In This Issue:
Yearly Financial Statement
Merged Locals and Census
CBA Update
President’s Message

This issue of our newsletter is all about Local 6 by the numbers. Even if you don’t read the entire financial report you should rest assured that Local 6 is in a healthy fiscal position despite our decrease in membership. In the last five years, through mergers with locals 153, 292, and 424, our territory has expanded to include the area from Monterey County to the Oregon border. Yet despite this vast increase in territory, membership numbers are lower than they were in 1992. This can, in part, be explained by the general downward trend in union density across the United States. However, there are recent signs that this decline may be turning around as formerly unengaged workers are starting to understand the benefits of collective activity. In response to this reality, the Local 6 Board of Directors has identified increasing membership as one of our primary concerns going forward.

To that end, our fantastic new organizer, Jeannie Psomas, has been working on many exciting projects. During the month of June, we will be hosting several workshops designed to help us all prioritize our health. Check out our lineup and take some time from your busy schedule to attend one or all of our healing workshops.

In July, in association with the San Francisco Labor Fest, I’m very excited to announce a workshop with Dr. Jeremy Stanek, a Stanford doctor and an accomplished musician in his own right. After dealing with focal dystonia in his own life, he has developed a strong interest in helping musicians with performance related injuries. If you have any questions or concerns about preventing or dealing with playing related injuries and would like the opinion of a leading specialist in the field at no cost, please plan to join us on July 17.

We also have some favorite annual activities coming up later in the summer. Join us at the ballpark for Union Night at Oracle Park on July 22nd. If you’re a life member, be sure to come join us for an appreciation lunch on August 7th. And of course, for everyone looking for a great time on Labor Day, plan to join us for our Annual Picnic.

We are all excited about the many activities happening over the summer here at local 6 and we hope you are too!

In Memoriam
Isaeff, Eugene
Roberts, Winifred “Wyn”
Young, Steve

2019 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
Locals Merged Into Local 6

**Local 424, Richmond, CA**
Chartered on 4/20/1907.
Merged into Local 6 on 8/20/2018.

**Local 292, Santa Rosa, CA**
Chartered on 4/15/1903.
Merged into Local 6 on 1/1/2015.

**Local 153, San Jose, CA**
Chartered on 7/22/1901.
Merged into Local 6 on 1/1/2014.

**Local 367, Vallejo, CA**
Chartered on 4/8/1907.
Merged into Local 6 on 7/1/2012.

**Local 616, Salinas, CA**
Chartered on 6/29/1925.
Changed name to Monterey on 7/17/1968.
Merged into Local 153 on 1/1/1996.

**Local 333, Eureka, CA**
Chartered on 9/24/1903.
Merged into Local 292 on 1/1/1995.

**Local 541, Napa, CA**
Chartered on 8/25/1925.

**Local 510, San Leandro, CA**
Chartered on 3/15/1909.
Merged into Local 153 on 1/1/1994.

**Local 346, Santa Cruz, CA**
Chartered on 11/17/1903.
Merged into Local 153 on 7/1/1993.

**Local 669, San Francisco, CA**
Chartered on 3/7/1946.
Merged with Local 6 on 4/1/1960.

### Membership Census

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### Membership Trends

With 2,746 members in the early 1990s, Local 6 clearly had many more members than today. Steady decline over time has only recently slowed by the addition of merged locals (see above).

- In 1992 only 24% of the membership were women and now that number has grown to 38% in 2019.
- In 1992 we didn’t have any members over 80 years old. Today we have two members who are 100 years old and our youngest member is 10.
- While the median age has decreased since 1992, so has the number of younger members. This reinforces the need to become relevant to the younger generation in order to survive.

**Remembering Local 669**

Musicians Union Local 6 was established in 1885. Ten years later in 1896, The American Federation of Musicians was chartered and became part of the American Federation of Labor (which later became the AFL-CIO).

