

401k accounts, 93, 113–16,
403b accounts, 93, 113–14, 116
457b accounts, 116
1040 form, 104, 107
1099 forms, 93, 102
1969 (Alarm Will Sound production), 154–5

accomplishments, building on, 170–1
Acoustica, 151, 154
adaptability, 16
adjusted gross income, 94
advances, 140–1
advice, asking for, 192
Alarm Will Sound, 150–6
albums. *See* recordings.
Allégresse, 129–30
alumni, as resources, 161
American Society of Composers, Authors and Publishers (ASCAP), 85, 104
anxiety, controlling, 40–1, 162–5
applications, grant, 76–7
articulating ideas, 49–51
artistic standards, not compromising, 180
artistry, cultivating, 171
ArtistShare, 133
Associated Television Corporation (ATV), 84–5
attitude, importance of, 21–2, 175, 178
attorneys, utilizing, 98–101
audiences
 connection with, 29, 180
 for recordings, 52–3

being yourself, 159
beta-blockers, 164–5
“big picture” thinking, 183
biographies, grant applications and, 70–2
bonds, 119–20
book publishing, 82, 170, 204–5
bosses
 confrontations with, 212–13
 relationship with, 209
brand equity, defined, 26
brands
 defined, 26–7

- musicians as, 26–32
- reputation as, 7, 27–8
- brand image, 29–31
- breadth and depth, musicians, 16–17, 32
- breaks, rehearsal, etiquette for, 189
- Broadcast Music, Inc. (BMI), 86, 104
- Brookmeyer, Bob, 131
- budgeting, personal finances and, 110, 210
- budgets, recording, 53–4
- “burning bridges,” 191–2
- business plans, 49–51
- businesses
 - C Corporations and, 106–7
 - Doing Business As and, 98, 104, 106
 - Limited Liability Companies and, 107
 - Limited Liability Partnerships and, 107
 - Not-for-Profit organizations, 107–8
 - partnerships and, 105–6
 - reasons for establishing, 101–3
 - sole proprietorships and, 103–5
 - Subchapter S Corporations and, 107
 - taxes and, 102–4, 106–8
 - See also* small businesses, musicians as.

- C Corporations, 106–7
- Cahn, William, 11–12
- Camelio, Brian, 132–3
- capital gains tax, 94–5
- career path
 - five-year plan for, 45–8
 - non-linear, 33–42, 181
- careers vs. jobs, 176–7
- CDs, design and manufacture of, 55. *See also* publishers, publishing *and* recordings.
- Cerulean Skies*, 56
- certificates of deposit (CDs), 118–9
- challenges, opportunities in, 185–6
- chamber music, 9–10
- change, adapting to, 16
- checking accounts
 - business, 102–4
 - financial planning and, 117
- Chuck, Gavin, 150, 152–4
- COBRA group health insurance, 126
- Coming About*, 129

commitment, value of, 21–2, 211
commitments, breaking, 193–4
commodity market, musical field and, 5–8, 17–18
companies. *See* businesses.
company names, choosing, 104
competitors, artistic
 attitude toward, 168–9
 knowing your, 203–4
compliments, 166
compound interest, 109
Concert in the Garden, 56, 130, 133
confidants, 192
confidence, 21
contractors
 dealing with, 172, 174, 188, 194, 203
 getting hired by, 6, 63, 161, 173, 191, 219–21
 hiring preferences of, 219–21
 independent, 93, 102
contracts
 legal advice regarding, 99
 vanity publishing, 57–63
control, entrepreneurs and, 22–3
corporate bonds, 120
copyright, 80–3
copyright.gov, 80
coverletters, grant applications and, 69
credibility, musician's, 174, 192–3
credit cards
 business, 102–3
 financial planning and, 122–4
credit, giving, 166
curriculum vitae, grant applications and, 69–70, 73–4

deadlines, meeting, 187–8
deductions, itemized, 94–8
demand, music market, xii–xiii, 8–9, 13
detail, attention to, 211
DiLutis, Robert, 145–50
diplomacy, in professional settings, 190–1
discipline, self-, 189–90
discretion, professional relationships and, 190–1
distribution, album, 56–7
diversification, 16–17, 32, 198–200
Dobbins, Bill, 185
Doing Business As (DBA), 98, 104, 106

