Golden Gate Park Band – Mark Nemoyten  
Lamplighters – William Harvey  
Marin Symphony – Claudia Fountain  
Midsummer Mozart – Kelleen Boyer  
Monterey Symphony – Owen Miyoshi  
New Century Chamber Orchestra – Robin Bonnell  
Oakland East Bay Symphony – Alicia Telford  
Opera San Jose – Mary Hargrove  
Philharmonia Baroque – Maria Caswell  
SF Ballet Orchestra – rotating  
SF Opera Center Orchestra – Diana Dorman  
SF Opera – Thalia Moore  
SF Symphony – rotating  
San Jose Chamber Orchestra – Richard Worn  
Santa Cruz County Symphony – Jo Gray  
Santa Rosa Symphony – Bob Williams  
Symphony Silicon Valley – Janet Witharm  
West Bay Opera – Diane Ryan

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***Pension Letter*** *continued from page 1*

did not cover the shortfall. This gap is widening, which is normal for a maturing plan such as ours, and only became problematic because of the Fund’s asset loss during the recession.

Despite having investment returns similar to institutional investors (including pension plans and 401(k) plans) with similar diversified asset allocations, the Fund has an ongoing shortfall because it is constantly paying benefits. That is part of what makes the Fund different from a 401(k) plan that you might be watching over the same period of time. While many 401(k) plans have been able to return to pre-2008 levels, many pension plans have struggled to make up the difference as money goes out of the Plan for benefit payments and Plan liabilities continue to grow.

**Investment Return Assumptions**

Participants have asked about the 7.5% investment return assumption. They voice concern that it’s too high for today’s market. The Fund’s return assumption is not meant to be an indicator of what we expect each and every year, but is intended as a cumulative annual average over a lengthy time period of 30+ years, through up and down markets. This assumption is reviewed periodically and set by the Plan actuaries after lengthy discussions with the Trustees and with the Fund’s investment consultant.

Both the actuaries and our investment consultant use a significant amount of research to determine the expected rate of return for our asset allocation. It allows us to do the kind of financial planning necessary for reasonable long-term pension fund management. For the last 25 years, our average

annual return has been 7.5%, net of investment fees.

**Fund Investments**

Trustees are pulled in two seemingly opposing directions when it comes to Fund investments. On one hand, the Trustees want a high return on the investments to ensure the assets grow at least enough to pay benefits in the future. On the other hand, obtaining higher returns frequently means taking higher risks, which could, depending on the actual investment results, threaten the viability of the Fund and call into question its ability to meet its benefit payment obligations.

We struggle with this dilemma, as do all similarly situated pension boards. The goal is to attempt to devise an asset allocation that maximizes returns and minimizes risks. Our current asset allocation includes the following: equities (domestic, international developed, emerging markets, private equity); bonds (investment grade, high yield and emerging market debt); treasury inflation-protected securities (TIPS); real estate, natural resources and infrastructure. Our domestic equities include core, value and growth and large-cap, mid-cap, small-cap, and micro-cap classes. Trustees, as plan fiduciaries, are required to prudently invest assets. One of the measures of investing prudently is diversifying across different types of investments. So the Trustees generally cannot simply put all of the Fund’s assets in one basket such as stocks.

The Fund currently uses 25 professional investment managers with proven long-term track records to manage these assets. To facilitate its oversight of investments, the

Trustees have established an Investment Committee composed of five management Trustees and five union Trustees. The Investment Committee relies heavily on the Fund’s independent investment consultant and fiduciary in selecting and monitoring each of its investment managers. The investment consultant is responsible for reviewing the Fund’s asset allocation, and for providing ongoing advice and specific recommendations to the Investment Committee and the Trustees with respect to the Fund’s overall performance and the performance of its managers.

**So Where Are We Today?**

The Fund has now been in critical status for six years and is projected to remain so for the foreseeable future. Since we cannot increase benefits at this time, the one-dollar benefit multiplier will continue going forward. We currently have a plan that incorporates reasonable measures available under the law to address our situation. At this time, we are reliant on the Fund’s investment performance and to a much lesser extent employer contributions.

In December 2014, legislation passed by Congress created a new “critical and declining” funding status, which is applicable to a fund that is critical and is also projected to be insolvent and unable to pay benefits within a 15 to 20 year period. The law provides that plans that are critical and declining may submit an application to the Treasury Department that, if approved, would, with certain restrictions, allow the reduction of benefits already earned in order to better secure the longer-term financial solvency of the plan. These unprecedented reductions could apply to many participants, including some currently receiving pensions and those not yet in pay status. Any such cuts would have to be the minimum cuts needed to avoid insolvency.