Black musicians were not allowed to join Local 6. In San Francisco, with rare exception, black musicians were not allowed to play east of Van Ness Ave. In 1924, they were granted a charter by the AFM to do business as Local 648, which had the same jurisdictional boundaries as Local 6, and was headquartered in Oakland. Ten years later, during a bitter territorial conflict with Local 6 which ended up in court, the AFM revoked Local 648’s charter. Black musicians were then placed under Local 6 stewardship.

As a subsidiary of Local 6, black musicians paid work dues and membership dues, but they had no rights. They could not vote on wage scales or job condition matters, or receive the death benefit. In 1943, AFM President James C. Petrillo abolished all black subsidiary locals. He demanded that white locals accept black musicians as equal members, or he would grant them their own charters. When Local 6 refused, Local 669 was formed. Over the next 15 years, several failed attempts were made to merge the two locals.

On April 1, 1960, because of the California Fair Employment Practice Act, the two locals were finally merged.
Welcome to the AFM

Ron Coolidge - Trumpet
Ron Coolidge, as per his parents wishes, has made his living exclusively playing the trumpet for most of his life, playing lead and solo in Big Bands, Jazz Combos, R&B, Salsa, Rock, Pop, Dixie, Cruise Ships, Theater Orchestras, and Recording Studios. Few believe him, but while practicing next to a frog pond for many nights over a period of years, Ron discovered that these particular frogs would sing along when he played in the groove, but go silent when the needle skipped, which was a great learning tool for him.

Robert Giambruno - Trumpet
Robert Lau Giambruno was born and raised in San Francisco. As a musician he is an orchestral trumpet player, as well as banjoist for the folk rock band Montgomery Station. He began playing the trumpet in the 4th grade. Eventually he attended the Ruth Asawa San Francisco School of the Arts, as a trumpeter. It was during this time that Robert joined the Oakland Youth Orchestra and a year later the San Francisco Symphony Youth Orchestra. It was in these ensembles that he performed works such as Orff’s Carmina Burana, and Ravel’s Daphnis et Chloe. He attended Arizona State University, studying with Reagent’s professor David Hickman for four years, where he graduated summa cum laude. He recently completed a Master’s Degree from the San Francisco Conservatory of Music, studying with Mark Inouye where he performed regularly with the school orchestra in addition to multiple chamber ensembles.

Kyooli Lim - Violin
Kyooli Lim is a violinist who performs and teaches in California. In a 19-year professional career she has ongoing broad experiences nationally and internationally (South Korea, Australia, New Zealand, Italy, Russia and USA) in the solo, collaborative and concerto repertoire of various genres including orchestral works with Itzhak Perlman, Van Cliburn, Jose Carreras, Boris Berezovsky, and Sumi Cho. In addition, her 20-year teaching career has included teaching private lessons and international school orchestras. Kyooli has performed with the Baton Rouge Symphony Orchestra, New Zealand Symphony Orchestra, Korean Symphony Orchestra, and the Dana Point Symphony Orchestra. She recently joined the faculty at Oikos University in Northern California.

Divesh Karamchandani - Percussionist
Divesh Karamchandani is a percussionist and educator performing regularly in chamber and large orchestral projects throughout the Greater Bay Area. He is the percussionist of the conductorless chamber orchestra, One Found Sound and co-founder of Prism Percussion, a San Francisco-based percussion duo aimed at performing works by underrepresented composers. Divesh’s performance experiences include Sacramento Philharmonic & Opera, Opera Modesto, Golden Gate Symphony, Music in the Mountains, Center Repertory Company and other various chamber orchestras and choral societies.
New Members
Brown, Clark D - Acoustic Bass, Electric Bass, Guitar
Capra, Kate - Viola
Carreon, Juan - Drums, Percussion
Collins, Garrett - Pipe Organ, Piano, Carillon, Harpsichord, Oboe, Clarinet
Disley, Terry - Piano, Keyboards
Michael Greenberg, Ron - Piano, Harpsichord, Celeste
Khalsa, Amar S - Clarinet, Flute, Saxophones, Recorders, Organ
Nishi, Eleanor - Baroque Viola
Santiago, Malcom Javier - Piano, Trumpet
Zeichenok, Boris - Violin

