

THE SCORE

American Federation of Musicians
Florida Gulf Coast Local 427-721

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May 2010

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OFFICE HOURS
10AM TO 3PM
MONDAY – THURSDAY

Mailing Address:

P.O. Box 12333
St. Petersburg, FL 33733

Office Address:

5175 Ulmerton Rd.
Suite A Clearwater, FL 33760

Web Address:

<http://www.afm427-721.org>

Email: afm427721@ij.net

Officers

President Charles Rice
Vice President Karl Bawel
Secretary-Treasurer Richard Sparrow

Board of Directors

Carmen Bannon
Adam DeSorgo
Alison Heydt
Joel Kaye
Bill Larsen
Harold VanSchaik

Contracts Required

Article XV Section 18: All contracts must be in writing, and must be executed on the Official Contract blank and on all engagements, the leader or contractor shall file with the Secretary-Treasurer within 24 hours following the beginning of the engagement a copy of his contract, setting forth in detail all conditions pertaining to the said engagement such as date, time, duration, number of performances, price, etc.



Local 427-721 General Meeting

Sunday May 23, 2010 • 10:30 AM • Central Music

• 5175 Ulmerton Rd Clearwater, Fl •

Satellite location:

In Sarasota, contact Adam DeSorgo 941 928-8530

In Fort Myers, contact Bill Larsen 239 826-0817

Notes from the Secretary/Treasurer

As many of you already know, the AFM Employers Pension Fund (AFM-EPF) has been identified as being in the 'red zone' or to put it simply, is under funded as a result of the huge meltdown that took place in the financial markets since 2008. Participants, check your mail and read the information that is coming to you from the AFM-EPF. The Fund has instituted a rehabilitation plan that begins immediately, with some additional changes taking place in April of 2011. I attended a meeting in Orlando in April with president Lee where he gave a very thorough explanation of what has transpired and what the rehabilitation program aims to do to bring the Fund back to a status of 'fully funded'. I feel that, as members, we should make every effort to understand the situation, so if you do not participate or have not been included in the mailings and want more information, here is how to contact the AFM-EPF: Customer Service 1-800-833-8065 ext. 1311, or email through the 'Contact Us' link on the website:

www.afm-epf.org, or through regular mail to;

AFM-EPF

Attn: Rehabilitation Plan Administration

1 Penn Plaza Ste. 3115

New York, NY 10119

Some of you have expressed interest in the Patient Protection and Affordability Act and the Health Care and Education Affordability and Reconciliation Act which passed recently. On page three, I have tried to give a thumbnail of important dates and highlight several areas that might have some impact on us as professional musicians, our families and the businesses that employ many of us and our colleagues in the entertainment industry.

2010 MEMBERSHIP DUES

REGULAR.....\$130.00 annually
if paid in January
\$135.00 if paid in February
\$140.00 if paid in March

\$65.00...bi-annually
if paid in January & July
\$70.00 if paid in February
\$75.00 if paid in March

LIFE\$78.00 annually
if paid in January & July
\$83.00 if paid in February
\$88.00 if paid in March

\$39.00 bi-annually
if paid in January & July
44.50 if paid in February
49.50 if paid in March

INACTIVE LIFE.....\$72.00 annually
if paid in January & July
\$77.00 if paid in February
\$82.00 if paid in March

\$36.00bi-annually
if paid in January & July
41.00 if paid in February
46.00 if paid in March

YOUTH.....same asREGULAR

Per Capita forwarded to AF M Annually

REGULAR, YOUTH.....\$56.00
LIFE\$40.00
INACTIVE LIFE.....\$34.00

**AFM Local 427-721, Florida Gulf Coast
Executive Board Meeting Minutes 3/6/2010
BOARD MINUTES**

**AND
FINANCIAL
INFORMATION**

REMOVED

FROM

THIS

PAGE

Important Contact Numbers:

Headquarters NY..... (212) 869-1330
West Coast Office..... (323) 461-3441
Canadian Office.....(416) 391-5161
On the web.....afm.org

AFM-EP

(Pension Fund)..... (800) 833-8065
Theatrical & TV Motion Picture
Special Payments Fund/Phono Record
Manufacturers Special Payments
Funds..... (212) 310-9400

**Musical Equipment Insurance,
Musicians' Liability Plan**

Wohlers/Seabury & Smith
.....(800) 503-9230

Union Plus Program

Credit Card:

Apply in English (800) 522-4000
Apply in Spanish..... (800) 651-5108
Customer Service.. ..(800) 622-2580
On the web.....unionplus.org

HEALTH CARE

Patient Protection and Affordability Act and the Health Care and Education Affordability and Reconciliation Act.