While we are not yet in critical and declining status and therefore these measures don’t apply at present, the Board has discussed it because it is

possible that we will be in critical and declining status in the future, even as early as next year. But the discussions have been challenging for two reasons. First, without detailed knowledge of what the actual finances of the Fund might look like were it to become critical and declining, detailed substantive planning is not possible. Second, there is uncertainty related to the Treasury Department application process for relief when in critical and declining status. Currently ten critical and declining funds have submitted applications for benefit reductions to the Treasury Department; six of these are awaiting decision and four have been denied including an application from one of the largest plans in the country, the Teamsters Central States Pension Fund. For all multiemployer plans facing similar challenges, the absence of any approved application creates uncertainty as to what Treasury might approve.

**What Participants Can Do**

Finally, many of you have asked “What can we, the participants, do now?” Given our financial status, we are faced with the reality of the one-dollar benefit multiplier as the basis for any benefits earned in the future. This means that while the AFM-EPF pension you receive will still be important, for many the benefit will be a modest one. A modest pension emphasizes the importance of having a comprehensive retirement strategy that includes a personal savings component to supplement the AFM-EPF pension and Social Security benefits.

We hope this letter offers some insight as to the Fund’s attempt to address the most difficult problem we have ever faced. Thank you for your questions. We expect to communicate with you further about these issues in the future. For now, the Fund’s website at [www.afm-epf.org](http://www.afm-epf.org) will be the primary source of information, so please refer back periodically to find answers to frequently asked questions.

Signed,

AFM-EPF Board of Trustees

## Beneficiary Card

If you have any reason to believe that your beneficiary card needs to be updated, or you aren’t sure we have one on file, please contact Cheryl Fippen at 415-575-0777 ext. 307.

Reasons to update include death of a previously named beneficiary or changes in marital status and re-marriage. Many of the cards on file were completed 30 or 40 years ago. Your death benefit will be paid to the person named on your card- it’s your responsibility to make sure it’s up to date.

*“If I can’t dance to it, it’s not my revolution.” — Emma Goldman*

# Ron Borelli: “Music Makes Me Feel Complete” by Alex Walsh

Ron Borelli is a native San Franciscan and a Life Member of Local 6. Brought up in a musical family, he played accordion and piano for San Francisco’s tight-knit Italian community with his father in The Al Borelli Band, for many years. When Ron turned fifty he retired from his career as a banker, took over his father’s business and became a fulltime musician.

When Ron Borelli was seven, his father came home one day and asked if he wanted to learn how to play accordion. Ron jumped at the chance. “My grandfather played accordion. I used to see my father play tenor sax and my uncle play accordion at



Ron at age 10

parties and it looked like a lot of fun. I think my father had an ulterior motive because he knew that when I was old enough I could join their band, which is what ended up happening.”

Accordion was very popular in the early 1950s. In San Francisco, teachers went door to door soliciting students and giving lessons. Ron started playing this way and a year later his father took him to a professional accordion player named Bud Sigeri who taught Ron chords and theory. He then began studying with Dino Bennetti, a popular teacher who had his own accordion school. “His approach was to teach tunes so you could get gigs. When I was fourteen my father said, ‘Do you want to start playing some jobs?’ My first New Year’s Eve gig was a solo in Pacific Heights. I remember a woman came over to me at midnight and gave me a big kiss on the cheek. I was so embarrassed I turned beet red.”



Ron in his early 20s

When he was sixteen, Ron began playing with his father’s band. His father played sax, Ron played accordion and keyboards, his younger sister sang, and his cousin played drums. “We were a family band. We did the occasional high society event but we mainly played Italian parties, picnics, weddings, and anniversaries. My father never advertised. It was all word of mouth. He was busy all the time, at night during the week and four or five gigs in a weekend.”

Along with music, Ron’s father worked for Hills Brothers Coffee, which had a plant on the Embarcadero in San Francisco. “He basically worked two full time jobs, his coffee job and music. It was tough on the family. His story is one of the typical immigrant coming from Italy when he was young with absolutely nothing. My parents got married and luckily he knew how to play music. He was able to do that on the side with another job that helped pay the rent and raise a family.” Ron’s mother owned a beauty salon.

Ron grew up in the Excelsior district of San Francisco. In 1962, when he was in high school, his parents bought a house in Daly City. By this time the accordion was out of style. With no place for the accordion in his school band Ron started his own group and with his father’s help they began working professionally.

“This was in the era when the popularity of the accordion was going down. If you went into a music store in the early fifties they would be lined with accordions. As soon as Elvis Presley came out the guitars came in. By the time the Beatles came out you couldn’t even find an accordion in the stores.”

