

S O L U T I O N S



WHY JOIN THE AFM?

**GOOD QUESTION,
GREAT REASONS**



IT'S A GREAT TIME TO BE A MEMBER

The AFM is the largest organization in the world dedicated to representing the interests of professional musicians. More than 100,000 members perform all styles of music: alternative rock, classical, pop, gospel, jazz, country, folk, rock, big band, reggae, contemporary Christian, etc. Active members such as Diana Krall, Billy Joel, Melissa Etheridge, Wynton Marsalis, Lyle Lovett, The Tragically Hip, and Carlos Santana, represent the best of a diverse spectrum of musical genres.

The AFM has been promoting and protecting professional musicians since 1896, and it continues to be an effective advocate for musicians' rights in the workplace, whether on a symphony stage, in a recording studio, or on tour.

Members of the AFM are secure in knowing that their organization is actively lobbying in Washington, DC, to promote legislation that protects musicians' interests. The AFM also negotiates collective bargaining agreements with the recording industry, motion picture industry, jingle industry, TV networks, and National Public TV and Radio to provide excellent wages and working conditions for its members. If you are a full-time or part-time musician, it is to your advantage to belong to the only union that truly represents the interests of musical artists and performers.

WE'VE GOT YOU COVERED

Musicians' Liability Insurance. This policy provides up to \$1 million for each occurrence and up to \$2 million of aggregate coverage for lawsuits arising out of bodily injury and/or damage to property of others, occurring on or off premises during your performance.

Equipment Insurance. Only you know the value of your instruments and equipment, and the amount of money it would take to replace them. Most homeowner's and renter's insurance is not enough to protect you from loss, theft, or damage on location. The AFM provides an "All-Risk" Musical Instrument and Equipment Insurance Plan. Your instruments and music-related equipment are protected from vandalism, breakage, water, fire, lightning, and theft up to the full replacement value.



Also available:

- Personal Accident Insurance
- Health Insurance
- Major Medical Insurance
- Cancer Protection Plan
- Disability Income Plan
- Dental & Vision Insurance
- And Much More...

Preferred Rate Credit Card. You are eligible for an exclusive offer for the AFM MasterCard with no annual fee and a low interest rate.

Musicians' Loan Program. AFM Advantage has an affordable loan program that offers you a variety of borrowing options at a low cost. An unsecured personal loan or line of credit lets you borrow from \$2,500 to \$25,000 at a competitive rate. A home equity loan lets you borrow from \$10,000 to \$250,000. Both types of credit offer you the flexibility of choosing either a fixed-rate loan or a variable-rate line of credit.

SPECIAL FUNDS FOR AFM MEMBERS

Travel Assistance. Through the AFM's toll-free number, traveling members can reach our Touring and Booking office. In the event a purchaser defaults on an engagement, assistance in recovering claims is available (you must have a contract on file with your local to use this service).

Recording Industry Music Performance Trust Funds (MPTF). The MPTF was created in 1948 by then AFM President James Petrillo and the recording industry as an AFM collective bargaining initiative. It has been sustained through ongoing collective bargaining agreements between the Federation and the recording industry. The trust fund is a source of funding for live concerts that are admission-free and open to the public.



Lester Petrillo Memorial Fund for Disabled AFM Musicians. The Lester Petrillo Memorial Fund is a charitable fund that provides modest financial aid to disabled members. This fund is not intended to replace health insurance or to provide general loans, but does provide qualified applicants with modest financial assistance on an emergency basis.

American Federation of Musicians' and Employers' Pension Fund (AFM-EP). The AFM-EP is one of the largest pension funds in the entertainment industry with more than \$1.5 billion in assets. Every year millions of dollars are paid out to musicians who have participated in this benefit.

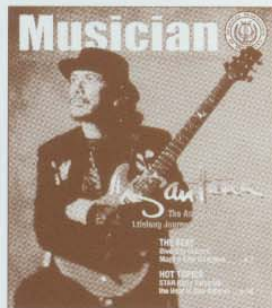
Legislative Representation. The National Legislative Office in Washington, DC, is the center of AFM advocacy for legislation that benefits the lives of working musicians. The office addresses a variety of issues including public funding for the arts, tax deductions, labor law, copyright and intellectual property laws, and safety in the workplace (OSHA).

FREE SUBSCRIPTION TO THE *IM*

The *International Musician* is the official journal of the AFM. Published monthly and sent to all members, this informative newspaper delivers articles of current interest to professional musicians such

as educational resources, labor news, marketing and career building ideas, and personal profiles, as well as instrument sales and help wanted ads. The *International Musician* is available online in the private members-only area of the AFM website. Members may search past issues online through the *International Musician* archives.