Reinstated
Austin, Arthur - Clarinets, Bassett Horn, Vocals
Custer, Beth - Clarinets, Piano, Vocals, Composer, Orchestrator, Arranger
Doering, Susan J - Viola, Violin, Mandolin, Guitar, Drums, Vocals
Garza, Jeff - French Horn
Greitzer, Emily - Violin
Kofler, Ivelina - Violin
Martell, David - Trombone, Bass Trombone, Baritone Horn/Euphonium
Pankler, Mark - Guitar, Electric Bass, Keyboards
Roland, Kevin - Piano, Keyboards, Tuba
Woodward, Joseph - Cello

Resigned
Bifano, Jenny
Dayeh, Peter
Gomez, Diana Wyneken
Hovanec, Kaitlyn
Johnson, Courtney
Murzyn, Alexander
Tremblay, Claire

Dropped
Davies, Douglas
Green, David
Ishii, Maki
Johnson, Tania
Klyce, Ren
Macorquodale, Elizabeth
Packer, Melinda L
Peterson, David Wright
Rualcaba, Jorge E
Sepos, Dr Charles
Stephens, Greg
Tom, Julia

20th Annual Life Member Luncheon
Wednesday, August 7
1-3pm
Nick's Restaurant
100 Rockaway Beach Ave.
Pacifica, CA

We are pleased to announce that our 20th Annual Life Member Luncheon will be held on Wednesday, August 7 at Nick's Restaurant in Pacifica, CA. As in years past, only life members in good standing will receive an invitation to this popular event.

Invitations are mailed in late June or early July. To be included in the mailing, if you are one of the 64 life members currently suspended (see right), please pay your dues as soon as possible. Space is limited and will be filled on a first come, first serve basis.

Local 6 Labor Day Picnic
Monday, September 2 • 2-6pm
McNears Beach, Area 8
201 Cantera Way San Rafael, CA • Parking: $10

Suspended Life Members
Alvarez Jr, Santos
Bagwell, Alex
Ballantiney III, George
Bates, Susan
Bogas, Ed
Brandenburg, Mark G
Carmichael, Jack H
Carroll, Donald H
Cava, Earl
Cooke, India M
Dalrymple, James M
Dessler, Ellen K
Di Salvo, Melvin
Donovan, Dennis L
Ellis, Nancy
Fath, Philip
Fishler, Kenneth L
Gallardo, Antonio E
Gerling, Michael R
Ginttje, Benjamin
Goldmark, Joseph
Grebanier, Sharon
Greensill, Michael R
Hallum, Rosemary
Hamilton, Ethel
Harrison, Margot
Hersch, John
Hervig, Jonna I
Holmes, William
Humphrey, Myron Mike
Ingvardsen, Dale
Johnson, Randy
Kenter, Robert J
Knoss, Howard G
Lubguban, Donald D
McElroy, Tom
Moore, Jerrold ‘Jerry’
Neckel, Wayne
Nicklas, Charles
Niebolt, Henry C
Oakley, Leon D
Obidinski, Alexander
Parish, Jeffrey D
Passa, Francine
Perkins, William F ‘Bill’
Perry, Cyrlie H
Porter, Carl
Rhodes, Kenneth E
Rusconi Jr, William L
Scales, Patience
Scheelar, Earl A
Schoeder, Donn
Schwartz, George W
Segrove, Henry ‘Hank’
Sfarzo, Ronald
Suraci, Mario
Vidal, Donald F
Wilkie, Wm G ‘Buzz’
Wills, S Allen
Wirth, Barbara
Wright, Jerry J
Wyands, Richard F
Zeitlin, Denny

GIANTS UNION NIGHT
Monday, July 22
SF Giants vs. Chicago Cubs
First Pitch: 6:45 PM
Pre-Game Tailgate 5:00

Individual ticket price is $30 each & includes a limited-edition union T-Shirt, access to the Pre-Game Tailgate Party and a raffle ticket.