“doing your own thing,” 158
dress, professional, 188
drive, personal, 23
“dumb” questions, 221

Eastman School of Music

- Arts Leadership Program of, 150
- jazz ensemble of, 90
- mission statement of, 42–3
- Office of Careers and Professional Development of, 69

editing recordings, 55

education, musical

- broad, 20
- learning from the best and, 200
- life-long, 169, 169
- See also* knowledge, musical *and* music schools.

educational IRAs, 116

EE/E savings bonds, 119

email, pitfalls of, 206

entertainment expenses, deducting on taxes, 97

entrepreneurship

- defined, 19–20
- diverse models of, 181–2
- musicians and, 15–16, 20–3
- self-promotion vs, 186

entry-level opportunities, 64–5

etiquette, professional, 161–2, 165–7, 171–4, 189–90

Evanescence, 129

Evans, Gil, 131

expectations, exceeding, 175

expertise, necessity of, 16–17, 21–2, 32

failure, learning from, 21–2

fees

- charging appropriate, 9–10
- expectations about, 46
- negotiating, 214–5
- union, 6, 9–10

financial planning

- budgeting and, 110
- compound interest and, 109
- credit cards and, 122–4
- importance to musicians of, 108
- insurance and, 124–7

- investing and, 109–22
- pre-tax saving and, 112–16
- retirement accounts and, 93–4, 112–16
- short-term vs. long-term saving, 110–12, 116–17

five-year career plan, 45–8

flexibility, necessity of, 201–3

follow-up, immediate, 211

foundation grants, 74, 76

friends, as resources, 54, 65, 158–9

frugality, 210

Fulbright awards, 76

funding

- obtaining for projects, 68–77
- sources of, 74–6

future trends, envisioning, 182–3

Gaulke, Stan, 41

general partnerships, 105–7

“gigs”

- finding, 63–5, 158–9, 161
- need to conform during, 211–12
- repeat, 31, 168, 173–4, 208
- turning down, 174

“glass is half-full” attitude, 22

globalized economy, opportunities in 183–5

goals, dreams; alignment with, 43–5, 176–9

grants

- applications for, 76–7
- interviews for, 77
- obtaining, 68–77
- sources of, 74–6
- submission of music and, 196–7

gross income, 93–4, 113–15

group cultures, adapting to, 159–60, 188–90, 209–10

Guide to Getting Arts Grants, 68

Harmony school, 136

Harry Fox Agency, 82–4

Hasty, Stanley, 35

health insurance, 125–6

High Class Brass, 142

home offices, taxes and, 96–7

honesty, 172–3, 191

Humphrey, Albert, 50

Hunt, William T., 95–6

I savings bonds, 119

idea files, keeping, 170

identity, musician's, 31

image, musician's, creation of, 30–1. *See also* brand image.

imitation, value of, 203–4

income streams, multiple, 9

independent contractors, taxes and, 93, 102

Independent Retirement Accounts (IRAs), 116

Inderal, 164

indispensability, 175

“influencers,” knowing, 159–60, 210

instrument insurance, 125

insurance, musicians and, 124–7

International Conference of Symphony and Opera Musicians (ICSOM), 189

internships, 213

invoices, 187

itemized deductions, 94–8

Internet

 opportunities on, 78–9

 promotion and, 65

Jackson, Isaiah, 41

“jerks,” 166–7

“jingles,” advertising, 187, 207

job dissatisfaction, 178

jobs

 finding, 63–5, 158–9, 161

 repeat, 31, 168, 173–4, 208

 turning down, 174

Jump Right In method, 137–9

Keogh plans, 116

kind gestures, value of, 193

knowledge, musical, 16–17, 157, 200–1

languages, foreign, value of, 184–5

lawyers, utilizing, 98–101

leaders, identifying, 159–60, 210

Legos. *See* skill set.