When Ron started school at SF State in 1964 he was unsure of his major. Though his dream was to study music and be a jazz musician, he felt very insecure about his musical skills compared to the other students. Adding to the pressure, Ron’s father said he should be practical. “I took an accounting class and thought maybe I would major in accounting and get a music degree afterwards—I ended up not getting the music degree at all.”

Ron worked as much as he could with his father’s band and his own band to pay his way through college. He was not at all interested in the burgeoning rock scene or the youth revolution happening in the Haight Ashbury but instead loved hanging out in the North Beach jazz clubs. By now the accordion was so uncool that when people asked him what he did he said he was a



“Everything happened for me at fifty. I quit my day job and then I got married. Before that I didn’t have time for anything else but my day job and my music gigs.”

pianist. Ron began lugging his electric piano to all of his gigs and even tried to convince his father that he should quit the accordion but his father balked at the idea.

In 1969, Ron graduated college and started working a day job. “I went to see the school counselor about getting



Al Borelli and Ron Borelli, mid 80s

a music degree. ‘Why do you want to do that?’ she said, ‘You just got an accounting degree.’ I didn’t have an answer other than I wanted one, and my parents were really pushing me to get a job, so I told myself I would go work for six months and that I could always come back. I ended up getting a job in a bank.”

Ron was hired as a manager trainee at Bayview Bank, a local family run bank based in San Francisco. After six months they gave him a raise, and with his father’s encouragement, he decided to stay. “I was playing music the whole time, mainly with my dad. I was trying to do my own thing but my dad had so much work I didn’t have time to really do things for myself. He would say, ‘Ron, this weekend you’ve got this, this, and this.’ I’d go play the gigs and then Monday morning I’d go do my bank job. Every now and then we’d have gigs during the week.”

“Working a bank job from 8-5 and then trying to go play a gig—I was always exhausted, just so wiped out. I remember thinking ‘I really want to just do music.’”

A year into his bank job Ron got a call from a big band to play piano. When he told the other musicians how sick he was of working at the bank they all agreed he should quit. “The next day I walked in to give notice at the

bank and they said, ‘Oh no, you can’t do that! We’re going to make you a branch manager in Walnut Creek.

“My father, of course, said, ‘You can’t quit—you’re going to be a branch manager! You can still do the music. Why don’t you at least do it for six months?’ There was always a six month plan. Four years later I wanted to quit again. Just before I was going to quit, they said, ‘Now we’re going to make you a regional manager.’ I ended up being with the bank for 28 years.”

In 1997, Ron turned 50 and everything changed. His father died, he finally quit his job at the bank, and he got married. “My father passed away and I had to decide—is my tombstone going to say ‘Ron Borelli, Banker’ or ‘Ron Borelli, Musician’? So I quit. And ever since, so many opportunities have opened up musically that I couldn’t do before. It all happened after I quite my day job.”

Ron took over his father’s music business, and inherited business from other musicians who were retiring. “Growing up, playing the accordion with my father and doing all these gigs, I learned how to play Italian music, that was my first thing, then my teachers taught me all these



Ron with his German band: Dave Alt, trumpet, Billy Robinson, tuba, Ron Borelli, accordion, Tom Lander, guitar American standards and ballroom dance tunes. As the years went on I was exposed to a lot of French music, German music, Tango music, etc. I would put a band together as needed. For instance, if someone calls me for an Oktoberfest, I have the outfits, I have the charts, and I can put together a four or five piece German band.”

“Italians love to eat, love to have a party, love good wine, and love family. All those things are good ingredients to play music.”



Ron's Italian band: Vince Aguiar, clarinet, Carole Borelli, tambourine and vocals, Blake Richardson, bass, Ron Borelli, accordion, Luca Sirianna, guitar

"I was given a lot of work by an old-time accordionist, Michael Corino, who just passed away. He had a lot of the Italian community gigs, the same time as my father. My father and he were probably equals as far as getting Italian work. He also got a lot of jobs playing in the French community where there were a huge amount of French parties. When Mike got up in age he turned over his library of French tunes to me and gave me a couple names. All of a sudden I'm playing six, seven, eight French parties a year. Huge parties. Every year the French Club has a party for 1,000 people at the Marriott Grand Ballroom. It's wild."

Starting in the late 1970s, Ron studied classical piano with pianist and composer Julian White, and jazz with Don Haas, a very popular accordionist, pianist, and arranger. When Don got a call in 1997 to play in the SF Opera's production of Berg's *Wozzeck*, he recommended Ron. "There were six of us onstage playing in a bar scene. We were reading the music, it was very abstract, very contemporary. That was my first experience playing at the opera house. A year later the Three Tenors came to town and I got called to do that. That was the highlight—40,000 people in the San Jose Arena. It was really something."