By Richard Sparrow May 2010

After all the fighting and political wrangling, I wanted to find out a little about the real changes that will take place in the health insurance industry and what will change for you and me in the future. After reading several articles and looking at condensed versions of the legislation, I keep getting sidetracked by some terminology and end up wanting to ask my own questions, like; When did Medical Care become called Health Care and then Health Insurance? Was that a move to commercialize the industry? Why is there so much money being paid to insurance company executives and not doctors?

Whether you support or oppose the specific changes, I believe that the AFL-CIO statement that 'In America, no one should go without health care', is idealistically true and morally sound. Agree or not, it has become law and we should try to get a grasp of what is planned to take place in the next ten years. One thing about the legislation that most of us know is that in 2014, everyone is supposed to have some form of health coverage. This coverage will be paid for by the individual, provided by an employer that employs more than 50 workers, or some sort of self pay combination that will probably be partially subsidized by the government, based on income level.

Changes will take place to; Prohibit gender bias and keep women from being charged more; Require benefits for substance abuse, depression, and schizophrenia to meet parity with coverage for medical illnesses like cancer or diabetes; Create the Class Act, which is a mechanism to help citizens self insure for disabling conditions, so they can stay at home instead of being forced to go into a care facility. (A benefit which the government and many medical insurers have historically denied.) Some other changes are designed to increase competition, lower premiums, close the donut hole for seniors in ten years, minimize waste, reduce paper work and create Catastrophic only coverage for those that can't afford higher premiums

Some changes that might cost businesses, and you and me as consumers, more money are in this legislation also. For many of our uninsured colleagues, there will be high risk pools offered in June 2010 for those who cannot afford or who do not qualify and have been without coverage for at least six months. Beginning in January 2011, Flexible Spending Accounts will not cover as many items as once allowed unless they are prescribed by a doctor. In 2014, lifetime coverage limits must be abolished by all insurers. Additionally, the Medicare tax on payroll is scheduled to rise to 3.8 % from the current 2.9% for certain people with incomes of over \$200, 000. In 2018 an excise tax is levied on especially expensive 'Cadillac' health insurance plans.

All of these changes are supposed to add around thirty million new customers into the system, so there will definitely be more jobs available, but some wonder if this might be a strain on the current system. Whether these changes will help to lower premiums or even stabilize them in the future is still an unknown, but if we can lower the roughly thirty percent of the overhead expense in the healthcare industry and create competition by increasing the number of people in the coverage pool through the new Insurance Exchanges, there could be some stability. Still, Michael Tanner from the Cato Institute claims premiums will double over the next six to ten years.

Aside from some loudest complainers, who include other issues along with their problems with big government, there appears to be a surprising lack of fallout since passage. It could be that since the provision that exempts small business - those with fewer than 50 employees – was included and the full force of the law will not go into effect until 2016 for larger businesses. According to chief economist at Wells Fargo Securities John Silvia, this legislation has turned out to be "less onerous than many people feared." Time will tell.

The full body of the legislation can be found on the Web:

http://dpc.senate.gov/dpcdoc-sen_health_care_bill.cfm

SUPPORT LAF
Help Musicians Achieve Our Legislative Goals

What is the Legislative Action Fund?

LAF is a club supported by voluntary contributions from members of the American Federation of Musicians and its friends who understand the need for political action to achieve their legislative goals.

Why do we need LAF?

We need the voluntary contributions to LAF because, by law, unions cannot use their general funds to assist political candidates; yet such political activity is absolutely necessary for the election of men and women who represent the interests of our members.

Does LAF support a particular political party? No. LAF supports deserving candidates running for President of the United States, the United States Senate or the United States House of Representatives, regardless of a candidate's party affiliation.

Does LAF tell me how to vote? No. You vote the way you want. LAF simply helps the candidates who have done, or pledge to do, the most for you and other members.

Contributions to LAF are not tax deductible as charitable contributions for federal tax purposes.

Why Should I Join LAF?

Joining LAF makes your individual contribution count for more, because it is combined with contributions from thousands of other AFM members. Two dollars from each member is the goal for 2009.

Please Make checks payable to LAF and send to:
AMERICAN FEDERATION OF MUSICIANS
FLORIDA GULF COAST LOCAL 427-721
P.O. BOX 12333
ST PETERSBURG, FL 33733