Liberatori, Ellen, 68

life insurance, 126–8
lifelong goals, dreams; alignment with, 43–5, 176–9
Limited Liability Companies (LLCs), 107
Limited Liability Partnerships (LLPs), 107
limited partnerships, 106
Londeix, Jean-Marie, 184
Lowery, Chandra, 134–9, 185–6
Lowery, Todd, 134–9, 185–6
loyalty, value of, 211, 219
luck, preparation and, 34, 196–7
Ludewig, Elsa, 34–5

Maister, Nigel, 153
“make the client feel good,” 207–8
Making Money Teaching Music, 68
Mangione, Chuck, 38–40, 141
manufacturers, CD, 55
Master Recording Licenses, 89
mastering recordings, 55
McCormack, Mark H., 157
meals, deducting on taxes, 97
meaning what you say, 192–3
mechanical rights, 82–5
mentors, 192
mission statements, 42–5
mistakes
 admitting, 175
 moving past, 186
mixing recordings, 55
money
 artists’ attitudes toward, 180–1
 as motivator, 179–80
 etiquette regarding, 171–2
 See also fees.
money market accounts, 118
municipal bonds, 120
music schools
Music Stand, The, 199
music students, statistics on, xii–xiii
musical instruments, as tax deductions, 94–5
mutual bond funds, 120
mutual funds, 116–7, 120–2
My First Concert, 25

National Association of Schools of Music, xii
negotiations

 driving soft bargains in, 194–5

 effective, 213–19

nervousness, controlling, 40–1, 162–5

networking, 63

Newsam, Barbara Sprague, 68

Newsam, David R., 68

Not-for-Profit organizations, 107–8

objectivity, 191

“one-offs,” 168

Ossia, 150–1

Panay, Panos, 56

partnerships, 105–7

patents, 89–90

pay. *See* fees.

peers, as resources, 158–9

Pentatonic Scales for Jazz Improvisations, 204

Perdue, Frank, 6–7

performance rights organizations, 85–8

performance rights, 85–8

Pierson, Alan, 150, 152–3

planning, career, 45–8

points of difference, 30

points of parity, 30

Pops concerts, 142–4

portfolios, grant, 69–74

positioning, identity and, 31

positive attitude, 21–2, 175, 178

pre-tax saving, 112–16

price pressures, 9–10

private teaching studios, 65–8

proactiveness, 195–6

producers, recording, 54

professional accomplishments, building on, 170–1

project files, 170

Propranolol, 164–5

“psyching yourself out,” 40–1, 162–5

publishing

 advances and recoupment and, 140–1

 book, 82, 170, 204–5

 contracts, 57–63, 99

- maximum value from work and, 168
- mechanical rights and, 82–5
- performance rights and, 85–8
- print, 82, 170
- self-publishing and, 55, 57–63
- synchronization rights and, 89
- vanity, 57–63

Puccini, Giacomo, 85

punctuality, 220

quality, standards of, 197

record companies

- advances and recoupment and, 140–1
- finding appropriate, 56
- mechanical rights and, 84
- See also* publishing.

recording contracts. *See* contracts.

recording sessions, 55

recording studios, 54

recordings, 51–63

- professional quality, 51–2
- process of making, 51–63
- recoupment and, 141
- vanity publishing and, 57–63

recoupment, 140–1

Regni, Albert, 37

relevance, 16–17

repeat work, getting, 31, 168, 173–4, 208

repertoire, expanding one's, 16–17, 32, 198

reputation, musician's, 7, 27–8, 173–4, 195

responsibility for success, entrepreneurs and, 22–3

resumes, grant applications and, 69, 72–3

retirement

- appropriate time for, 177–8
- saving for, 93–4, 112–16

Ricker, Judy, 25–6

rights, recordings and, 55. *See also particular rights*: copyright, mechanical rights, performance rights, print rights, *and* synchronization rights.