In the 2000s Ron was called to play with a Local 6 Hungarian band for a scene in a TV show that was being



Trio Amoroso: Ron Borelli, accordion, Tony Kaye, guitar, Paul Binkley, mandolin

shot on Treasure Island. The scene lasted two minutes on screen, but it took two days to film, plus overtime. "I'm still getting residuals because I'm a union musician. If I hadn't been in the union I would have just gotten a flat amount and that would be it. The pay was really good for that one scene. Every now and then I get a check."

Ron joined the union when he was twenty. He mostly does private events so he hasn't been affected by the decline in union club work over the years. "I think for me, because I play accordion and piano, and I play different styles, I've always got something going on. Studying jazz theory with Don Haas and classical piano with Julian White enabled me to have this

versatility—I can always put together whatever the client needs. And doing private parties I can demand more money. If I was just playing jazz, which I would love to be doing, I probably wouldn't be working very much."

"Recently someone wanted to do a WWII themed party and I said, 'Perfect, I'll put a 7-piece band together playing music of that era for you.' I had been given a 7-piece band book years ago, all music from the 20s and 30s, and I'd never had a chance to play through the charts. I hired these really great players and they sight-read the book. It was a great success."

Ron says his years working in the bank taught him how to negotiate with clients. "Lots of times, a bride will call me about having my band play for their wedding. I'll say 'I'd like to make a recommendation. What do you think if we have accordion and violin at the beginning?' And she'll

say, 'Oh the accordion, I'm not sure about the accordion.' I can tell right away she's envisioning polkas, and she's not thinking she wants polkas at her wedding. But I'm able to convince her that the accordion and violin sound beautiful together. And every time, when they've gone with my recommendation, they've said the accordion part was fabulous and it really changed their mind around."

Ron now loves telling people he plays accordion. "It's such a wacky instrument. It had a bad reputation for a long time but that's turned around. It started about 25 years ago. All these accordion players were old enough to say 'Do you think we should keep this thing alive and not let it totally disappear?' They started accordion clubs and now there are accordion clubs all over the country. I'm a member of the San Francisco Accordion Club. We get together once a month."



Ron performing at the 2010 International Accordion Convention in Las Vegas

To date, Ron has released two CDs and is working on his next project. He recently had an accordion piece played in a program on Public Television.

In 2015, Ron was called to perform with the San Francisco Opera again. "It was so exciting! Me, a bass player and drummer were onstage in costume doing a dance scene accompanying the tenor. I played a little bit solo and some with the orchestra. I don't do that kind of thing all the time so it was quite a challenge. Right after that the SF Symphony called me to play the accordion parts for the *Godfather*."

Today, Ron relishes his time and continues to hone his skills.



"Music makes me feel complete. All my emotions really come out in the music. Especially when I'm playing a party and I can make all these people do these happy things, dance and have fun. It does something for me and I think I'm sharing it with other people too."

"I work on music harder than I ever have in my life. Not having a day job, I'm able to practice more. When I get a call for a big event I have time to prepare for it and not be totally wiped out thinking, 'How am I going to just get through the night and play?'"

Ron continues to network and get new clients through word of mouth. "I don't market myself at all. Every year I get worried. In January I say to my wife, 'Gee, the phone's not ringing off the hook. I wonder if I'll get any gigs this year?' But things always start developing."

Ron says he does not regret working in the bank for all those years. "It taught me valuable business skills and provided financial security which allowed me to make the transition to fulltime musician. I've never been happier."



Ron performed in the San Francisco Opera production of "Two Women" Ron Borelli, accordion, Steve D'Amico, string bass, Pasquale Esposito, tenor, Richard Kvistad, percussion

"I create my own opportunities by suggesting to people to have music at their parties. 'Oh, you're going to have a party? I'll play some music and it will be fantastic.' I'll give somebody an idea and that idea will turn into a reality."



## Hire A Musician/Band Find A Teacher

List yourself, your band, and your teaching services on the Local 6 website: [www.afm6.org](http://www.afm6.org)  
To create your listing, contact Alex Walsh at 415-575-0777, ext. 308  
[alex@afm6.org](mailto:alex@afm6.org)



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Minutes

BOARD OF DIRECTORS MEETING — November 17, 2016

Meeting called to order at 10:50 by President Schoenbrun.  
Present: Zare, Byram, Cumings, Elliott, Goff, Gray and Hanson

The minutes of the meeting of November 3, 2016 were accepted as amended.