R.S.V.P. to Alex Walsh - alex@afm6.org by 7/11/19.
INDEPENDENT ACCOUNTANT’S REVIEW REPORT

To the Board of Directors of the American Federation of Musicians Musicians Union Local 6
San Francisco, CA 94103

We have reviewed the accompanying financial statements of the American Federation of Musicians Union Local 6 (a nonprofit organization), which comprise the statement of assets, liabilities, and net assets—modified cash basis as of December 31, 2018, and the related statement of revenues, expenses, and changes in net assets and cash flows—modified cash basis for the year then ended, and the related notes to the financial statements. A review includes primarily applying analytical procedures to management’s financial data and making inquiries of company management. A review is substantially less in scope than an audit, the objective of which is the expression of an opinion regarding the financial statements as a whole. Accordingly, we do not express such an opinion.

Management’s Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the cash basis of accounting; this includes determining that the cash basis of accounting is an acceptable basis for the preparation of financial statements in the circumstances. Management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement whether due to fraud or error.

Accountant’s Responsibility

Our responsibility is to conduct the review engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the American Institute of Certified Public Accountants. Those standards require us to perform procedures to obtain limited assurance as a basis for reporting whether we are aware of any material modifications that should be made to the financial statements for them to be in accordance with the cash basis of accounting. We believe that the results of our procedures provide a reasonable basis for our conclusion.

Accountant’s Conclusion

Based on our review, we are not aware of any material modifications that should be made to the accompanying financial statements in order for them to be in accordance with the cash basis of accounting.

Basis of Accounting

We draw attention to Note I of the financial statements, which describes the basis of accounting. The financial statements are prepared in accordance with the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our conclusion is not modified with respect to this matter.

Campbell, CA
February 15, 2019

Thielen & Associates
591 West Hamilton Avenue, Suite 201 • Campbell, CA 95008 • (408) 871-5900 • (408) 871-5905 Facsimile
www.thielenassociates.com • www.thielenfinancial.com
## ASSETS

### 2018

### Current Assets:
- Cash and equivalents $206,967
- Prepaid expenses $1,596
- Investments with maturities of less than one year $160,000
  
  Total Current Assets $368,563

### Fixed Assets, at cost:
- Office equipment and furniture $115,994
- Buildings and improvements $825,277
- Land $151,742
  
  Less: accumulated depreciation $(470,979)
  
  Total Fixed Assets $622,034

### Other Assets:
- Investments with maturities of more than one year $2,240,000

  Total Assets $3,230,597

## LIABILITIES AND NET ASSETS

### Current Liabilities:
- Withholding taxes payable $2,709
- Deferred dues revenue $4,035
- Advances and deposits $164,317
  
  Total Liabilities $171,061

### Net Assets:
- Unrestricted $1,506,433
- Designated for death benefits $982,223
- Designated for labor actions $570,880
  
  Total Net Assets $3,059,536

  Total Liabilities and Net Assets $3,230,597

See accompanying notes and independent accountant’s review report.
AMERICAN FEDERATION OF MUSICIANS  
MUSICIANS UNION LOCAL 6  
STATEMENT OF REVENUES, EXPENSES, AND OTHER CHANGES IN NET ASSETS

2018

Revenue - Schedule 1

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<th>Description</th>
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<td><strong>Total Revenue</strong></td>
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Operating expenses - Schedule 2

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Income (loss) from operations

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<td><strong>Income (loss) from operations</strong></td>
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Other income

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<td>Gain on disposal of assets</td>
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<td>Interest income</td>
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<td><strong>Total Other income</strong></td>
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Other expense

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<td><strong>Net income (loss)</strong></td>
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Net assets - beginning of period

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Net assets - end of period

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<td><strong>Net assets - end of period</strong></td>
<td><strong>$3,059,536</strong></td>
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See accompanying notes and independent accountant’s review report.
Cash Flows Used for Operating Activities:  

Excess Revenues (Expenses) $ 96,268

Adjustments to reconcile change in unrestricted net assets to net cash used for operating activities:

