

With a Little Help from Our Friends

Musicians Foundation, a historic charity, stays true to its mission while moving into the digital age.

BY Rebecca Schmid

The life of a professional musician can be precarious. Many performers work as freelancers and cannot rely on the benefits of steady employment. The digital economy has disrupted traditional streams of revenue. Sudden expenses that accrue from illness or an accident can imperil a career.

The New York-based non-profit Musicians Foundation exists to offer assistance in these times of crisis. There is no hardship too big or too small. While most beneficiaries prefer to keep their stories away from the public eye, cases have ranged from house fires and flood damage to the shoe expenses of a soprano's elderly mother who suffered from polio as a child.

The country's oldest charitable organization for musicians, the Foundation was created when, in 1914, European émigrés of the New York musicians club "The Bohemians" decided to establish a fund providing "voluntary aid" to their fellow musicians and families "in case of need." In order to come up with the necessary resources, the creators—which included Frank Damrosch, founder of the institute which became the Juilliard School—began organizing benefit concerts. A Carnegie Hall Gala in 1916 featuring cellist Pablo Casals and pianist Ignacy Jan Paderewski, together with what was then called the Philharmonic Orchestra, raised over \$10,000.

Since then, stars such as Yo-Yo Ma, Jascha Heifetz, and Isaac Stern have performed in support of the organization. Board members over the decades have included Leonard Bernstein and the composer Virgil Thomson. A connection to The Bohemians has also been maintained to this day: the Foundation and the musicians club currently share

a treasurer. Musicians Foundation's advisory council, meanwhile, has international soloist Joshua Bell and jazz legend Wynton Marsalis on the roster.

For executive director B.C. Vermeersch, who has been with the organization since 1996, it is "an honor to carry on the original spirit" of the Bohemians by providing charitable aid to professional musicians. While health insurance or unions did not exist as such in 1914, the current era may be even more uncertain "in terms of reward" for musical activities.

"Hardworking musicians are out there making their money on live performance and merchandise," he says in his office in Midtown Manhattan. "With Spotify and streaming, where you receive 1% [in royalties] if your song gets played, performers and composers are suffering."

Vermeersch admits that "if we had universal health care in this country, it would be a different story for all of us."

The Foundation helps an average of 80 people annually. Grants typically range from \$500-3,000, and the bill is paid directly—be it to a doctor, landlord, or car insurance firm. In order to be eligible, musicians must have worked in the United States for at least five years and submit tax returns that prove their status as a professional musician or music educator.



While the Affordable Care Act passed under President Obama made it easier for musicians to qualify for basic health benefits, the current administration is threatening to diminish services such as Medicare and Medicaid. "It's a very rocky ship that many musicians are on," he says. "And they can hit a storm."

Between 1997 and 2015, over 60% of grants were given for medical reasons. Dental work constituted 22%; flood and fire 8%. The Northeast reaped 69% of support, according to a study from the same period, but Vermeersch cites Nashville, New Orleans, Los Angeles and Chicago as major centers of activity.

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The Board has voted to draw upon 8% of its endowment every year, which means that about 70 cents of every dollar donated goes directly to a musician. The Foundation also works in tandem with other charitable organizations such as the Actors Fund, which referred 28% of clients between 1997 and 2015, MusicCares and the Jazz Foundation. Through monthly meetings, Vermeersch explains that is possible "to help solve clients' problems and refer people back and forth."

While a \$3-million endowment guarantees the foundation "the ability to meet its responsibilities," according to Vermeersch, he expresses hopes to continue growing funds so that it would be possible to more often "solve the problem rather than just put a band-aid on it."

Genre is not a factor in determining eligibility. One of the Foundation's more famous beneficiaries is Bruce Langhorne, the man who inspired Bob Dylan's classic song "Mr. Tambourine Man." After having a stroke, Langhorne was unable to pay his rent.

Aid has also gone to underwrite special education for children with autism or medical bills that accrue when performers travel to a region of the country that does not accept a musician's home state health insurance. Vermeersch cites an old proverb, however, that "the best charity is when nobody knows who gave and who received."

"Everyone comes from a different place emotionally," he says. "We want to help."

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In March, Musicians Foundation launched an online service to facilitate the application process. Up until then, musicians had to fill out a four-page form and submit supporting documentation. The online procedure, by contrast, starts with a pre-application in which candidates answer basic questions determining their eligibility. If they qualify, a second round will demand more information about

budget and the documentation needed to consider the request.

The application is powered by the hosting service Submittable, used by organizations such as the New Yorker, Simon & Schuster, the Knight Foundation, and CMA. All transferred data is encrypted using SSL technology, and cyber liability insurance covers up to \$3 million in indemnification.

Pointing to the shelves of leather-bound books which have documented the minutes of every meeting since the Foundation's inception, Vermeersch cites the movement "from a quill-pen to a digital operation" and the possibility "to have an even stronger impact" in the mission to help musicians in need.