NEW MEMBERS:  
Joseph Brown — trumpet — 11/17/16  
Patrick Galvin — violin — 11/17/16  
Julie Michael — viola — 11/17/16

REINSTATED TO MEMBERSHIP:  
Andrew Lan — violin, viola — 11/4/16  
David Goldklang — horn — 11/10/16

- GENERAL BUSINESS:  
The following items were discussed:
- Proposed terms of a successor collective bargaining agreement (3-year term) between Local 6 and Oakland Symphony: M/S/C to approve, subject to ratification by the musicians.
  - Proposed terms of a one-time, pre-hire church/choral agreement between Local 6 and St. John’s Presbyterian of Berkeley for an engagement taking place in December which uses 6 union musicians: M/S/C to approve.
  - Expenditures for the month of October, 2016: M/S/C to approve.
  - The 8/12/04 decision of the Board of Directors to self-insure the Local 6 death benefit: 1 death was reported in the month of October: M/S/C to continue to self-insure, with monthly Board oversight
  - Western Conference of Musicians: M/S/C to approve payment of reasonable expenses to send three Local 6 officers Schoenbrun, Cumings and Zare, to the annual Western Conference meetings to be held from February 17-19, 2017 in Long Beach, CA.
  - A request from Panoramic Interests to lease 1/3 of our parking lot to store a MicroPad structure: M/S/C to collect \$2000 per month for up to 90 days with restrictions.

REPORT OF OFFICERS:

Secretary-Treasurer Zare reported on the upcoming Local 6 Holiday party.

President Schoenbrun reported on the following:  
Activities and information regarding negotiations and contract maintenance for collective bargaining agreements with: Curran Theatre, Fremont Symphony, Midsummer Mozart, Monterey

Symphony, Oakland Symphony, Opera San Jose, SF Opera, SF Symphony, Santa Cruz Symphony, Stern Grove, and Symphony Silicon Valley.

Information regarding the Symphonic Oversight Committee, Officer/staff/board wages, Sacramento Legislative Conference, Pamphlet B Negotiations, and Annual AFM-EPF report.

Director Gray reported on scheduling a meeting with Ben Van Houten from the Nightlife Commission.

Meeting adjourned at 12:30 in memory of Angelo C Giannini, Mona Meacham, William Maginnis, Mose Allison, Erica Sharp Anderson, Leonard Cohen, and Leon Russell.  
Submitted by Beth Zare, Secretary-Treasurer

\* \* \*

BOARD OF DIRECTORS MEETING — December 6, 2016

Meeting called to order at 10:36 by President Schoenbrun.  
Present: Zare, Byram, Cumings, Elliott, Goff, Gray and Hanson  
Guest: Meredith Brown

The minutes of the meeting of November 17, 2016 were accepted as amended.

NEW MEMBERS:  
Minsun Choi — violin — 12/6/16

REINSTATED TO MEMBERSHIP:  
Alise Ewan — violin, piano — 11/17/16  
Lydia Eyssallenne — viola, violin — 11/28/16  
Adam Scow — violin — 11/29/16

- GENERAL BUSINESS:  
The following items were discussed:
- Proposed terms of a successor collective bargaining agreement (3-year term) between Local 6 and Fremont Symphony: M/S/C to approve, subject to ratification by the musicians.
  - Proposed terms of a successor, pre-hire collective bargaining agreement (1-year term) between Local 6 and SF Boys Chorus: M/S/C to approve.
  - A request from VP Cumings to attend the FMCS negotiating conference in January 2017: M/S/C to approve payment of reasonable expenses to send VP Cumings to Seattle, WA.
  - The 8/12/04 decision of the Board of Directors to self-insure the Local 6 death benefit: 4 deaths were reported in the month of November: M/S/C to continue to self-insure, with monthly Board oversight

- Year-end financial review: M/S/C to accept the bid of \$9250, submitted by Thielen & Associates, to prepare the Local 6 year-end financial statements for 2016.
- A request from Bill Noertker to host his SIMM music series at Local 6: M/S/C to approve with appropriate rental fee.
- From the San Mateo County Central Labor Council requesting a donation to its Union Food & Toy Drive, which provides food and hardship assistance to union members and families: M/S/C to donate \$150.
- From the Labor Archives and Research Center asking for a contribution in support of its ongoing efforts to preserve local union records, make accessible the labor history of the SF Bay Area, and provide education both to trade unionists and to students at SF State University. M/S/C to donate \$100.

REPORT OF OFFICERS:

Secretary-Treasurer Zare reported on the credit card expenses for November, and the MicroPad contract with Panoramic for lease of our parking lot.

President Schoenbrun reported on the following:  
Activities and information regarding negotiations and contract maintenance for collective bargaining agreements with: Carmel Bach, Curran Theatre, Monterey Symphony, Oakland Symphony, SF Ballet, SF Opera, SF Symphony, Stern Grove, and Symphony Silicon Valley.

Information regarding the Annual AFM-EPF report and the SF Entertainment Commission.