Depreciations $ 24,463

(Increase) Decrease in receivables 435

Increase (Decrease) in payables (582)

Increase (Decrease) in deferred revenue (18,103)

Increase (Decrease) in advances (45,825)

Net cash provided by (used for) operating activities 55,060

Cash Flows Used for Investing Activities:

(Increase) Decrease in fixed assets (86,651)

(Increase) Decrease in investments (76,000)

Net cash provided by (used for) investing activities (162,651)

Net Increase (Decrease) in Cash and Equivalents (107,591)

Cash and Equivalents, Beginning of Period 314,558

Cash and Equivalents, End of Period $ 206,967

See accompanying notes and independent accountant’s review report.
**AMERICAN FEDERATION OF MUSICIANS**  
**MUSICIANS UNION LOCAL 6**  
**SCHEDULE OF REVENUE**

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<td>Death benefit fund</td>
<td>86,088</td>
</tr>
<tr>
<td>Labor action fund</td>
<td>17,439</td>
</tr>
<tr>
<td></td>
<td>103,527</td>
</tr>
<tr>
<td><strong>Hall rental</strong></td>
<td>4,493</td>
</tr>
<tr>
<td><strong>Other revenues</strong></td>
<td></td>
</tr>
<tr>
<td>Merchant fees</td>
<td>52</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>149</td>
</tr>
<tr>
<td>Advertising</td>
<td>2,740</td>
</tr>
<tr>
<td></td>
<td>2,941</td>
</tr>
</tbody>
</table>

See accompanying notes and independent accountant’s review report.
### AMERICAN FEDERATION OF MUSICIANS LOCAL 6
### MUSICIANS UNION LOCAL 6
### SCHEDULE OF OPERATING EXPENSES

#### 2018

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Salaries and wages</strong></td>
<td></td>
</tr>
<tr>
<td>Officers</td>
<td>$162,935</td>
</tr>
<tr>
<td>Board of Directors</td>
<td>16,715</td>
</tr>
<tr>
<td>Assistants and others</td>
<td>255,963</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>435,613</strong></td>
</tr>
</tbody>
</table>

| **Employer payroll expense**                  |          |
| Payroll taxes                                 | 38,237   |
| Pension contributions                         | 47,432   |
| Workers compensation                          | 2,649    |
| Health insurance                              | 40,401   |
| Employee benefits                             | 59,643   |
| **Total**                                     | **188,362** |

| **Dues and assessments**                      |          |
| American Federation of Musicians              | 111,650  |
| San Francisco Labor Council                   | 1,960    |
| State Federation of Labor                     | 3,850    |
| Other local councils                          | 2,686    |
| **Total**                                     | **120,146** |

| **Special delegates**                         |          |
| AFM convention and negotiations               | 1,016    |
| Other meetings                                | 17,067   |
| **Total**                                     | **18,083** |

| **Office expenses**                           |          |
| Repairs and maintenance                       | 705      |
| Supplies and services                         | 7,943    |
| Telecommunications                            | 9,567    |
| Postage and shipping                          | 3,732    |
| Miscellaneous                                 | 9,732    |
| **Total**                                     | **31,679** |

See accompanying notes and independent accountant’s review report.
AMERICAN FEDERATION OF MUSICIANS LOCAL 6  
MUSICIANS UNION LOCAL 6  
SCHEDULE OF OPERATING EXPENSES

<table>
<thead>
<tr>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrative expenses</td>
</tr>
<tr>
<td>Education and training</td>
</tr>
<tr>
<td>Legal fees</td>
</tr>
<tr>
<td>Accounting and review</td>
</tr>
<tr>
<td>Stewards</td>
</tr>
<tr>
<td>Insurance</td>
</tr>
<tr>
<td>Donations and gifts</td>
</tr>
<tr>
<td>Organizing and recruitment</td>
</tr>
<tr>
<td>Committees</td>
</tr>
<tr>
<td>Merchant fees</td>
</tr>
<tr>
<td>Miscellaneous</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Membership services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Musical News and mailings</td>
</tr>
<tr>
<td>Elections and social media</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Special projects</th>
</tr>
</thead>
<tbody>
<tr>
<td>Luncheons and picnics</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Building and occupancy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property taxes</td>
</tr>
<tr>
<td>Utilities</td>
</tr>
<tr>
<td>Insurance</td>
</tr>
<tr>
<td>Maintenance</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Designated activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death benefit fund</td>
</tr>
</tbody>
</table>