Roth IRAs, 116

royalties, 79

- advances and recoupment and, 140–1
- mechanical rights and, 82–5
- performance rights and,

- print rights and, 82
- synchronization rights and,
- Rule of 72, 109
- Russianoff, Leon, 37

- samplers, 8, 12
- Saxology*, 90
- saving, 109–22
- savings accounts, bank, 117–8
- schedules, making, 206–7
- Schneider, Maria, 56–7, 129–34, 168, 180
- schools, educational gigs, 64–5
- second-chair players, 161–1
- self-discipline, circumspection and, 189–90
- self-distribution, album, 56–7
- self-employment, taxes and, 93, 102, 116
- self-promotion, entrepreneurship vs., 186
- self-publishing, 57–63
- “selling out,” 181
- sense of self, musician’s, 20–1
- servicemarks, 90
- Severinson, Doc, 141
- Simple IRAs, 116
- simplified employee pensions (SEPs), 116
- skill set, musicians’, 1–2, 8–9, 27–8, 198–200
- small businesses, musicians as, 2–3, 18, 187–207. *See also particular business topics.*
- Society for European Stage Authors and Composers (SESAC), 86–8, 104
- “soft bargains,” driving, 194–5
- sole proprietorships, 103–5
- solos
 - etiquette during, 162
 - nervousness during, 162–4
- stage fright, 40–1, 162–5
- stage hands, etiquette regarding, 165
- stakeholder attitude, 17
- Stein, Keith, 34
- stocks, investing in, 111, 116, 120–2
- stress, managing, 162–5
- Strouf, Ralph, 34
- Subchapter S Corporations, 107
- success
 - measures of, 31
 - personal definition of, 3–5
- superiors
 - confrontations with, 212–13

- relationship with, 209
- SWOT analysis, 50
- symphony orchestras
 - financial pressures on, 10–12
 - musicians, 9–10
 - positions in, xiii
- synch licenses, 89
- synchronization rights, 88–9
- synthesizers, 8, 12

- tact, 172–3
- talent pool, music industry's, xii–xiii, 12–13
- tax-deductible retirement plans, 116
- taxes
 - basics of, 91–4
 - businesses and, 102–4, 106–8
 - C Corporations and, 106–7
 - deductions, 94–8
 - forms, 92–3, 102, 104, 107
 - independent contractors and, 93, 102
 - Limited Liability Companies and, 107
 - Not-for-Profit organizations and, 108
 - pre-tax saving and, 112–16
 - self-employment and, 93, 102, 116
 - sole proprietorships and, 103–4
 - Subchapter S Corporations and, 107
 - tax-deductible retirement plans and, 116
 - tax-exempt status and, 108
 - “under the table” income and, 102
- teaching
 - approach to, 171
 - private, 65–8
- technology, keeping up with, 8, 12, 78–9, 182–3
- thank you cards, 193
- “thinking big,” 183
- time management, 205–6
- trademarks, 90
- traditional IRAs, 116
- travel, deducting on taxes, 97
- treasury bills, 119
- treasury bonds, 119
- treasury notes, 119
- treasury inflation-protected securities (TIPS), 119
- trust, building, 211
- Tyzik, Jeff, 139–45, 195

unions, musicians'
 benefits of, 167–8
 gigs through, 64
 group health insurance plan of, 126
 scale wages of, 6

vanity publishing, 57–63
Varvaro, Jason, 153
Visiones, 131
Vizzutti, Allen, 141–2

W2 forms, 92–3, 102
websites
 opportunities with, 78–9
 promotion and, 65
Webster, Michael, 40–1
West Point band, 7–8
What They Don't Teach You at Harvard Business School, 157
Who's Who, 72–3
work, finding. *See* jobs.
Wright, Rayburn, 38, 130–1
writing down what you know, 169–70

Young Audiences, 64

Zinman, David, 41