Meeting adjourned at 11:42 in memory of Thomas Donato, Jean-Louis LeRoux and the victims of the Ghost Ship fire.  
Submitted by Beth Zare, Secretary-Treasurer



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Expenditures

The Board of Directors approved the expenditures listed below for the month of November 2016.

<b>Gross Salaries</b>	
President	4,695.30
Secretary-Treasurer	4,568.40
Assistants	15,716.78
Board of Directors	1,164.60
Musicians	625.00
<b>Total</b>	<b>\$ 26,770.08</b>
<b>Other Expenses</b>	
Employer Payroll Taxes	2,047.92
Employer Pension	5,887.02
Health Insurance	5,474.95
Reimbursed Med. Exp.	5,157.70
SF Labor Council Dues	280.00
State Federation of Labor Dues	700.00
North Bay Labor Council	42.00
San Mateo Labor Council	36.50
Postage	627.31
Supplies & Services	899.06
Telephone	857.31
Office Equipment & Rental	10.50
Repairs & Maintenance	447.16
Miscellaneous Stewards	900.00
Officers' Expense	286.07
Legal Retainer	1,200.00
Legal - Negotiations	4,275.00
Negotiations - Committees	172.15
Payroll Fees	131.00
Retirement Gift	3,900.00
Labor Council Delegates / State Fed	225.00
AFM Meetings	120.14
Building Supplies	59.81
Property Taxes	4,382.19
Building Outside Services	635.00
Utilities	440.30
Death Benefits	8,000.00
<b>Total</b>	<b>\$ 47,194.09</b>

The Board of Directors approved the expenditures listed below for the month of December 2016.

<b>Gross Salaries</b>	
President	7,529.40
Vice President	380.70
Secretary-Treasurer	7,275.60
Assistants	23,250.82
Board of Directors	1,397.52
Musicians	375.00
<b>Total</b>	<b>\$ 40,209.04</b>
<b>Other Expenses</b>	
Employer Payroll Taxes	2,166.89
Employer Pension	4,496.61
Workers Compensation	377.00
Health Insurance	4,069.38
Reimbursed Med. Exp.	5,264.00
SF Labor Council Dues	280.00
State Federation of Labor Dues	350.00
North Bay Labor Council	42.00
San Mateo Labor Council	36.50
Stationery & Printing	220.90
Supplies & Services	232.48
Telephone	316.97
Office Equipment & Rental	10.50
Repairs & Maintenance	223.58
Donations	250.00
Miscellaneous Stewards	4,300.00
Officers' Expense	187.89
Credit Card Fees	27.81
Legal Retainer	1,200.00
Legal - Negotiations	3,275.00
Negotiations - Committees	675.00
Payroll Fees	131.00
Organizing & Recruitment	257.90
AFM Convention	1258.58
Labor Council Delegates / State Fed	200.00
AFM Meetings	1848.20
Musical News	1,644.00
Building Supplies	262.02
Building Outside Services	851.50
Utilities	397.79
Death Benefits	6,000.00
<b>Total</b>	<b>\$ 40,853.50</b>

Casual Job Reports

Listed are the casual leaders who have made work dues payments between 11/15/16 - 1/23/17 and the dates of the jobs. If any of your engagements are not listed, it is possible that the leader/contractor has not remitted either work dues or pension contributions on your behalf. In this case, please contact the union for assistance.

02/01/16	Through	11/30/16	Summa, Terry
03/31/16	Dilbeck, Tom	12/02/16	Wreede, Katrina
09/04/16	The Steve Miller Band	12/09/16	Reed, Kent
09/23/16	Concus, Marian	12/10/16	Wreede, Katrina
10/02/16	T Bone Burnett	12/10/16	Ketchum, Janet
10/13/16	Hamilton, Chuck	12/17/16	Gibson, Rob
11/12/16	Sanchez, Lisa	12/19/16	Wahrhaftig, Peter
11/12/16	Wreede, Katrina	12/21/16	Starlite Strings
11/12/16	Wreede, Katrina	12/24/16	Concus, Marian
11/17/16	Eulberg, Steven	12/31/16	Sanchez, Lisa
11/18/16	Poster, Jack	12/31/16	Sanchez, Lisa
11/27/16	Wreede, Katrina		

CODA

(\*\$20)  
Gibson, Rob\*  
Goff, Hall  
Hanson, Cynthia  
Hanson, Paul

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INSURANCE SERVICES INC

Through an arrangement with French Cormany Insurance Services, Inc of Irvine, California, Local 6 offers the following self-pay, group health and dental insurance plans to its members:

- Anthem
- Cigna (both HMO and PPO)
- Kaiser High Option (no deductible)
- Kaiser Low Option (HSA-compatible with deductible)
- Kaiser Senior Advantage
- Premier Access Dental (both HMO and PPO)