See accompanying notes and independent accountant’s review report.
NOTES TO FINANCIAL STATEMENTS

Note I - Summary of Significant Accounting Policies

Nature of Operations

The Musicians Union Local 6 is an affiliate of the American Federation of Musicians, Inc. of the United States and Canada. The Union represents members with employers in labor negotiations and in general seeks to improve the welfare and economic status of its members. The Union also acts to provide additional benefits to members including setting wage scales, providing contract forms, providing limited guarantee of employer contracts, maintaining employer paid pension plans, providing referral services, promotional assistance, rehearsal space, recording studio facilities, newsletter and other publications, arranging instrument and liability insurance, access to self-paid group health and dental insurance, death benefits, free legal consultation and other services.

Basis of Accounting

The Union prepares its financial statements on a modified cash basis of accounting. Generally, revenues and assets are recognized when received, and the related expenses and liabilities are recognized when paid. Member dues collected in advance are deferred and recognized as revenue in the year earned. Certain expenses related to worker’s compensation insurance, pension obligations, and work dues are consistently paid or accrued in the financial statements, thus recognized in the year incurred.

Use of Estimates

Management uses estimates and assumptions in preparing the financial statements. Those estimates and assumptions affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities, and the reported revenues and expenses. Actual results could differ from these estimates.

Cash and Equivalents

Cash and cash equivalents include cash on hand, deposits in commercial banks, money market funds, and certificates of deposit with maturities of 90 days or less.

Investments

The Union bylaws require that investments of Union funds be in United States Government Bonds or other securities fully insured by agencies of the federal government. The Union’s policy is to hold all investments to maturity at which time the funds will be used for operations or reinvested subject to the bylaws.

Depreciation

The Union’s equipment, building, and improvements are depreciated using primarily the straight-line method.
Note 1 - Summary of Significant Accounting Policies (continued)

Income Taxes

The Union qualifies as an exempt organization under Internal Revenue Code Section 501(c)(5) and California Revenue and Taxation Code Section 23701(a) under the group exemption number 0122 of the American Federation of Musicians of the United States and Canada.

Date of Management’s Review

Management has evaluated subsequent events through February 15, 2019, the date on which the financial statements were available to be issued.

Note 2 - Certificates of Deposit

The Union acquires certificates of deposit with the most favorable rates available at the time of purchase through its securities broker or through direct purchase from banks. The Union held $0 in certificates of deposit with maturities less than 90 days and $200,000 greater than 90 days but less than one year.

The Union also held $2,124,000 in certificates of deposit with maturities greater than one year. Most maturity dates on the certificates of deposit which will be held to maturity are between 2018 and 2026.

Certificate of deposit values change with the underlying market interest rates. Therefore at any given time prior to maturity the market values of the certificates will vary from the original purchase cost. In the event the Union would need to access the funds held in certificates prior to maturity, the Union would recognize a gain or loss of principal based on the market rate change. As of December 31, 2018, the Union had net unrealized losses of $13,176 on the certificates of deposit held through its broker.