Audition Ads. Monthly audition ads are also posted online. Beginning the first of each month, audition ads are available online in the private members-only area of the AFM website. Auditions are organized by instrument.



Online Resources and Forums. In addition to the *International Musician* online, there's a lot of new and exciting information inside www.afm.org. This includes more than 30 forums where you can ask questions of other members or just talk shop; official publications, like our International Bylaws and convention proceedings; a member search where you can find other AFM members; and a complete listing of AFM staff with contact information.

DISCOUNTS FOR AFM MEMBERS

AFM Cingular Wireless Discounts. Musicians also receive discounts in wireless telephone service from Cingular. Members are offered a 10% savings on monthly access charges for selected home plans of \$29.99 a month or more, a 5% savings on monthly access charges for national and other plans, 11 month extensions for existing customers, and an instant \$50 discount on Motorola phones.

AFM Computer Discounts. Now through Dell and IBM, AFM members receive: 5-10% discounts off selected products, a wide selection of the



latest desktop and laptop computers, and a multitude of pre-loaded software, including Microsoft® Windows®XP operating system and Microsoft Works® Suite 2002.

Giardinelli Musical Instrument Catalog.

Giardinelli makes available a full-line discount catalog of brass and woodwind instruments, marching percussion instruments, concert percussion instruments, violins, violas, cellos, and more. AFM members receive an extra 5% off the already discounted prices.

Gand Music & Sound. Gand Music & Sound publishes the *State of the Art* catalog three times a year. It features recording gear, studio monitors, software, drum machines, keyboards, MIDI, guitars and accessories, microphones, sound systems, and more. Gand offers AFM members an extra 5% off their published discounted prices, plus free shipping on selected accessory items.

American Musical Supply. The American Musical Supply catalog is a full-line musicians' discount catalog concentrating on guitars, amps, cables, mixing consoles, recording gear, processors, microphones, and accessories. AFM members receive an extra 5% discount.

Discounted Major Cruise Line Bookings. Cruises Inc. provides discounted bookings to AFM members. Members can receive a free 32-page cruise directory packed with honest, impartial cruise observations and tips, plus special prices for Federation members.

Car Rental Discounts. As a union member you can save up to 25% on car rentals. Present your AFM Advantage coupon and receive additional benefits, such as car class upgrades and extra discounts up to \$15.

UNION ASSISTANCE

Signatory Booking Agents. The AFM's list of franchised booking agents for the US and Canada can be accessed at www.afm.org. The list is also available in booklet form by contacting the AFM. These agents are signatories to the AFM's Booking Agent Agreement which sets standards for legally enforceable contracts specifying negotiated fees, working conditions, and commissions.

Collective Bargaining Agents. Local and international agreements are important for protecting your work. A signed AFM contract offers you protection for individual engagements, steady engagements, and traveling work. The AFM has a standard form contract that all members are entitled to use. It contains the AFM seal and when properly filled out and filed with your local, it allows the local officer to help collect payments in a case of default. Forms are available at your local.

Claims on Defaults. In the event a purchaser defaults on payment to members for a traveling engagement, the AFM will work to resolve the dispute between the parties administratively. Should this prove unsuccessful, the member/leader will be given the opportunity to authorize the Federation to pursue the claim through a variety of legal methods.



Legal Service. Let the world's largest legal service advise you on legal matters. More than 1,100 union-friendly attorneys await your call, with a free 30-minute consultation in person or over the phone. These legal services include free document review, free follow-up letters or phone calls, and a 30% discount on additional services.

Immigration Assistance. The AFM is an *international* union representing professional musicians in both the United States and Canada. On behalf of its members who accept gigs across the border, the Federation works with the governments of both countries to cut through the red tape typically associated with obtaining work visas in either location. There are specialized Canadian and US forms. Both formats conform to the laws of the respective countries, are easy to complete, and provide comprehensive legal protection for either single engagement or touring dates.

DISCOVER THE AFM ADVANTAGE

The AFM is your comprehensive source for a wide variety of benefits and services including:

- **Low Rate Insurance Plans**
- **Preferred Rate Credit Cards and Loans**
- **The AFM Pension Fund**
- **AFM Special Payment Funds**
- **On-the-Road Assistance and Legal Assistance**
- **Recording & Broadcast Procedure Assistance**
- **Legislative Representation**
- **The *International Musician***
- **Special Member Discounts**

FOR ADDITIONAL INFORMATION

Please contact your local for additional information, or log onto the AFM website at www.afm.org for further details.

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