



Classical Musicians Buy...

This is Some of What They Need.

They want to hear from you about where to get it.

Classical musicians are highly trained professionals who are attentive to the smallest detail, subtle nuance and exceptional quality in our own performances and teaching. We expect the same from when we go into the marketplace to purchase services and products for ourselves and our families. We are willing to pay top dollar and remain loyal to those who live up to our high standards.

Services

CPAs, Accountants and Income Taxes Musicians need savvy professionals who understand their unique tax deductions, instrument depreciations and the complexities of tax returns that present a combination 1099s and W2s at year end.

Financial Planners Many musicians and teachers are self-employed and need retirement counsel. Since it is not uncommon for classical musicians to hold at least a master's degree, we place a high value on education and are want to be prepared to provide our children with a promising educational future. Therefore, 529 plans and Roth IRA's are common investment vehicles.

Insurance Instrument insurance is an unusual specialty niche. Musicians and music teachers also need disability, commercial liability and life insurance. We need special riders on our homeowner's insurance to cover business activities conducted in our homes. Also, as with most self-employed individuals, procuring decent health insurance is often problematic. Vision and dental plans are also desirable.

Travel Planes, trains and rental cars are a regular expenditure for musicians. A lot of the back stage gossip revolves around travel horror stories regarding airlines and their carry on policies (or lack

thereof) for instruments. A big complaint is that airline agents often don't seem to understand why we won't check a \$75,000 violin with baggage. Almost all classical musicians not only travel domestically, but also internationally.

Financial Services Home mortgages, unsecured loans for purchasing instruments, student loans and credit cards are just a few of the items that musicians need from banks. Many classical musicians make at least \$40,000/year (\$100,000/year is not uncommon), have stable careers and good credit. Reliability and self-discipline are essential character traits of any classical musician.

Medical Service and Care Musicians frequently utilize non-traditional health and wellness services like acupuncture, chiropractic, yoga, massage therapy and herbal remedies to maintain peak performance in a high stress occupation. Over-the-counter medication and prescription medications are critical for the treatment of pain and injury. Since our careers depend upon it, there is a vast "word of mouth" network when it comes time to select a physician or surgeon who specializes in treatments for hands, vocal cord and throat disorders, hearing loss, etc. Since flawless vision for reading music is a must, doctors who provide vision services like contacts, glasses or Lasik surgery are highly utilized.

Lifestyle

Healthy Diet Options Our unusual work hours, high mileage travel and high visibility profession can be physically stressful and draining. Therefore, many musicians are vegetarians or vegans. Many are religious about taking vitamin and mineral supplements that promote and maintain optimal physical health.



cles that are known for reliability, great gas mileage and longevity. Classical musicians also keep their cars well maintained because being late or missing a rehearsal or concert can affect a career. Next to their instrument, the car is the most important piece of equipment they own.

Miscellaneous

Pets Due to long hours and late nights many musicians have pampered pets as comforting companions. Nothing is too good for Fido or Fifi. Vets, pet food and products as well as kennels and pet sitters are typical expenditures for many musicians.

Entertainment and Food Musicians are very into ethnic restaurants, fine wines and offbeat brands of beer. Again, because of our irregular work hours and rehearsal/concert schedules, musicians tend to eat out more than the typical person. Our interest in food extends to our own kitchens, where we want the finest cutlery, appliances and unusual spices.

Coffee The world would probably go silent without it. Don't underestimate musicians' need for coffee.

Tools of the Trade

Audio, Video and Computer Technology Rehearsals and concerts affect our ability to keep up with our favorite shows, so DVR's are our new best friend. Excellent audio and video recording equipment are a must for making audition tapes and promotional materials. Because of our "on the road" lifestyle, laptops are standard equipment.

Cell Phones, Smart Phone, PDAs and GPS It used to be that a musician's worst nightmare would be to lose their calendar. Now it is that they lose their cell phone (because it has the calendar in it and every important professional contact). Without a cell phone (and good connectivity) the world of freelance musicians would come to a screeching halt. Communication about changes in rehearsals and traffic alert applications are critical in a profession where being late to work is not an option.

Cars The next time you are near a concert hall, check out the musician's parking lot. You will probably see that most of the cars are made by Toyota, Honda or Subaru and that many are hybrids. Because it is not uncommon for musicians to put over 30,000 miles/year on their car, we must have vehi-

Attire for Concerts Obviously, men need tuxedos but formal concert clothing is a bit more problematic for women. Concert wear for women must meet strict guidelines (no colors, longs sleeves floor length), yet allow for easy movement and still be elegant and sophisticated. If a musician is performing every weekend, that translates into at least 5 different outfits with shoes to match! Hey, and all of this needs regular dry cleaning.

Gardening Perhaps it is an alternative "zen" leaning to counteract the very extroverted, public lives we lead, but many musicians consider gardening an important part of their lives.

Make-up and Hair Coloring Looking disheveled or unprofessional is unacceptable. Hair stylists, hair products, cosmetics, accessories are all part and parcel of a musician's life.

Have something you want to offer the tens of thousands of classical musicians in the United States?

Let us show you how:

Advertise@ClassicalMusicCity.com.