Note 3 - Fixed Assets

Fixed assets listed at cost consist of the following:

<table>
<thead>
<tr>
<th>Description</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Building and improvements</td>
<td>$825,277</td>
</tr>
<tr>
<td>Land</td>
<td>151,742</td>
</tr>
<tr>
<td>Furniture and equipment</td>
<td>115,994</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td><strong>1,093,013</strong></td>
</tr>
<tr>
<td>Less: accumulated depreciation</td>
<td><strong>(470,979)</strong></td>
</tr>
<tr>
<td><strong>Net fixed assets</strong></td>
<td><strong>$622,034</strong></td>
</tr>
</tbody>
</table>

Note 4- Deferred Member Dues

Member dues collected in advance as of December 31, 2018 are:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Fund</td>
<td>$12,051</td>
</tr>
<tr>
<td>Death Benefit Fund</td>
<td>4,876</td>
</tr>
<tr>
<td>Defense Fund</td>
<td>1,176</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$18,103</strong></td>
</tr>
</tbody>
</table>
Note 5 - Earthquake Insurance

The Union obtained cost estimates in 2003 to purchase earthquake insurance on the headquarters building located at 116 Ninth Street in San Francisco, California. Based on those estimates management has concluded that it is prohibitively expensive to purchase earthquake insurance and in view of this, none is carried.

Note 6 - Death Benefit Arrangements

The Union’s by-laws establish a $2,000 death benefit for eligible members in good standing. Additionally, the by-laws designate and segregate a minimum of $200,000 for the payment of this benefit or the purchase of group life insurance for this purpose. In July 2004, the Union’s insurance carrier prematurely terminated its two year rate agreement and imposed a 130% premium increase effective August 1, 2004. As a result of this proposed insurance cost increase, the Union began self-insuring death benefits on August 1, 2004. Due to the difficulty in obtaining reasonable cost insurance, management expects the Union will self-insure this obligation for the foreseeable future.

Accumulated death benefit receipts from members that exceed $200,000 may be used for general purposes if approved by a two-thirds vote of a quorum at an official membership meeting. In the absence of a quorum, approval may be by a two-thirds vote of the Board of Directors. The death benefit and designation of death benefit funds may be ended by a vote of the membership.

No actuarial determination has been made of the assets or revenues required to meet the current and projected death benefit obligations.

Note 7 - Payroll Audits

Payroll audits of employers that have signed collective bargaining agreements are not conducted by the Union. Such audits would ascertain whether work dues are being remitted completely and correctly. Work dues are reviewed against available information to evaluate correctness.

Note 8 - Retirement Plans

For the year ended December 31, 2018, the Union contributed $45,385 on behalf of employee members of the Musicians Union to a defined benefit plan sponsored by the American Federation of Musicians. The plan is a multi-employer plan. In April 2011, there was an increase from 10.4% to 10.9% in the American Federation of Musicians employer contribution rate. Declining investment earnings on accumulated funds in these plans have been partially offset by the increased contribution rates and reductions in projected benefits to future retirees.

It is the understanding of Union management that the Union has or may have potential liabilities for withdrawal from these defined benefit plans, but the amounts of these liabilities are not available. The Union has no intention of withdrawing from these plans.
Note 9-Health Reimbursement Arrangement

Beginning in 2007, the Board of Directors adopted a Health Reimbursement Arrangement (HRA) to provide health benefits to Union staff. During 2018, eligible single individuals were allowed $700 of monthly credits and staff with families were allowed $1,450 of monthly credits. These amounts are credited to memo book ‘accounts’ for health insurance and qualified medical expenses.

The HRA provides for reimbursement of substantiated, qualified, medical and dental care expenses incurred by employees, their spouses, domestic partners, and dependents. Reimbursements are not included in the employee’s taxable income.

At the end of a calendar year, employees may carry forward up to $1,000 of unused credits to the following year. The total amounts carried forward as of December 31, 2018 were $3,242. At the discretion of the Board of Directors, the plan permits participants suffering catastrophic illness to have limited access to unused credits from the previous five calendar years. The assets designated for this plan are not segregated from operations, and except for catastrophic illness, cannot exceed the credited ‘book’ balances.

There are no post-employment benefits.

Note 10- Unpaid Expenses

As of December 31, 2018, the Union had no significant unpaid expenses other than the ‘per capita’ dues or $29,166 for the quarter ended December 31, 2018. Four quarters of payments were made during 2018, but the change in reporting periods several years ago required the Union to pay for members in good standing through calendar quarter ends. Therefore the membership census cannot be completed until after the quarter end, resulting in the payment in the following period.