All of the plans offer guaranteed acceptance and coverage for pre-existing conditions. Visit the Local 6 website for more info: [www.afm6.org/about/health-insurance/](http://www.afm6.org/about/health-insurance/)

Members Suspended (for non-payment of 4th quarter dues, updated through 1/26/17)

Anderson, Vijay	Everett, William J	Grunberg, Peter	Martell, David	Severance, Michael Andrew	Tagorda, Leslie
Austin, Arthur	Fedronic, Mark	Gualco, Ross	Martella, Marilyn J	Shanks, Eric H	Tellez, Nel
Baum, Marc Hampton	Ferreira, Catarina	Hall, Alan Miguel	Martinez, Ruthanne Adams	Shepherd, Berisford 'Shep'	Todd, Robert
Bennett, Lorena	Fishler, Kenneth L	Harms, Dawn Larie	Mikasa, Kent	Shuster, Richard J	Weiss, Lisa S
Bonnell, Robin	Flyer, Nina G	Henning, Michael	Morozow, Lina	Skeen, William	Wenhardt, Colin M
Bowes, David D	Foglia, Stephen	Hinshaw, Darby	Murtagh, Catherine	Smith, Rebecca	White, Archie
Campbell, Katharine	Foster-Dodson, Dawn	Ishii, Maki	O'Niall, Sineidin	Snyder, Robin	Willis, S Allen
Carmichael, Jack H	Gaynon, Laura	Kanouse, Monroe	Phelps, Timothy W	Sorkin, Scott	Wishnia, Rebecca
Carroll, Donald H	Ginn, James	Kuster, Nicolasa	Randolph, Joyce H	Starr, Atiba J	Zema, Greg
Cochran, Bobby	Gomez, Vincent E	Kwon, Michelle	Reynolds, Rick	Stephens, Greg	
Diaz, Amalia	Gove, John	Levinger, Lowell	Santos, Donald A	Stern, Kay Lyn	
Edrees, Basma	Govorchin, Peter	Lunn, Douglas W	Schantz, Marcella P	Sugarman, David	
Ertz, Ashley Nicole	Gronningen, Ellen K	Manley, Todd	Schillace, Angela Louise	Suminski, Steven	

Members To Be Dropped (for non-payment of 3rd quarter dues, updated through 1/26/17)


Behrens, Christian L	Gaenslen, Eric	Lindquist, Noah	Rider, Wendell	Sudmeier, Gregory Van	Worn, Richard Fraser
Berry, Simon C	Gu, Tingting	Machiz, Douglas	Ridout, Jennifer	Taubl, Annabelle Irene	Wynne, Pat
Bogiages, Christina Marie	Haslim, Krista	McGuire, Rachel M	Rosen, Stewart	Theobald, Karl Thomas	
Donehew, Robert M	Hendricks, Wil	Montoya, Aaron C	Ruotolo, Vanessa	Theriault, Eugene M	
Douglas, Laura J	Imbler, Stephen	Pate, De Wayne	Said, Deanna	Trefethen, Heidi	
Faridany, Lucy	Kahn, Ruth	Renzi, Matthew P	Simbre, C J	Welch, Nicole J	

Resignations (updated through 1/26/17)

Blais, Ron L	Webb, C R	Heckscher, Earl	Noyes, Edward	True, Mary	Miller, Emily
Blais, Jan W	Carino, Cesar	Johnson, Erika	Palm, Richard	Dayner, Katharine	Phillips, John
Dambly, Thomas E	Goldklang, David	Kim, Jung Hae	Poe, Laura	Ivry, Jessica	
Owner, Alisha	Gomez, Diana Wyneken	Kye, Yuri	Reppun, Emily	Laurance, Emily	
Owner, Timothy	Graves, Tyler	Leikam, David	Roberts, Timothy	Lenz, Virginia	
Reaves, Teag	Harvey, Rachel	Micheletti, Genevieve	Schlosser, Samuel	Maus, Donald	

Tempo Contributions (\*\$10, \*\*\$20, \*\*\*\$50, \*\*\*\*\$100 )