Note 11 - Concentration or Credit Risk

The Union maintains cash, money market funds, and certificate of deposit accounts with banks, savings associations, and a brokerage firm. The bank account balances and certificates of deposit are insured by the Federal Deposit Insurance Corporation up to a limit of $250,000 per depositor and per bank issuer. Savings and loan associations are insured for similar amounts by a similar government agency. The brokerage firm has private deposit insurance protecting accounts against failure of the brokerage firm for $500,000. Market losses in securities and/or certificates of deposit are not covered by the insurance.

The Union attempts to limit any financial exposure, however, its cash balances at a single financial institution may at times exceed the insured limits. The Union has not experienced losses in cash, money market, and certificate of deposit accounts and management does not currently believe it is exposed to any significant credit risk on such investments.
The Healthy Musician Series

Elyse Shafarman  
Body Mapping

Amy Likar  
Body Mapping

Dr. Mara Plotkin  
Pilates

Genie Wie  
Gentle Yoga - Rolling Method

Stacey Pelinka  
Feldenkrais Method

June 3: Body Mapping  
June 10: Pilates  
June 17: Gentle Yoga - Rolling Method  
June 24: Feldenkrais Method

All workshops start at 7:00pm  
Suggested donation $10

On the Job Safety and Injury Prevention for Musicians

with Dr. Jeremy Stanek (Physiatrist, Sports Medicine Doctor)

Dr. Jeremy Stanek is a sports medicine physiatrist who specializes in performing arts medicine, sports medicine, and musculoskeletal medicine. He enjoys treating musicians, dancers, athletes of all abilities, and anyone who wants to become or stay active. He performs diagnostic ultrasound as well as ultrasound-guided and fluoroscopic-guided procedures.

Wednesday, July 17, 7:00pm  
Admission: FREE
The following changes were adopted by the Board of Directors effective May 1, 2019.

Article 4.C
No mileage will apply to Casual Show Scale (Section 11) unless subsequent shows using the same players are booked at additional venues. Then each musician shall receive a flat $25 mileage reimbursement for each additional venue.

Article 10 CASUAL DANCES
A. Wage:  2 Hours $175.00
          3 Hours $225.00
          4 Hours $275.00

Article 11 CASUAL SHOWS (with or without dancing)
Any engagement where an orchestra is required to perform specific music in a timely sequence with a program, such as playing speakers on and off a podium, coordinating with a video, or functioning as a specific part of a program in any manner:

A. Wage:  3 Hours $270.00
          3 Hours + 2 hr. rehearsal $370.00

D. Principal Pay: 25% extra for the following principal instruments: 2nd violin, viola, cello, string bass, flute, oboe, clarinet, bassoon, horn, trumpet, trombone, tuba, percussion, drum set, harp, piano, synthesizer/electronic keyboard. Concertmaster: 50% extra.

Local 6 now offers a payroll service to our members
Contact cheryl@afm6.org for more information

Andover Educators® Body Mapping for Musicians
9th International Conference
June 20-23, 2019, Redlands, CA

A conference focused on injury prevention and wellness for musicians

www.redlands.edu/bodymapping
2019-2020 wages are $105.00 per service for section musicians, and $128.10 per service for Principal musicians. Additionally, all musicians receive a daily travel allowance, pension contribution, and housing option. Thirty eight services are planned. Highly qualified applicants are invited to apply by submitting their résumé and a $50.00 audition deposit refundable at the time of audition. Verified eligibility for employment is required.

Applications may be sent to:
Norman C. Peck, Personnel Manager
Santa Cruz Symphony
1860 Price Way; San Leandro, CA 94577

Applications must be received no later than one week before the date of the audition. Candidates will be sent repertoire and other details after review and acceptance of their application. The Audition Committee of the Santa Cruz Symphony reserves the right to dismiss immediately any candidate not meeting the highest professional standards at these auditions. Employment to begin in October 2019 or the candidate’s earliest availability thereafter.