Albers, Laura*	Di Virgilio, Roger****	Guthrie, Nora	Long, Wang Chen	Reynolds, Laura	Tan, Desmond
Archibald, Janet Popesco	Dilbeck, Tom	Handzus, Wayne	Mader, John	Ribak, Kurt	Telford, Alicia*
Armenta, Mark**	Doherty, Steven	Hargrove, Mary	Marcus, Brian**	Richardson, Dawn	Terzian, Joseph*
Boyer, Kelleen**	Dougherty, William	Harvey, William*	McCarthy, Matthew	Ring, Jonathan	Therkelson, Norman*
Brown, Joseph	Doughty, Janet*	Henderson, David	McKee, Robin	Ritchen, William	Tichman, Nadya
Brown, Meredith	Duke, Richard	Hughes, Robert*	McKenzie, Julie	Rivard, Kevin	Torcello, John
Burkhart, David	Duxbury, Amy	Hurwitz, Rachel	Micich, Ari	Rodriguez, Tony	Valeri, Jessica
Byers, Lili Ching	Edelberg, Joe**	Irving, Donald	Miller, Ken	Rosenak, Karen	Van Gee, Jill
Byram, Forrest****	Ekholm, Karla	Ishimatsu, Darin	Moore III, James*	Santana, Salvador	Van Winkle, John
Caimotto, Michelle	Elliott, Gretchen***	Johnson, John	Moore, Thalia	Selfe, Ned	Van Winkle, Patricia
Carey, Pamela	Fath, Josepha*	Kadarauch, David	Olson, Jerry	Sengpiehl, Adrienne	Veregge, Mark
Chao, Dale	Fippen, Cheryl*	Kennelly, Alice*	Parker, Natalie	Seyferth, Russell Lee*	Vinocour, Jonathan
Chazi, Vinnie	Fong, Edmond	Kennelly, Donald*	Pegram, Anthony	Shidler, Deborah	Wagner, Marianne Votto
Chimenti, Jeff	Gehrke, Rodney	Keyes, Ruth	Perkoff, Miriam*	Shinohara, Beni	Wagner, Melinda****
Concus, Marian*	Giacobassi, Julie Ann	King, Christina	Phillips, David	Shinozaki, Karen	Wagner, Skip
Cooke, Brian	Gibson, Rob*	Krinitzky, Ann	Piazza, Christopher	Silvestri, Gary	Wassermann, Ellen
Coombs, Ann*	Gilb, Tyra	Kruger, Anna	Poll, Jessica	Simon, Benjamin	Weldy, Frederick
Cumings, Kale	Gray, Josephine	Kurnow, Bruce	Prager, Madeline	Storch, Arthur**	Windt, Karsten
Day, Timothy	Green, Linda	Lee, Brian	Price, Virginia***	Sykes, Gregory*	Wood, Daniel
Desby, Krisanthy	Grubbe, Diane	Lee, Caroline	Reed, Kent	Taddei, Michel	Zadek, Lisa



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*“If you're going to kick authority in the teeth, you might as well use two feet.”*  
— Keith Richards

*“All my big mistakes are when I try to second-guess or please an audience. My work is always stronger when I get very selfish about it.”* — David Bowie

*“Without music to decorate it, time is just a bunch of boring production deadlines or dates by which bills must be paid.”* — Frank Zappa



# Petition For 2016 Multi-Card Rebate

Effective January 1, 2017, members who belonged to three or more Locals throughout 2016 can petition the AFM Secretary-Treasurer for a "rebate equal to the per capita dues received by the Federation" for that member's membership in each AFM Local in excess of two. (Members pay their Federation per capita dues as a portion of their Local annual dues. The Local forwards the member's per capita dues to the Federation. Only the Federation's portion of the annual dues will be rebated).

No rebates will be issued until the AFM Secretary-Treasurer's Office verifies that petitioning members held continuous membership in three or more Locals for the full prior year of 2016. No rebates will be issued until after February 1, 2017.

## 2016 Multi-Card Rebate

Regular Members - \$56.00; Life Members - \$40.00; Inactive Life Members - \$34.00

Article 5, Section 47(a) & 47(b) of AFM Bylaws  
Under the terms of Article 9, Section 16 of AFM Bylaws, I am hereby requesting a rebate of 2016 per capita dues paid to the Federation.

Name: \_\_\_\_\_ Social Security or Social Insurance #: \_\_\_\_\_  
(First) (Last)

I belonged to the following Locals for the entire 2016 calendar year:

Local #: \_\_\_\_\_ Local #: \_\_\_\_\_ Local #: \_\_\_\_\_ Local #: \_\_\_\_\_ Local #: \_\_\_\_\_ Local #: \_\_\_\_\_

Please include with this petition copies of all paid-up 2016 membership cards, receipts of cancelled checks for annual dues from all Locals, OR a letter from each Local stating that you were a member in good standing of the Local for all of 2016. Allow six to eight weeks to process your rebate. Return to: American Federation of Musicians; Secretary-Treasurer's Office; Multi-Card Rebate Program; 1501 Broadway, Suite 600; New York, NY 10036 Attention: Diane DePiro

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San Francisco, CA 94102

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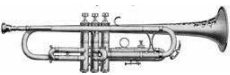
Application deadline: March 1, 2017

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tainment will handle all communications with a potential purchaser.

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